

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
2005	4,905	196,661	4.009			4,905			1		4	5
2006	4,937	41,483	.840			4,937				1	1	2
2007	6,161	67,688	1.098			6,161					3	3
2008	6,007	236,315	3.933			6,007			1		2	3
2009	5,423	106,251	1.959			5,423					3	3
TOTAL	27,433	648,398	2.364			27,433			2	1	13	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			76,795		9,967			30,948		75,731	3,220
2006				15,804	2,915				1,276	9,856	11,632
2007					31,118					28,136	8,434
2008			69,188		1,891			102,101		3,455	59,680
2009					11,428					94,823	
TOTAL			145,983	15,804	57,319			133,049	1,276	212,001	82,966

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			141,917		19,755			130,632		296,259	4,009
2006			3,095	25,988	5,792			1,309	8,014	34,825	14,738
2007		568	9,286	8,038	49,426		523	8,063	12,366	90,794	13,258
2008		19,013	127,216	7,905	3,700		71,226	490,784	59,644	14,656	89,580
2009		2,692	22,461	9,848	10,433		11,820	214,160	138,851	178,183	
TOTAL		22,273	303,975	51,779	89,106		83,569	844,948	218,875	614,717	121,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,254,765	974,477	121,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-889,788	-450,341	1,166	
TOTAL LOSSES	364,977	524,136	122,751	
EXPECTED LOSSES	3,245,050	1,431,454	120,705	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.330	1.911	.447	3.688
INDICATED (POST-TEST)	.870	1.250	.292	2.412
PRES. ON RATE LEVEL	13.450	5.933	.500	19.883
DERIVED BY FORMULA	13.324	5.746	.492	19.562
UNDERLYING PRES. RATE	11.829	5.218	.440	17.487
PROPOSED	13.324	5.746	.492	19.562

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	23.595
IND. RATES				23.60	MINIMUM PREMIUM	2000
MAN. RATES	19.95	19.29	20.69	+ 23.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,295	9,000	.273						1	1
2006	3,200	385,231	12.038			1			1	2
2007	3,308	3,220	.097							
2008	4,382	29,980	.684				1			1
2009	4,332	132,245	3.052				1	1	1	2
TOTAL	18,517	559,676	3.022			1	2	3	6	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					319					2,861	5,820
2006			285,240		149			96,700		402	2,740
2007											3,220
2008				12,867					9,970		7,143
2009				15,737	26,844				45,005	41,797	2,862
TOTAL			285,240	28,604	27,312			96,700	54,975	45,060	21,785

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					632					11,192	7,246
2006		62,264	518,109	4,890	784		30,247	433,804	12,996	1,943	3,472
2007											5,062
2008		1,208	12,627	16,033	1,125		1,778	19,391	30,128	2,561	10,722
2009		9,344	82,575	37,084	26,496		14,370	262,571	167,040	94,824	3,703
TOTAL		72,816	613,311	58,007	29,037		46,395	715,766	210,164	110,520	30,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,448,288	407,728	30,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-152,320	-48,737	282	
TOTAL LOSSES	1,295,968	358,991	30,487	
EXPECTED LOSSES	571,620	160,914	26,479	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.999	1.939	.165	9.103
INDICATED (POST-TEST)	4.577	1.268	.108	5.953
PRES. ON RATE LEVEL	3.510	.988	.163	4.661
DERIVED BY FORMULA	3.521	.996	.161	4.678
UNDERLYING PRES. RATE	3.087	.869	.143	4.099
PROPOSED	3.521	.996	.161	4.678

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.642
IND. RATES				5.64	MINIMUM PREMIUM	955
MAN. RATES	5.02	4.66	4.85	+ 5.64	PRESENT	870

+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
2005	417	307,310	73.695			417			1			1
2006	443					443						
2007	791					791						
2008	785	3,996	.509			785			1			1
2009	988	10,176	1.029			988						
TOTAL	3,424	321,482	9.389			3,424			1	1		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005			119,798					187,512				
2008				1,500					571			1,925
2009												10,176
TOTAL			119,798	1,500				187,512	571			12,101

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005			221,387					791,488				
2008		142	1,468	1,871	131		93	1,108	1,725	150	2,889	
2009											13,168	
TOTAL		142	222,855	1,871	131		93	792,596	1,725	150	16,057	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,015,686	3,877	16,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,639	-25,385	82	
TOTAL LOSSES	995,047		16,139	
EXPECTED LOSSES	86,799	90,359	6,882	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	29.061	.000	.471	29.532
INDICATED (POST-TEST)	19.006	.000	.308	19.314
PRES. ON RATE LEVEL	2.881	3.001	.229	6.111
DERIVED BY FORMULA	2.881	2.971	.230	6.082
UNDERLYING PRES. RATE	2.535	2.639	.201	5.375
PROPOSED	2.895	2.985	.231	6.111

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.371
IND. RATES				7.37	MINIMUM PREMIUM	2000
MAN. RATES	6.34	6.01	6.36	+ 7.37	PRESENT	1845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	73									
2006	34									
2007	115									
2008	8									
2009	1,036	75	.007							
TOTAL	1,266	75	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											75
TOTAL											75

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											97
TOTAL											97

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			97	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,568	-1,759	27	
TOTAL LOSSES			124	
EXPECTED LOSSES	19,142	9,507	1,202	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.010	.010
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	1.719	.854	.108	2.681
DERIVED BY FORMULA	1.719	.854	.107	2.680
UNDERLYING PRES. RATE	1.512	.751	.095	2.358
PROPOSED	1.719	.854	.107	2.680

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.232
IND. RATES				3.23	MINIMUM PREMIUM	1055
MAN. RATES	2.55	2.50	2.79	+ 3.23	PRESENT	960

+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
2005												
2006	4					4						
2007	13					13						
2008	3					3						
2009	29					29						
TOTAL	49					49						

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.	-1,679	-614	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	10,341	2,819	85	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	23.995	6.539	.198	30.732
DERIVED BY FORMULA	23.995	6.539	.198	30.732
UNDERLYING PRES. RATE	21.104	5.751	.174	27.029
PROPOSED	23.995	6.539	.198	30.732

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	37.068
IND. RATES				37.07	MINIMUM PREMIUM	2000
MAN. RATES	31.44	30.16	31.98	+ 37.07	PRESENT	2000

+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
2005	830					830					
2006	396					396					
2007	385					385					
2008	319					319					
2009	192					192					
TOTAL	2,122					2,122					

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.	-12,423	-12,617	47	
TOTAL LOSSES			47	
EXPECTED LOSSES	36,095	32,382	7,575	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.934	1.735	.406	4.075
DERIVED BY FORMULA	1.934	1.718	.402	4.054
UNDERLYING PRES. RATE	1.701	1.526	.357	3.584
PROPOSED	1.934	1.718	.402	4.054

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.889
IND. RATES				4.89	MINIMUM PREMIUM	1455
MAN. RATES	4.12	3.97	4.24	+ 4.89	PRESENT	1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	40,888	1,034,313	2.529			1	7	22	30
2006	42,921	1,413,548	3.293			4	5	14	23
2007	40,541	982,370	2.423			3	6	15	24
2008	38,076	1,165,188	3.060			2	8	12	22
2009	37,817	1,234,333	3.263			1	6	12	19
TOTAL	200,243	5,829,752	2.911			11	32	75	118

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			73,641	256,814	63,611			51,062	462,109	87,379	39,697
2006			470,759	65,772	78,096			450,675	95,150	148,747	104,349
2007			253,362	130,100	102,127			127,193	229,685	83,300	56,603
2008			162,279	187,862	17,238			332,644	371,207	39,663	54,295
2009			114,003	160,135	134,354			113,518	265,376	147,458	299,489
TOTAL			1,074,044	800,683	395,426			1,075,092	1,423,527	506,547	554,433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			136,089	441,591	126,077			215,533	1,565,275	341,824	49,423
2006		100,454	855,327	122,788	149,126		134,994	1,981,744	514,450	532,044	132,211
2007		55,059	513,730	236,532	172,368		74,420	746,957	824,163	308,970	88,980
2008		51,623	415,935	255,505	39,772		211,606	1,733,336	1,270,131	210,927	81,497
2009		94,216	787,571	276,143	147,095		117,096	1,966,065	931,389	384,157	387,539
TOTAL		301,352	2,708,652	1,332,559	634,438		538,116	6,643,635	5,105,408	1,777,922	739,650

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,191,755	8,850,327	739,650			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,273,812	-1,218,204	2,958			
TOTAL LOSSES	8,917,943	7,632,123	742,608			
EXPECTED LOSSES	4,411,354	3,728,525	322,391			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.454	3.811	.371	8.636		
INDICATED (POST-TEST)	2.913	2.492	.243	5.648		
PRES. ON RATE LEVEL	2.505	2.117	.183	4.805		
DERIVED BY FORMULA	2.525	2.170	.192	4.887		
UNDERLYING PRES. RATE	2.203	1.862	.161	4.226		
PROPOSED	2.525	2.170	.192	4.887		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.894
IND. RATES				5.89	MINIMUM PREMIUM	1695
MAN. RATES	5.23	4.79	5.00	+ 5.89	PRESENT	1510

+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
2005	3,738	151,076	4.041			3,738			1		2	3
2006	4,781	57,054	1.193			4,781				2	1	3
2007	4,262	17,238	.404			4,262					2	2
2008	3,639	51,799	1.423			3,639					2	2
2009	3,729	40,606	1.088			3,729					2	2
TOTAL	20,149	317,773	1.577			20,149			1	2	9	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			58,667		4,015			61,296		22,649	4,449
2006				13,364	610				39,066	322	3,692
2007					9,254					7,892	92
2008					19,730					30,658	1,411
2009					13,419					21,008	6,179
TOTAL			58,667	13,364	47,028			61,296	39,066	82,529	15,823

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			108,417		7,958			258,730		88,602	5,539
2006			2,433	21,786	1,407			13,457	172,987	3,255	4,678
2007		170	2,764	2,390	14,698			2,264	3,470	25,474	145
2008		1,289	14,324	10,819	23,909		142	24,448	26,793	80,820	2,118
2009		3,159	26,369	11,568	12,254		2,613	47,438	30,765	39,473	7,996
TOTAL		4,618	154,307	46,563	60,226		4,914	346,337	234,015	237,624	20,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	510,176	578,428	20,476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,221	-134,878	349	
TOTAL LOSSES	366,955	443,550	20,825	
EXPECTED LOSSES	494,859	413,457	38,484	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.821	2.201	.103	4.125
INDICATED (POST-TEST)	1.191	1.439	.067	2.697
PRES. ON RATE LEVEL	2.793	2.333	.217	5.343
DERIVED BY FORMULA	2.777	2.306	.213	5.296
UNDERLYING PRES. RATE	2.456	2.052	.191	4.699
PROPOSED	2.777	2.306	.213	5.296

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.388
IND. RATES				6.39	MINIMUM PREMIUM	1815
MAN. RATES	5.09	5.12	5.56	+ 6.39	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006	1,894	92,969	4.908				1	2		3
2007	1,071									
2008										
2009										
TOTAL	2,965	92,969	3.136				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				40,250	4,528				42,532	5,053	606
TOTAL				40,250	4,528				42,532	5,053	606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			7,595	65,891	9,299			15,065	189,463	20,120	768
TOTAL			7,595	65,891	9,299			15,065	189,463	20,120	768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,660	284,773	768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,172	-17,522	28	
TOTAL LOSSES	6,488	267,251	796	
EXPECTED LOSSES	45,868	47,025	7,591	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.219	9.014	.027	9.260
INDICATED (POST-TEST)	.143	5.895	.018	6.056
PRES. ON RATE LEVEL	1.759	1.803	.291	3.853
DERIVED BY FORMULA	1.759	1.844	.288	3.891
UNDERLYING PRES. RATE	1.547	1.586	.256	3.389
PROPOSED	1.759	1.844	.288	3.891

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.693
IND. RATES				4.69	MINIMUM PREMIUM	845
MAN. RATES	4.00	3.82	4.01	+ 4.69	PRESENT	765

+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
2005	16,578	293	.001			16,578						
2006	19,246	2,264,256	11.764			19,246			2	10	3	15
2007	22,498	128,390	.570			22,498				2		4
2008	22,248	4,588	.020			22,248						
2009	22,335					22,335						
TOTAL	102,905	2,397,527	2.330			102,905			2	12	5	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											293
2006			804,551	131,951	33,237			922,053	147,013	21,846	203,605
2007				70,193	1,177				34,052	7,419	15,549
2008											4,588
TOTAL			804,551	202,144	34,414			922,053	181,065	29,265	224,035

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											365
2006		57,908	508,581	222,430	65,587		50,908	782,507	677,652	85,875	257,968
2007		2,142	33,717	107,644	5,792		2,218	33,402	115,641	29,486	24,443
2008											6,887
TOTAL		60,050	542,298	330,074	71,379		53,126	815,909	793,293	115,361	289,663

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,471,383	1,310,107	289,663	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-775,271	-479,135	2,721	
TOTAL LOSSES	696,112	830,972	292,384	
EXPECTED LOSSES	2,887,515	1,557,982	268,582	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.676	.808	.284	1.768
INDICATED (POST-TEST)	.442	.528	.186	1.156
PRES. ON RATE LEVEL	3.191	1.721	.297	5.209
DERIVED BY FORMULA	3.081	1.614	.286	4.981
UNDERLYING PRES. RATE	2.806	1.514	.261	4.581
PROPOSED	3.081	1.614	.286	4.981

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.008
IND. RATES				6.01	MINIMUM PREMIUM	1000
MAN. RATES	5.75	5.30	5.42	+ 6.01	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,649	1,254	.076							
2006	1,188	4,334	.364						1	1
2007	1,268	11,870	.936				1		1	2
2008	1,341	1,106	.082							
2009	1,123	76,425	6.805						1	1
TOTAL	6,569	94,989	1.446						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,254
2006					1,609					1,788	937
2007				2,842	514				5,371	1,651	1,492
2008											1,106
2009					35,833					38,702	1,890
TOTAL				2,842	37,956				5,371	42,141	6,679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,561
2006			159	166	3,029			159	430	6,305	1,187
2007		95	1,504	4,479	975		355	5,411	18,457	6,206	2,345
2008											1,660
2009		8,435	70,412	30,891	32,722		4,818	87,418	56,680	72,728	2,446
TOTAL		8,530	72,075	35,536	36,726		5,173	92,988	75,567	85,239	9,199

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	178,766	233,068	9,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,140	-52,855	250	
TOTAL LOSSES	147,626	180,213	9,449	
EXPECTED LOSSES	105,235	157,131	28,575	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.247	2.743	.144	5.134
INDICATED (POST-TEST)	1.470	1.794	.094	3.358
PRES. ON RATE LEVEL	1.821	2.720	.495	5.036
DERIVED BY FORMULA	1.817	2.711	.487	5.015
UNDERLYING PRES. RATE	1.602	2.392	.435	4.429
PROPOSED	1.817	2.711	.487	5.015

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.049
IND. RATES				6.05	MINIMUM PREMIUM	1005
MAN. RATES	5.31	5.03	5.24	+ 6.05	PRESENT	920

+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
2005	5,007	11,849	.236			5,007					2	2
2006	5,567	59,145	1.062			5,567			1		3	4
2007	5,076	72,261	1.423			5,076					2	2
2008	4,061	96,084	2.366			4,061			1		2	3
2009	4,288	191,206	4.459			4,288		1				1
TOTAL	23,999	430,545	1.794			23,999		1	2	9	12	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					773					6,675	4,401
2006				9,854	5,194				11,755	16,653	15,689
2007					16,200					51,755	4,306
2008				46,237	4,594				19,416	25,012	825
2009			141,291					45,406			4,509
TOTAL			141,291	56,091	26,761			45,406	31,171	100,095	29,730

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,532					26,113	5,479
2006			2,264	16,549	9,970			5,510	56,031	59,360	19,878
2007		296	4,834	4,184	25,731		949	14,830	22,744	167,020	6,769
2008		4,634	48,709	60,136	9,614		5,231	57,714	80,538	70,918	1,238
2009		40,100	276,875	23,197	5,338		18,168	260,431	37,114	4,491	5,835
TOTAL		45,030	332,682	104,066	52,185		24,348	338,485	196,427	327,902	39,199

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	740,545	680,580	39,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-218,806	-77,703	192	
TOTAL LOSSES	521,739	602,877	39,391	
EXPECTED LOSSES	740,849	232,791	21,839	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.174	2.512	.164	4.850
INDICATED (POST-TEST)	1.422	1.643	.107	3.172
PRES. ON RATE LEVEL	3.510	1.103	.103	4.716
DERIVED BY FORMULA	3.489	1.119	.103	4.711
UNDERLYING PRES. RATE	3.087	.970	.091	4.148
PROPOSED	3.489	1.119	.103	4.711

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.557
IND. RATES				6.56	MINIMUM PREMIUM	1855
MAN. RATES	5.73	5.27	5.60	+ 6.56	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	513	35,829	6.984				1			1
2006	228	325	.142							
2007	162									
2008	234									
2009	207									
TOTAL	1,344	36,154	2.690				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				33,345					2,484		
2006											325
TOTAL				33,345					2,484		325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				58,687					9,067		
2006											412
TOTAL				58,687					9,067		412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		67,754	412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,459	-6,738	25	
TOTAL LOSSES		61,016	437	
EXPECTED LOSSES	34,904	18,266	3,091	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.540	.033	4.573
INDICATED (POST-TEST)	.000	2.969	.022	2.991
PRES. ON RATE LEVEL	2.953	1.545	.261	4.759
DERIVED BY FORMULA	2.953	1.545	.259	4.757
UNDERLYING PRES. RATE	2.597	1.359	.230	4.186
PROPOSED	2.953	1.545	.259	4.757

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.621
IND. RATES				6.62	MINIMUM PREMIUM	1870
MAN. RATES	5.20	5.09	5.65	+ 6.62	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
2005	674	1,112	.164			674						
2006	660	3,432	.520			660						
2007	468	168,615	36.028			468			1			1
2008	399					399						
2009	472	2,256	.477			472						
TOTAL	2,673	175,415	6.562			2,673			1			1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,112
2006											3,432
2007			131,840					36,500			275
2009											2,256
TOTAL			131,840					36,500			7,075

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,384
2006											4,348
2007		25,625	219,293	5,836	1,496		16,904	146,971	8,473	789	432
2009											2,919
TOTAL		25,625	219,293	5,836	1,496		16,904	146,971	8,473	789	9,083

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	408,793	16,594	9,083	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,076	-18,070	127	
TOTAL LOSSES	385,717		9,210	
EXPECTED LOSSES	74,604	52,257	15,022	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.430	.000	.345	14.775
INDICATED (POST-TEST)	9.437	.000	.226	9.663
PRES. ON RATE LEVEL	3.173	2.223	.639	6.035
DERIVED BY FORMULA	3.173	2.201	.635	6.009
UNDERLYING PRES. RATE	2.791	1.955	.562	5.308
PROPOSED	3.187	2.210	.638	6.035

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.279
IND. RATES				7.28	MINIMUM PREMIUM	1155
MAN. RATES	6.38	6.02	6.28	+ 7.28	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	7,350	10,349	.140						2	2
2006	8,127	600,630	7.390			1	1		5	7
2007	8,793	159,234	1.810			1			1	2
2008	8,850	222,484	2.513			1				1
2009	7,924	22,956	.289						1	1
TOTAL	41,044	1,015,653	2.475			3	1		9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			70,171	13,056	1,449			179,131	18,000	4,720	4,180
2006			106,646		14,219			11,231		90,836	215,217
2007			138,741		7,679			63,474		22,427	11,251
2008					9,000					7,063	20,269
2009											6,893
TOTAL			315,558	13,056	32,347			253,836	18,000	125,046	257,810

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,872					18,464	5,204
2006		15,485	132,575	23,894	27,153		56,639	826,529	125,660	322,285	272,680
2007		20,871	179,675	6,704	13,410		5,614	51,651	12,461	72,611	17,687
2008		37,883	252,353	13,776	2,822		44,134	303,399	35,199	3,449	30,424
2009		2,119	17,683	7,757	8,218		876	15,954	10,344	13,271	8,920
TOTAL		76,358	582,286	52,131	54,475		107,263	1,197,533	183,664	430,080	334,915

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,963,440	720,350	334,915	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-281,657	-112,253	429	
TOTAL LOSSES	1,681,783	608,097	335,344	
EXPECTED LOSSES	1,012,145	354,620	45,148	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.098	1.482	.817	6.397
INDICATED (POST-TEST)	2.680	.969	.534	4.183
PRES. ON RATE LEVEL	2.804	.982	.125	3.911
DERIVED BY FORMULA	2.802	.981	.145	3.928
UNDERLYING PRES. RATE	2.466	.864	.110	3.440
PROPOSED	2.802	.981	.145	3.928

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.153
IND. RATES				5.15	MINIMUM PREMIUM	1515
MAN. RATES	4.67	4.31	4.21	+ 5.15	PRESENT	1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	26,098	1,932,160	7.403			5	3	9	17
2006	28,224	291,635	1.033			1	1	5	7
2007	29,310	672,978	2.296			1	2	6	9
2008	28,289	724,939	2.562				4	13	17
2009	34,446	264,066	.766				3	8	11
TOTAL	146,367	3,885,778	2.655			7	13	41	61

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			744,096	104,873	151,582			645,307	106,557	116,285	63,460
2006			66,465	36,124	21,884			58,772	44,528	30,046	33,816
2007			251,560	79,459	13,796			163,327	98,801	17,004	49,031
2008				94,777	30,359				382,868	201,156	15,779
2009				59,712	7,348				126,308	31,523	39,175
TOTAL			1,062,121	374,945	224,969			867,406	759,062	396,014	201,261

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,229,458	184,576	300,437			2,091,325	388,934	454,906	79,007
2006		14,665	130,626	62,111	42,017		18,581	284,471	212,237	108,686	42,845
2007		37,952	343,977	133,114	28,421		60,940	570,429	360,924	73,512	77,077
2008		8,489	90,254	103,273	42,864		61,693	677,793	979,562	598,509	23,685
2009		13,195	127,601	59,240	14,227		29,623	543,188	343,191	104,941	50,692
TOTAL		74,301	1,921,916	542,314	427,966		170,837	4,167,206	2,284,848	1,340,554	273,306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,334,260	4,595,682	273,306	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-978,071	-496,313	1,672	
TOTAL LOSSES	5,356,189	4,099,369	274,978	
EXPECTED LOSSES	3,599,165	1,598,327	161,004	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.659	2.801	.188	6.648
INDICATED (POST-TEST)	2.393	1.832	.123	4.348
PRES. ON RATE LEVEL	2.796	1.242	.125	4.163
DERIVED BY FORMULA	2.780	1.307	.125	4.212
UNDERLYING PRES. RATE	2.459	1.092	.110	3.661
PROPOSED	2.780	1.307	.125	4.212

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.526
IND. RATES				5.53	MINIMUM PREMIUM	1605
MAN. RATES	4.31	4.28	4.48	+ 5.53	PRESENT	1380

+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
2005	1,015	153	.015			1,015						
2006	1,051	2,267	.215			1,051						
2007	1,055					1,055						
2008	1,151					1,151						
2009	912	14,162	1,552			912					1	1
TOTAL	5,184	16,582	.320			5,184					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											153
2006											2,267
2009					4,012					6,482	3,668
TOTAL					4,012					6,482	6,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											190
2006											2,872
2009		942	7,881	3,456	3,663		809	14,640	9,495	12,184	4,746
TOTAL		942	7,881	3,456	3,663		809	14,640	9,495	12,184	7,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,272	28,798	7,808	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,923	-23,885	47	
TOTAL LOSSES		4,913	7,855	
EXPECTED LOSSES	122,394	74,079	5,131	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.095	.152	.247
INDICATED (POST-TEST)	.000	.062	.099	.161
PRES. ON RATE LEVEL	2.684	1.625	.113	4.422
DERIVED BY FORMULA	2.684	1.609	.113	4.406
UNDERLYING PRES. RATE	2.361	1.429	.099	3.889
PROPOSED	2.684	1.609	.113	4.406

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.780
IND. RATES				5.78	MINIMUM PREMIUM	1665
MAN. RATES	5.40	4.97	4.76	+ 5.78	PRESENT	1450

+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
2005	1,564	161,860	10.349			1,564				1	2	3
2006	1,421	13,330	.938			1,421					2	2
2007	1,574	79,114	5.026			1,574				2	2	4
2008	1,744	5,040	.288			1,744						
2009	1,710	5,757	.336			1,710						
TOTAL	8,013	265,101	3.308			8,013				3	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				7,521	65,641				22,311	59,585	6,802
2006					1,810					8,771	2,749
2007				25,392	575				51,415		1,732
2008											5,040
2009											5,757
TOTAL				32,913	68,026				73,726	68,356	22,080

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				13,237	130,100				81,435	233,097	8,469
2006			179	187	3,408			776	2,107	30,931	3,483
2007		774	12,242	38,976	2,334		3,130	47,213	169,690	8,380	2,723
2008											7,565
2009											7,450
TOTAL		774	12,421	52,400	135,842		3,130	47,989	253,232	272,408	29,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,314	713,882	29,690	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,016	-44,577	126	
TOTAL LOSSES		669,305	29,816	
EXPECTED LOSSES	258,019	141,910	12,580	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.353	.372	8.725
INDICATED (POST-TEST)	.000	5.463	.243	5.706
PRES. ON RATE LEVEL	3.660	2.014	.179	5.853
DERIVED BY FORMULA	3.623	2.083	.180	5.886
UNDERLYING PRES. RATE	3.220	1.771	.157	5.148
PROPOSED	3.603	2.071	.179	5.853

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.679
IND. RATES				7.68	MINIMUM PREMIUM	2000
MAN. RATES	6.61	6.21	6.30	+ 7.68	PRESENT	1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	513	7,316	1,426						3	3
2006	718	3,414	.475						1	1
2007	586	35,456	6,050						2	2
2008	819	37,209	4,543							
2009	973	1,394	.143							
TOTAL	3,609	84,789	2,349						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					4,229					2,989	98
2006					320					2,922	172
2007					17,495					17,360	601
2008											37,209
2009											1,394
TOTAL					22,044					23,271	39,474

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					8,382					11,693	122
2006			31	33	602			257	701	10,305	218
2007		321	5,220	4,519	27,790		319	4,975	7,622	56,020	945
2008											55,851
2009											1,804
TOTAL		321	5,251	4,552	36,774		319	5,232	8,323	78,018	58,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,123	127,667	58,940	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,700	-11,723	27	
TOTAL LOSSES		115,944	58,967	
EXPECTED LOSSES	53,160	40,384	2,310	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.213	1.634	4.847
INDICATED (POST-TEST)	.000	2.101	1.069	3.170
PRES. ON RATE LEVEL	1.675	1.272	.073	3.020
DERIVED BY FORMULA	1.675	1.280	.083	3.038
UNDERLYING PRES. RATE	1.473	1.119	.064	2.656
PROPOSED	1.675	1.280	.083	3.038

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.985
IND. RATES				3.99	MINIMUM PREMIUM	1240
MAN. RATES	3.71	3.35	3.25	+ 3.99	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	872	4,417	.506						1	1
2006	906	17,992	1.985						1	1
2007	1,145	9,258	.808						2	2
2008	1,741	37,658	2.163							
2009	1,265	11,801	.932						1	1
TOTAL	5,929	81,126	1.368						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					114					1,263	3,040
2006					1,045					14,953	1,994
2007					529					5,774	2,955
2008											37,658
2009					199					1,016	10,586
TOTAL					1,887					23,006	56,233

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					226					4,941	3,785
2006			104	108	1,967			1,322	3,592	52,730	2,526
2007		12	159	138	839		106	1,654	2,536	18,631	4,645
2008											56,525
2009		52	389	171	181		129	2,290	1,484	1,911	13,698
TOTAL		64	652	417	3,213		235	5,266	7,612	78,213	81,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,217	89,455	81,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,409	-30,466	95	
TOTAL LOSSES		58,989	81,274	
EXPECTED LOSSES	126,406	104,410	9,011	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.995	1.371	2.366
INDICATED (POST-TEST)	.000	.651	.897	1.548
PRES. ON RATE LEVEL	2.424	2.002	.173	4.599
DERIVED BY FORMULA	2.400	1.988	.180	4.568
UNDERLYING PRES. RATE	2.132	1.761	.152	4.045
PROPOSED	2.400	1.988	.180	4.568

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.993
IND. RATES				5.99	MINIMUM PREMIUM	1720
MAN. RATES	5.28	4.95	4.95	+ 5.99	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	2,087	57,932	2.775				1	2	3
2006	2,030	17,984	.885					4	4
2007	2,061	252,074	12.230			1		3	4
2008	2,079	2,393	.115					1	1
2009	2,164	69,020	3.189				1	3	4
TOTAL	10,421	399,403	3.833			1	2	13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				28,583	5,336				14,093	8,293	1,627
2006					2,438					12,292	3,254
2007			149,213		3,932			79,658		14,724	4,547
2008					259					688	1,446
2009				28,041	1,834				27,661	5,784	5,700
TOTAL			149,213	56,624	13,799			79,658	41,754	41,781	16,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				50,306	10,576				51,439	32,443	2,026
2006			243	250	4,591			1,081	2,959	43,350	4,123
2007		29,076	249,366	7,621	7,941		37,169	324,965	24,966	49,225	7,148
2008		19	187	144	313		47	547	604	1,812	2,170
2009		5,812	56,750	26,425	5,205		6,345	116,427	73,518	20,886	7,376
TOTAL		34,907	306,546	84,746	28,626		43,561	443,020	153,486	147,716	22,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	828,034	414,574	22,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,499	-64,083	240	
TOTAL LOSSES	751,535	350,491	23,083	
EXPECTED LOSSES	272,093	200,396	24,801	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.212	3.363	.222	10.797
INDICATED (POST-TEST)	4.717	2.199	.145	7.061
PRES. ON RATE LEVEL	2.969	2.186	.271	5.426
DERIVED BY FORMULA	2.986	2.186	.268	5.440
UNDERLYING PRES. RATE	2.611	1.923	.238	4.772
PROPOSED	2.986	2.186	.268	5.440

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.137
IND. RATES				7.14	MINIMUM PREMIUM	1995
MAN. RATES	6.58	6.04	5.84	+ 7.14	PRESENT	1715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	155									
2006	172	946	.550						1	1
2007	187									
2008	183									
2009	227	439	.193							
TOTAL	924	1,385	.150						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					314					632	
2009											439
TOTAL					314					632	439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			31	33	590			56	151	2,227	
2009											568
TOTAL			31	33	590			56	151	2,227	568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87	3,001	568	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,834	-4,677	23	
TOTAL LOSSES			591	
EXPECTED LOSSES	14,396	15,320	2,145	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.064	.064
INDICATED (POST-TEST)	.000	.000	.042	.042
PRES. ON RATE LEVEL	1.771	1.885	.264	3.920
DERIVED BY FORMULA	1.771	1.885	.264	3.920
UNDERLYING PRES. RATE	1.558	1.658	.232	3.448
PROPOSED	1.771	1.885	.264	3.920

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.143
IND. RATES				5.14	MINIMUM PREMIUM	1515
MAN. RATES	4.67	4.32	4.22	+ 5.14	PRESENT	1315

+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
2005	41	1,450	3,536			41					1	1
2006	53					53						
2007	46					46						
2008	65					65						
2009	85					85						
TOTAL	290	1,450	.500			290					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					326					1,124	
TOTAL					326					1,124	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					646					4,397	
TOTAL					646					4,397	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		5,043		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-980	-1,878	4	
TOTAL LOSSES		3,165	4	
EXPECTED LOSSES	3,903	6,589	410	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1,091	.001	1,092
INDICATED (POST-TEST)	.000	.714	.001	.715
PRES. ON RATE LEVEL	1.531	2,583	.160	4,274
DERIVED BY FORMULA	1.531	2,583	.160	4,274
UNDERLYING PRES. RATE	1.346	2,272	.141	3,759
PROPOSED	1.531	2,583	.160	4,274

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.607
IND. RATES				5.61	MINIMUM PREMIUM	1625
MAN. RATES	5.43	4.87	4.60	+ 5.61	PRESENT	1410

+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
2005	6,409	320,674	5.003			6,409			1	9	13	23
2006	6,762	326,463	4.827			6,762				7	4	11
2007	7,426	848,483	11.425			7,426			1	4	8	13
2008	6,939	64,449	.928			6,939				2	3	5
2009	6,400	254,653	3.978			6,400				9	5	14
TOTAL	33,936	1,814,722	5.347			33,936			2	31	33	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			79,054	67,528	8,895			16,494	78,396	17,481	52,826
2006				138,582	3,410				117,666	5,281	61,524
2007			388,028	91,152	6,444			135,000	190,327	18,756	18,776
2008				14,794	2,462				23,482	1,008	22,703
2009				94,017	4,416				122,449	6,239	27,532
TOTAL			467,082	406,073	25,627			151,494	532,320	48,765	183,361

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			146,092	118,849	17,628			69,621	286,146	68,387	65,768
2006			24,941	225,610	9,087			40,910	522,070	24,993	77,951
2007		56,309	502,570	153,224	18,458		56,236	565,327	658,604	93,588	29,516
2008		1,550	16,304	19,788	4,275		4,262	46,488	71,846	8,678	34,077
2009		19,074	186,867	87,105	15,867		25,687	471,635	297,089	56,030	35,626
TOTAL		76,933	876,774	604,576	65,315		86,185	1,193,981	1,835,755	251,676	242,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,233,873	2,757,322	242,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-487,684	-410,101	1,238	
TOTAL LOSSES	1,746,189	2,347,221	244,176	
EXPECTED LOSSES	1,729,718	1,276,333	133,029	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.146	6.917	.720	12.783
INDICATED (POST-TEST)	3.365	4.524	.471	8.360
PRES. ON RATE LEVEL	5.795	4.276	.446	10.517
DERIVED BY FORMULA	5.746	4.286	.447	10.479
UNDERLYING PRES. RATE	5.097	3.761	.392	9.250
PROPOSED	5.746	4.286	.447	10.479

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	13.748
IND. RATES				13.75	MINIMUM PREMIUM	2000
MAN. RATES	12.16	11.39	11.32	+ 13.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,532	1,005,376	22.183		1				3	4
2006	5,203	31,042	.596						3	3
2007	8,227	39,573	.481						1	2
2008	5,182	528,329	10.195			1	1		4	6
2009	1,866	129	.006							
TOTAL	25,010	1,604,449	6.415		1	1	2		11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		635,962			35,769		271,971			57,692	3,982
2006					2,548					15,329	13,165
2007				16,744	657				7,375	2,806	11,991
2008			179,248	14,301	37,829			186,499	34,764	47,944	27,744
2009											129
TOTAL		635,962	179,248	31,045	76,803		271,971	186,499	42,139	123,771	57,011

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		628,228			70,894		351,563			225,691	4,958
2006			252	261	4,797			1,355	3,686	54,054	16,680
2007		518	8,154	25,774	1,982		505	7,577	25,576	10,258	18,850
2008		35,124	250,132	49,958	49,421		92,546	676,318	213,160	141,789	41,644
2009											167
TOTAL		663,870	258,538	75,993	127,094		444,614	685,250	242,422	431,792	82,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,052,272	877,301	82,299	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,350	-89,097	354	
TOTAL LOSSES	1,947,922	788,204	82,653	
EXPECTED LOSSES	349,140	257,604	53,272	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.789	3.152	.330	11.271
INDICATED (POST-TEST)	5.094	2.061	.216	7.371
PRES. ON RATE LEVEL	1.588	1.171	.242	3.001
DERIVED BY FORMULA	1.623	1.198	.241	3.062
UNDERLYING PRES. RATE	1.396	1.030	.213	2.639
PROPOSED	1.623	1.198	.241	3.062

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.017
IND. RATES				4.02	MINIMUM PREMIUM	1245
MAN. RATES	3.75	3.35	3.23	+ 4.02	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	327	5,005	1,530							
2006	234									
2007	201	18,676	9,291					2		2
2008	246	159,709	64,922				1			1
2009	176	318	.180							
TOTAL	1,184	183,708	15,516				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											5,005
2007					1,597					16,649	430
2008				36,460					118,576		4,673
2009											318
TOTAL				36,460	1,597				118,576	16,649	10,426

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											6,231
2007		27	474	411	2,538		301	4,769	7,312	53,726	676
2008		3,418	35,776	45,433	3,190		21,201	230,685	358,359	30,422	7,014
2009											411
TOTAL		3,445	36,250	45,844	5,728		21,502	235,454	365,671	84,148	14,332

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	296,651	501,391	14,332	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,239	-15,206	35	
TOTAL LOSSES	282,412	486,185	14,367	
EXPECTED LOSSES	46,235	43,996	4,287	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.852	41.063	1.213	66.128
INDICATED (POST-TEST)	15.599	26.855	.793	43.247
PRES. ON RATE LEVEL	4.440	4.225	.412	9.077
DERIVED BY FORMULA	4.440	4.225	.412	9.077
UNDERLYING PRES. RATE	3.905	3.716	.362	7.983
PROPOSED	4.440	4.225	.412	9.077

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.909
IND. RATES				11.91	MINIMUM PREMIUM	2000
MAN. RATES	10.97	10.05	9.77	+ 11.91	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	131									
2006	111	22,508	20,277						1	1
2007	125	295,947	236,757			1				1
2008	164									
2009	153									
TOTAL	684	318,455	46,558			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,090					18,418	
2007			265,097					30,850			
TOTAL			265,097		4,090			30,850		18,418	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			405	419	7,702			1,626	4,426	64,948	
2007		51,528	440,943	11,733	3,013		14,288	124,224	7,163	661	
TOTAL		51,528	441,348	12,152	10,715		14,288	125,850	11,589	65,609	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	633,014	100,065				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,614	-1,837	17			
TOTAL LOSSES	631,400	98,228	17			
EXPECTED LOSSES	5,992	5,985	1,608			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	92.310	14.361	.002	106.673		
INDICATED (POST-TEST)	60.371	9.392	.001	69.764		
PRES. ON RATE LEVEL	.996	.995	.267	2.258		
DERIVED BY FORMULA	.996	.995	.267	2.258		
UNDERLYING PRES. RATE	.876	.875	.235	1.986		
PROPOSED	.996	.995	.267	2.258		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.962
IND. RATES				2.96	MINIMUM PREMIUM	990
MAN. RATES	2.59	2.45	2.43	+ 2.96	PRESENT	870

+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
2005	1,076	35,452	3.294			1,076					1	1
2006	797	3,334	.418			797					1	1
2007	672	5,644	.839			672					1	1
2008	402					402						
2009	633	3,846	.607			633					1	1
TOTAL	3,580	48,276	1.348			3,580					4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					14,894					19,773	785
2006					617					2,717	
2007					67					3,118	2,459
2009					965					2,693	188
TOTAL					16,543					28,301	3,432

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					29,520					77,352	977
2006			61	63	1,161			240	652	9,581	
2007			21	18	106		53	894	1,372	10,060	3,866
2009		225	1,896	832	882		340	6,085	3,948	5,057	243
TOTAL		225	1,978	913	31,669		393	7,219	5,972	102,050	5,086

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,815	140,604	5,086	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,040	-23,125	122	
TOTAL LOSSES		117,479	5,208	
EXPECTED LOSSES	100,777	64,118	14,999	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.282	.145	3.427
INDICATED (POST-TEST)	.000	2.146	.095	2.241
PRES. ON RATE LEVEL	3.201	2.036	.476	5.713
DERIVED BY FORMULA	3.201	2.037	.472	5.710
UNDERLYING PRES. RATE	2.815	1.791	.419	5.025
PROPOSED	3.201	2.037	.472	5.710

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.491
IND. RATES				7.49	MINIMUM PREMIUM	2000
MAN. RATES	7.09	6.43	6.15	+ 7.49	PRESENT	1795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	18,524	3,609	.019							
2006	12,945	63,916	.493				2			2
2007	17,052	90								
2008	9,002	24,244	.269				1			1
2009	8,182	2,974	.036						1	1
TOTAL	65,705	94,833	.144				3		1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,609
2006				37,157					25,399		1,360
2007											90
2008				2,393					10,053		11,798
2009					1,870					787	317
TOTAL				39,550	1,870				35,452	787	17,174

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,493
2006			6,597	60,396	713			8,728	112,419	1,375	1,723
2007											141
2008		222	2,349	2,982	208		1,796	19,553	30,383	2,580	17,709
2009		438	3,676	1,612	1,709		100	1,784	1,152	1,481	410
TOTAL		660	12,622	64,990	2,630		1,896	30,065	143,954	5,436	24,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,243	217,010	24,476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,903	-174,673	629	
TOTAL LOSSES		42,337	25,105	
EXPECTED LOSSES	597,915	478,990	88,045	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.064	.038	.102
INDICATED (POST-TEST)	.000	.042	.025	.067
PRES. ON RATE LEVEL	1.035	.829	.152	2.016
DERIVED BY FORMULA	1.004	.774	.143	1.921
UNDERLYING PRES. RATE	.910	.729	.134	1.773
PROPOSED	1.004	.774	.143	1.921

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.520
IND. RATES				2.52	MINIMUM PREMIUM	885
MAN. RATES	2.60	2.30	2.17	+ 2.52	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	778	553	.071							
2006	1,054	462	.043							
2007	924	669	.072							
2008	971	322	.033							
2009	939	334	.035							
TOTAL	4,666	2,340	.050							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											553
2006											462
2007											669
2008											322
2009											334
TOTAL											2,340

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											688
2006											585
2007											1,052
2008											483
2009											432
TOTAL											3,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,190	-16,446	143	
TOTAL LOSSES			3,383	
EXPECTED LOSSES	93,740	52,353	14,791	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.073	.073
INDICATED (POST-TEST)	.000	.000	.048	.048
PRES. ON RATE LEVEL	2.284	1.276	.360	3.920
DERIVED BY FORMULA	2.284	1.263	.357	3.904
UNDERLYING PRES. RATE	2.009	1.122	.317	3.448
PROPOSED	2.284	1.263	.357	3.904

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.122
IND. RATES				5.12	MINIMUM PREMIUM	1510
MAN. RATES	4.04	4.05	4.22	+ 5.12	PRESENT	1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	278									
2006	237									
2007	313									
2008	302									
2009	230									
TOTAL	1,360									

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.	-4,942	-5,104	28	
TOTAL LOSSES			28	
EXPECTED LOSSES	17,436	15,694	3,210	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.458	1.312	.268	3.038
DERIVED BY FORMULA	1.458	1.312	.265	3.035
UNDERLYING PRES. RATE	1.282	1.154	.236	2.672
PROPOSED	1.458	1.312	.265	3.035

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.981
IND. RATES				3.98	MINIMUM PREMIUM	1235
MAN. RATES	3.37	3.23	3.27	+ 3.98	PRESENT	1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,211	21,313	.963						5	5
2006	2,014	136,437	6.774					2	4	6
2007	1,343	97,687	7.273					2	3	5
2008	1,062	2,497	.235							
2009	920	115	.012							
TOTAL	7,550	258,049	3.418					4	12	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					7,375					13,295	643
2006				73,323	5,717				30,247	12,167	14,983
2007				40,709	10,834				33,920	7,268	4,956
2008											2,497
2009											115
TOTAL				114,032	23,926				64,167	32,730	23,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					14,616					52,010	801
2006			13,581	119,771	12,172			11,471	136,802	44,542	18,983
2007		1,429	22,584	65,049	19,485		2,199	33,238	115,144	28,974	7,791
2008											3,748
2009											149
TOTAL		1,429	36,165	184,820	46,273		2,199	44,709	251,946	125,526	31,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,502	608,565	31,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,999	-50,055	122	
TOTAL LOSSES	25,503	558,510	31,594	
EXPECTED LOSSES	178,256	136,202	17,439	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.338	7.397	.418	8.153
INDICATED (POST-TEST)	.221	4.838	.273	5.332
PRES. ON RATE LEVEL	2.684	2.051	.263	4.998
DERIVED BY FORMULA	2.659	2.107	.263	5.029
UNDERLYING PRES. RATE	2.361	1.804	.231	4.396
PROPOSED	2.659	2.107	.263	5.029

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE
IND. RATES				6.60	MINIMUM PREMIUM
MAN. RATES	5.84	5.41	5.38	+ 6.60	PRESENT

+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
2005	10,475	139,199	1.328			10,475				3	3	6
2006	9,432	253,127	2.683			9,432				3	6	9
2007	10,957	832,140	7.594			10,957			1	1	3	5
2008	11,875	101,163	.851			11,875				1	3	4
2009	9,971	279,776	2.805			9,971			1		4	5
TOTAL	52,710	1,605,405	3.046			52,710			2	8	19	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				35,465	11,005				23,136	39,190	30,403
2006				90,008	6,516				120,356	14,869	21,378
2007			148,913	38,124	73,134			292,889	75,243	181,418	22,419
2008				21,258	13,908				12,977	13,589	39,431
2009			169,513		12,513			55,205		20,910	21,635
TOTAL			318,426	184,855	117,076			348,094	231,712	269,976	135,266

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				62,418	21,812				84,446	153,312	37,852
2006			16,624	146,972	13,997			42,687	536,285	58,951	27,086
2007		18,167	174,108	80,755	119,210		81,373	759,892	364,885	601,120	35,243
2008		2,902	30,959	34,112	18,711		3,285	36,073	51,092	39,155	59,186
2009		51,057	356,756	38,619	17,835		24,698	363,855	75,743	44,743	27,996
TOTAL		72,126	578,447	362,876	191,565		109,356	1,202,507	1,112,451	897,281	187,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,962,436	2,564,173	187,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-368,704	-355,148	955	
TOTAL LOSSES	1,593,732	2,209,025	188,318	
EXPECTED LOSSES	1,318,278	1,113,236	101,202	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.024	4.191	.357	7.572
INDICATED (POST-TEST)	1.978	2.741	.233	4.952
PRES. ON RATE LEVEL	2.844	2.401	.218	5.463
DERIVED BY FORMULA	2.827	2.421	.219	5.467
UNDERLYING PRES. RATE	2.501	2.112	.192	4.805
PROPOSED	2.825	2.419	.219	5.463

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.167
IND. RATES				7.17	MINIMUM PREMIUM	2000
MAN. RATES	6.32	5.92	5.88	+ 7.17	PRESENT	1725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	3,812	63,852	1.675				1	1	2
2006	3,818	31,085	.814					3	3
2007	4,343								
2008	3,633	91,851	2.528				1		1
2009	3,672	133	.003						
TOTAL	19,278	186,921	.970				2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				7,225	1,101				9,236	46,290	
2006					10,562					17,379	3,144
2008				29,589					44,344		17,918
2009											133
TOTAL				36,814	11,663				53,580	63,669	21,195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				12,716	2,182				33,711	181,086	
2006			1,047	1,085	19,887			1,537	4,178	61,288	3,983
2008		2,775	29,037	36,871	2,587		7,939	86,272	134,019	11,379	26,895
2009											172
TOTAL		2,775	30,084	50,672	24,656		7,939	87,809	171,908	253,753	31,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	128,607	500,989	31,050	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,667	-49,351	95	
TOTAL LOSSES	56,940	451,638	31,145	
EXPECTED LOSSES	252,156	151,718	10,410	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.295	2.343	.162	2.800
INDICATED (POST-TEST)	.193	1.532	.106	1.831
PRES. ON RATE LEVEL	1.487	.895	.061	2.443
DERIVED BY FORMULA	1.474	.914	.062	2.450
UNDERLYING PRES. RATE	1.308	.787	.054	2.149
PROPOSED	1.470	.911	.062	2.443

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.205
IND. RATES				3.21	MINIMUM PREMIUM	1050
MAN. RATES	2.91	2.67	2.63	+ 3.21	PRESENT	925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,759	2,577	.093							
2006	2,728	6,890	.252						2	2
2007	2,854	128,381	4.498						5	5
2008	2,599	41,971	1.614						8	8
2009	3,160	88,774	2.809					1	3	4
TOTAL	14,100	268,593	1.905					1	18	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,577
2006					1,936					3,169	1,785
2007					68,890					58,783	708
2008					19,503					19,910	2,558
2009				27,499	14,002				23,000	20,174	4,099
TOTAL				27,499	104,331				23,000	102,036	11,727

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,208
2006			192	199	3,645			283	763	11,175	2,262
2007		1,266	20,554	17,792	109,422		1,073	16,842	25,832	189,696	1,113
2008		1,263	14,158	10,695	23,628		1,395	15,879	17,402	52,478	3,840
2009		8,573	79,627	36,438	16,251		7,194	131,510	83,635	46,225	5,304
TOTAL		11,102	114,531	65,124	152,946		9,662	164,514	127,632	299,574	15,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	299,809	645,276	15,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,156	-47,411	138	
TOTAL LOSSES	250,653	597,865	15,865	
EXPECTED LOSSES	176,813	149,177	13,818	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.778	4.240	.113	6.131
INDICATED (POST-TEST)	1.163	2.773	.074	4.010
PRES. ON RATE LEVEL	1.426	1.203	.111	2.740
DERIVED BY FORMULA	1.423	1.234	.110	2.767
UNDERLYING PRES. RATE	1.254	1.058	.098	2.410
PROPOSED	1.423	1.234	.110	2.767

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.630
IND. RATES				3.63	MINIMUM PREMIUM	1150
MAN. RATES	3.36	3.06	2.95	+ 3.63	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	6,947	600,057	8.637				3	11	14
2006	7,194	310,310	4.313				4	6	10
2007	8,065	61,105	.757				1	1	2
2008	8,313	492,287	5.921				6	3	9
2009	8,425	68,609	.814				1	4	5
TOTAL	38,944	1,532,368	3.935				15	25	40

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				77,474	22,364				346,080	127,691	26,448
2006				77,992	10,475				129,213	58,889	33,741
2007				17,952	760				10,089	5,502	26,802
2008				194,708	2,436				229,693	4,406	61,044
2009				19,358	15,868				930	18,041	14,412
TOTAL				387,484	51,903				716,005	214,529	162,447

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				131,499	44,324				1,149,027	499,527	32,928
2006			14,882	127,851	21,222			49,611	586,072	214,663	42,750
2007		558	8,762	27,648	2,210		710	10,844	35,716	19,398	42,133
2008		18,414	192,840	243,954	19,982		41,397	450,378	698,020	70,539	91,627
2009		7,446	67,868	30,832	16,929		2,431	44,224	28,606	34,231	18,649
TOTAL		26,418	284,352	561,784	104,667		44,538	555,057	2,497,441	838,358	228,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	910,365	4,002,250	228,087			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-142,550	-263,039	925			
TOTAL LOSSES	767,815	3,739,211	229,012			
EXPECTED LOSSES	523,408	845,086	91,908			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.972	9.602	.588	12.162		
INDICATED (POST-TEST)	1.290	6.280	.385	7.955		
PRES. ON RATE LEVEL	1.528	2.467	.269	4.264		
DERIVED BY FORMULA	1.523	2.658	.275	4.456		
UNDERLYING PRES. RATE	1.344	2.170	.236	3.750		
PROPOSED	1.523	2.658	.275	4.456		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.846
IND. RATES				5.85	MINIMUM PREMIUM	1685
MAN. RATES	4.39	4.37	4.59	+ 5.85	PRESENT	1410

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,766	50,745	2.873				1	1	2
2006	2,100								
2007	1,697	5,245	.309					1	1
2008	1,364	484,970	35.554			1			1
2009	1,330	37,289	2.803					2	2
TOTAL	8,257	578,249	7.003			1	1	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				27,733	362				11,800	10,850	
2007					648					4,597	
2008			296,362					188,608			
2009					2,102					35,187	
TOTAL			296,362	27,733	3,112			188,608	11,800	50,634	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				48,810	717				43,070	42,445	
2007		12	193	167	1,030		89	1,320	2,022	14,837	
2008		43,977	292,950	15,991	3,277		71,246	489,936	56,839	5,572	
2009		495	4,130	1,812	1,922		4,374	79,482	51,518	66,120	
TOTAL		44,484	297,273	66,780	6,946		75,709	570,738	153,449	128,974	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	988,204	356,149		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,772	-65,175	189	
TOTAL LOSSES	936,432	290,974	189	
EXPECTED LOSSES	170,672	191,810	22,790	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.341	3.524	.002	14.867
INDICATED (POST-TEST)	7.417	2.305	.001	9.723
PRES. ON RATE LEVEL	2.350	2.641	.314	5.305
DERIVED BY FORMULA	2.401	2.634	.308	5.343
UNDERLYING PRES. RATE	2.067	2.323	.276	4.666
PROPOSED	2.401	2.634	.308	5.343

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.010
IND. RATES				7.01	MINIMUM PREMIUM	1960
MAN. RATES	6.09	5.70	5.71	+ 7.01	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	366									
2006	277	479	.172							
2007	277									
2008	347	43,040	12.403				1	1		2
2009	243	2,501	1.029							
TOTAL	1,510	46,020	3.048				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											479
2008				15,877	6,537				11,351	9,275	
2009											2,501
TOTAL				15,877	6,537				11,351	9,275	2,980

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											607
2008		1,919	20,323	23,370	9,307		2,690	29,480	42,409	27,367	
2009											3,236
TOTAL		1,919	20,323	23,370	9,307		2,690	29,480	42,409	27,367	3,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,412	102,453	3,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,017	-7,247	30	
TOTAL LOSSES	48,395	95,206	3,873	
EXPECTED LOSSES	20,414	21,788	3,564	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.205	6.305	.256	9.766
INDICATED (POST-TEST)	2.096	4.123	.167	6.386
PRES. ON RATE LEVEL	1.537	1.641	.268	3.446
DERIVED BY FORMULA	1.537	1.666	.267	3.470
UNDERLYING PRES. RATE	1.352	1.443	.236	3.031
PROPOSED	1.537	1.666	.267	3.470

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.552
IND. RATES				4.55	MINIMUM PREMIUM	1370
MAN. RATES	3.86	3.70	3.71	+ 4.55	PRESENT	1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	31									
2006										
2007	5									
2008	38									
2009	5,638									
TOTAL	5,712									

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.	-13,819	-6,919	210	
TOTAL LOSSES			210	
EXPECTED LOSSES	150,796	50,721	7,598	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	3.002	1.010	.151	4.163
DERIVED BY FORMULA	2.972	1.000	.150	4.122
UNDERLYING PRES. RATE	2.640	.888	.133	3.661
PROPOSED	2.972	1.000	.150	4.122

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.408
IND. RATES				5.41	MINIMUM PREMIUM	1580
MAN. RATES	4.31	4.28	4.48	+ 5.41	PRESENT	1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	120									
2006	197	3,291	1.670						1	1
2007	19									
2008										
2009										
TOTAL	336	3,291	.979						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,906					1,385	
TOTAL					1,906					1,385	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			189	195	3,590			124	333	4,886	
TOTAL			189	195	3,590			124	333	4,886	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	313	9,004		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,278	-1,498		
TOTAL LOSSES		7,506		
EXPECTED LOSSES	5,339	3,433	152	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.234	.000	2.234
INDICATED (POST-TEST)	.000	1.461	.000	1.461
PRES. ON RATE LEVEL	1.807	1.162	.051	3.020
DERIVED BY FORMULA	1.807	1.162	.051	3.020
UNDERLYING PRES. RATE	1.589	1.022	.045	2.656
PROPOSED	1.807	1.162	.051	3.020

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.962
IND. RATES				3.96	MINIMUM PREMIUM	1230
MAN. RATES	3.71	3.35	3.25	+ 3.96	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	485	10,161	2.095						1	1
2006	1,673	12,358	.738						2	2
2007	5,702									
2008	20									
2009	16									
TOTAL	7,896	22,519	.285						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					7,653					2,508	
2006					1,637					10,721	
TOTAL					9,290					13,229	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					15,168					9,811	
2006			163	169	3,082			948	2,577	37,806	
TOTAL			163	169	18,250			948	2,577	47,617	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,111	68,613		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,486	-30,467	33	
TOTAL LOSSES		38,146	33	
EXPECTED LOSSES	101,148	80,777	8,369	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.483	.000	.483
INDICATED (POST-TEST)	.000	.316	.000	.316
PRES. ON RATE LEVEL	1.456	1.163	.121	2.740
DERIVED BY FORMULA	1.441	1.146	.119	2.706
UNDERLYING PRES. RATE	1.281	1.023	.106	2.410
PROPOSED	1.441	1.146	.119	2.706

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.550
IND. RATES				3.55	MINIMUM PREMIUM	1130
MAN. RATES	3.36	3.06	2.95	+ 3.55	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	153	370	.241							
2006	132									
2007	138									
2008	144									
2009	168									
TOTAL	735	370	.050							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											370
TOTAL											370

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											461
TOTAL											461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			461	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,093	-3,292	18	
TOTAL LOSSES			479	
EXPECTED LOSSES	7,548	10,392	1,757	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.065	.065
INDICATED (POST-TEST)	.000	.000	.043	.043
PRES. ON RATE LEVEL	1.167	1.608	.272	3.047
DERIVED BY FORMULA	1.167	1.608	.272	3.047
UNDERLYING PRES. RATE	1.027	1.414	.239	2.680
PROPOSED	1.167	1.608	.272	3.047

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.997
IND. RATES				4.00	MINIMUM PREMIUM	1240
MAN. RATES	3.61	3.34	3.28	+ 4.00	PRESENT	1085

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	210	13,023	6.201						1	1
2006	192									
2007	57									
2008	59									
2009	72									
TOTAL	590	13,023	2.207						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,216					10,807	
TOTAL					2,216					10,807	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					4,392					42,277	
TOTAL					4,392					42,277	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		46,669				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,544	-2,561	7			
TOTAL LOSSES		44,108	7			
EXPECTED LOSSES	9,907	6,620	1,169			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	7.476	.001	7.477		
INDICATED (POST-TEST)	.000	4.889	.001	4.890		
PRES. ON RATE LEVEL	1.909	1.276	.225	3.410		
DERIVED BY FORMULA	1.909	1.276	.225	3.410		
UNDERLYING PRES. RATE	1.679	1.122	.198	2.999		
PROPOSED	1.909	1.276	.225	3.410		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.473
IND. RATES				4.47	MINIMUM PREMIUM	1355
MAN. RATES	4.08	3.76	3.67	+ 4.47	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	7,619	22,378	.293						2	2
2006	6,646	353,316	5.316			1	4		1	6
2007	6,783	44,980	.663						5	5
2008	6,055	197,335	3.259				3		3	6
2009	5,730	2,822	.049							
TOTAL	32,833	620,831	1.891			1	7		11	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,628					10,753	7,997
2006			68,667	63,163	4,900			94,170	99,358	19,504	3,554
2007					13,846					29,088	2,046
2008				85,773	4,218				64,510	32,308	10,526
2009											2,822
TOTAL			68,667	148,936	26,592			94,170	163,868	91,653	26,945

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					7,191					42,066	9,956
2006		15,151	137,787	104,358	10,565		29,779	462,914	457,155	74,673	4,503
2007		259	4,129	3,577	21,991		541	8,330	12,779	93,871	3,216
2008		8,317	87,233	109,187	12,613		13,821	151,248	223,208	101,731	15,800
2009											3,652
TOTAL		23,727	229,149	217,122	52,360		44,141	622,492	693,142	312,341	37,127

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	919,509	1,274,965	37,127	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,472	-117,232	404	
TOTAL LOSSES	754,037	1,157,733	37,531	
EXPECTED LOSSES	559,803	349,015	46,295	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.297	3.526	.114	5.937
INDICATED (POST-TEST)	1.502	2.306	.075	3.883
PRES. ON RATE LEVEL	1.939	1.209	.160	3.308
DERIVED BY FORMULA	1.930	1.253	.157	3.340
UNDERLYING PRES. RATE	1.705	1.063	.141	2.909
PROPOSED	1.930	1.253	.157	3.340

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				4.38	MINIMUM PREMIUM	1330
MAN. RATES	5.02	4.02	3.56	+ 4.38	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	36,713	1,555,043	4.235			3	5	11	19
2006	36,109	345,049	.955				3	11	14
2007	37,932	612,835	1.615			1	3	7	11
2008	35,630	333,888	.937			1	1	7	9
2009	31,001	382,143	1.232			1	2	4	7
TOTAL	177,385	3,228,958	1.820			6	14	40	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			452,901	118,460	77,646			481,051	155,474	177,270	92,241
2006				95,289	35,279				57,593	90,086	66,802
2007			116,030	63,683	34,022			220,422	57,416	35,267	85,995
2008			96,449	31,315	23,197			55,233	25,807	71,325	30,562
2009			118,033	3,564	5,018			155,037	21,998	15,452	63,041
TOTAL			783,413	312,311	175,162			911,743	318,288	389,400	338,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			663,296	208,490	153,894			1,351,203	567,481	693,481	114,840
2006			20,414	158,511	68,258			27,753	276,562	320,800	84,638
2007		19,979	189,600	110,140	58,613		83,050	748,904	244,542	126,828	135,185
2008		30,781	223,001	61,323	32,813		48,034	371,079	170,951	197,648	45,874
2009		25,616	180,604	21,224	8,189		50,377	747,573	164,201	47,854	81,575
TOTAL		76,376	1,276,915	559,688	321,767		181,461	3,246,512	1,423,737	1,386,611	462,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,781,264	3,691,803	462,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,367,054	-776,046	2,813	
TOTAL LOSSES	3,414,210	2,915,757	464,925	
EXPECTED LOSSES	4,727,311	2,362,768	315,745	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.925	1.644	.262	3.831
INDICATED (POST-TEST)	1.259	1.075	.171	2.505
PRES. ON RATE LEVEL	3.030	1.515	.202	4.747
DERIVED BY FORMULA	2.941	1.458	.198	4.597
UNDERLYING PRES. RATE	2.665	1.332	.178	4.175
PROPOSED	2.941	1.458	.198	4.597

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.031
IND. RATES				6.03	MINIMUM PREMIUM	1725
MAN. RATES	5.71	5.25	5.11	+ 6.03	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	9,624	199	.002							
2006	8,975	4,141	.046						1	1
2007	8,882	8,589	.096						1	1
2008	3,257	4,423	.135						1	1
2009	2,022	1,645	.081						1	1
TOTAL	32,760	18,997	.058						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											199
2006					1,633					943	1,565
2007					360					452	7,777
2008					477					792	3,154
2009					113					1,532	
TOTAL					2,583					3,719	12,695

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											248
2006			163	168	3,075			82	226	3,324	1,983
2007		6	108	91	572		9	128	201	1,457	12,225
2008		31	346	263	578		56	633	690	2,086	4,734
2009		24	224	97	105		185	3,461	2,244	2,878	
TOTAL		61	841	619	4,330		250	4,304	3,361	9,745	19,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,456	18,055	19,190	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-300,123	-88,038	214	
TOTAL LOSSES			19,404	
EXPECTED LOSSES	874,037	226,372	39,968	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.059	.059
INDICATED (POST-TEST)	.000	.000	.039	.039
PRES. ON RATE LEVEL	3.033	.786	.139	3.958
DERIVED BY FORMULA	2.972	.755	.135	3.862
UNDERLYING PRES. RATE	2.668	.691	.122	3.481
PROPOSED	2.972	.755	.135	3.862

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.066
IND. RATES				5.07	MINIMUM PREMIUM	1495
MAN. RATES	4.76	4.38	4.26	+ 5.07	PRESENT	1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	39,202	319,461	.814			2	1	3	6
2006	41,152	384,575	.934			2	2	3	7
2007	42,783	30,802	.071				1	2	3
2008	40,224	161,189	.400			1		2	3
2009	35,093	52,805	.150					3	3
TOTAL	198,454	948,832	.478			5	4	13	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			166,631	14,310	9,942			67,891	28,910	12,701	19,076
2006			230,433	43,486	951			63,184	18,468	4,716	23,337
2007				15,453	901					1,459	12,989
2008			73,480		18,342			34,909		22,401	12,057
2009					16,557					22,830	13,418
TOTAL			470,544	73,249	46,693			165,984	47,378	64,107	80,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			307,934	25,186	19,705			286,568	105,522	49,686	23,750
2006		50,849	430,930	74,766	3,038		19,981	293,285	91,396	17,981	29,568
2007		484	7,614	23,865	2,296		27	415	639	4,703	20,419
2008		21,259	146,964	17,357	23,719		25,855	184,718	38,935	60,957	18,098
2009		3,895	32,531	14,276	15,125		2,841	51,568	33,430	42,896	17,363
TOTAL		76,487	925,973	155,450	63,883		48,704	816,554	269,922	176,223	109,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,867,718	665,478	109,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,245,032	-541,514	1,784	
TOTAL LOSSES	622,686	123,964	110,982	
EXPECTED LOSSES	4,334,236	1,661,060	198,454	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.314	.062	.056	.432
INDICATED (POST-TEST)	.205	.041	.037	.283
PRES. ON RATE LEVEL	2.483	.952	.114	3.549
DERIVED BY FORMULA	2.369	.824	.102	3.295
UNDERLYING PRES. RATE	2.184	.837	.100	3.121
PROPOSED	2.369	.824	.102	3.295

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.323
IND. RATES				4.32	MINIMUM PREMIUM	1315
MAN. RATES	4.51	4.02	3.82	+ 4.32	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,861	99,720	3.485						2	2
2006	2,737	9,465	.345							
2007	2,504	17,646	.704							
2008	2,168	10,830	.499						1	1
2009	1,164	75,988	6.528						1	1
TOTAL	11,434	213,649	1.869						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					44,715					53,139	1,866
2006											9,465
2007											17,646
2008					1,144					3,571	6,115
2009					7,780					64,140	4,068
TOTAL					53,639					120,850	39,160

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					88,625					207,880	2,323
2006											11,992
2007											27,740
2008		71	831	627	1,385		251	2,847	3,125	9,414	9,179
2009		1,830	15,290	6,708	7,106		7,996	144,868	93,916	120,523	5,264
TOTAL		1,901	16,121	7,335	97,116		8,247	147,715	97,041	337,817	56,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	173,984	539,309	56,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,024	-36,135	172	
TOTAL LOSSES	105,960	503,174	56,670	
EXPECTED LOSSES	214,502	101,649	24,812	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.927	4.401	.496	5.824
INDICATED (POST-TEST)	.606	2.878	.324	3.808
PRES. ON RATE LEVEL	2.133	1.011	.247	3.391
DERIVED BY FORMULA	2.118	1.048	.249	3.415
UNDERLYING PRES. RATE	1.876	.889	.217	2.982
PROPOSED	2.118	1.048	.249	3.415

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.480
IND. RATES				4.48	MINIMUM PREMIUM	1355
MAN. RATES	4.52	3.93	3.65	+ 4.48	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	22,516	201,142	.893				2		2	4
2006	21,272	279,828	1.315			2				2
2007	23,099	83,670	.362				3		2	5
2008	13,449	54,576	.405						2	2
2009	12,971	23,318	.179						1	1
TOTAL	93,307	642,534	.689			2	5		7	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				65,880	29,581				84,291	11,481	9,909
2006			155,505					114,143			10,180
2007				36,970	2,611				22,225	4,830	17,034
2008					4,206					41,109	9,261
2009					6,014					1,464	15,840
TOTAL			155,505	102,850	42,412			114,143	106,516	58,884	62,224

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				115,949	58,630				307,662	44,914	12,337
2006		34,316	285,537	2,687	277		36,095	517,610	15,389	625	12,898
2007		1,168	18,356	57,210	6,216		1,445	21,793	75,465	19,211	26,777
2008		275	3,053	2,304	5,096		2,903	32,776	35,927	108,371	13,901
2009		1,416	11,812	5,183	5,491		174	3,311	2,145	2,754	20,497
TOTAL		37,175	318,758	183,333	75,710		40,617	575,490	436,588	175,875	86,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	972,040	871,506	86,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-484,108	-187,506	1,286	
TOTAL LOSSES	487,932	684,000	87,696	
EXPECTED LOSSES	1,564,758	530,917	168,886	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.523	.733	.094	1.350
INDICATED (POST-TEST)	.342	.479	.061	.882
PRES. ON RATE LEVEL	1.906	.647	.206	2.759
DERIVED BY FORMULA	1.859	.634	.193	2.686
UNDERLYING PRES. RATE	1.677	.569	.181	2.427
PROPOSED	1.859	.634	.193	2.686

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.524
IND. RATES				3.52	MINIMUM PREMIUM	1125
MAN. RATES	3.42	3.06	2.97	+ 3.52	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	8,406	304,770	3.625			1	2	2	5
2006	113								
2007	4,811	5,674	.117						
2008	5,070	23,396	.461				1		1
2009	4,152	2,449	.058						
TOTAL	22,552	336,289	1.491			1	3	2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			105,539	86,808	2,306			65,186	35,735	2,984	6,212
2007											5,674
2008				13,421					2,316		7,659
2009											2,449
TOTAL			105,539	100,229	2,306			65,186	38,051	2,984	21,994

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			195,036	152,782	4,570			275,150	130,433	11,673	7,734
2007											8,920
2008		1,258	13,170	16,726	1,174		410	4,499	6,996	595	11,496
2009											3,169
TOTAL		1,258	208,206	169,508	5,744		410	279,649	137,429	12,268	31,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	489,523	324,949	31,319	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,626	-87,120	324	
TOTAL LOSSES	322,897	237,829	31,643	
EXPECTED LOSSES	573,498	249,425	35,858	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.432	1.055	.140	2.627
INDICATED (POST-TEST)	.937	.690	.092	1.719
PRES. ON RATE LEVEL	2.891	1.258	.181	4.330
DERIVED BY FORMULA	2.871	1.241	.178	4.290
UNDERLYING PRES. RATE	2.543	1.106	.159	3.808
PROPOSED	2.871	1.241	.178	4.290

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.628
IND. RATES				5.63	MINIMUM PREMIUM	1630
MAN. RATES	5.94	5.06	4.66	+ 5.63	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	166	9,277	5.588							
2006	208									
2007	129									
2008	70									
2009	75	2,506	3.341							
TOTAL	648	11,783	1.818							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											9,277
2009											2,506
TOTAL											11,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											11,550
2009											3,243
TOTAL											14,793

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			14,793	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,382	-1,940	12	
TOTAL LOSSES			14,805	
EXPECTED LOSSES	13,109	5,261	1,750	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	2.285	2.285
INDICATED (POST-TEST)	.000	.000	1.494	1.494
PRES. ON RATE LEVEL	2.300	.923	.307	3.530
DERIVED BY FORMULA	2.300	.923	.307	3.530
UNDERLYING PRES. RATE	2.023	.812	.270	3.105
PROPOSED	2.300	.923	.307	3.530

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.631
IND. RATES				4.63	MINIMUM PREMIUM	1390
MAN. RATES	4.35	3.98	3.80	+ 4.63	PRESENT	1210

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006	75									
2007										
2008	100									
2009	1,952	225,105	11,532				1	1		2
TOTAL	2,127	225,105	10,583				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			136,029	10,361				68,231	6,738		3,746
TOTAL			136,029	10,361				68,231	6,738		3,746

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		40,597	286,199	31,516	6,444		28,666	416,527	71,620	9,183	4,847
TOTAL		40,597	286,199	31,516	6,444		28,666	416,527	71,620	9,183	4,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	771,989	118,763	4,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,580	-3,475	101	
TOTAL LOSSES	768,409	115,288	4,948	
EXPECTED LOSSES	33,990	24,014	3,872	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	36.126	5.420	.233	41.779
INDICATED (POST-TEST)	23.626	3.545	.152	27.323
PRES. ON RATE LEVEL	1.817	1.284	.207	3.308
DERIVED BY FORMULA	1.817	1.307	.206	3.330
UNDERLYING PRES. RATE	1.598	1.129	.182	2.909
PROPOSED	1.817	1.307	.206	3.330

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.368
IND. RATES				4.37	MINIMUM PREMIUM	1330
MAN. RATES	5.02	4.02	3.56	+ 4.37	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	823	4,661	.566						2	2
2006	383	175,477	45.816			1				1
2007	458	842	.183							
2008	609									
2009	491									
TOTAL	2,764	180,980	6.548			1			2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,407					2,617	637
2006			100,614					74,500			363
2007											842
TOTAL			100,614		1,407			74,500		2,617	1,842

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,788					10,238	793
2006		22,200	184,746	1,738	180		23,559	337,839	10,045	410	460
2007											1,324
TOTAL		22,200	184,746	1,738	2,968		23,559	337,839	10,045	10,648	2,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	568,344	25,399	2,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,351	-12,820	52	
TOTAL LOSSES	546,993	12,579	2,629	
EXPECTED LOSSES	71,726	37,729	5,942	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.790	.455	.095	20.340
INDICATED (POST-TEST)	12.943	.298	.062	13.303
PRES. ON RATE LEVEL	2.951	1.552	.244	4.747
DERIVED BY FORMULA	2.951	1.539	.242	4.732
UNDERLYING PRES. RATE	2.595	1.365	.215	4.175
PROPOSED	2.960	1.544	.243	4.747

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.228
IND. RATES				6.23	MINIMUM PREMIUM	1775
MAN. RATES	5.71	5.25	5.11	+ 6.23	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,618	2,556	.070							
2006	3,168	2,613	.082							
2007	3,734	8,893	.238					1		1
2008	3,418	4,672	.136							
2009	3,365									
TOTAL	17,303	18,734	.108					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,556
2006											2,613
2007					651					2,186	6,056
2008											4,672
TOTAL					651					2,186	15,897

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,182
2006											3,311
2007		12	195	169	1,035		44	628	963	7,051	9,520
2008											7,013
TOTAL		12	195	169	1,035		44	628	963	7,051	23,026

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	879	9,218	23,026	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,878	-49,033	167	
TOTAL LOSSES			23,193	
EXPECTED LOSSES	239,646	151,055	17,823	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.134	.134
INDICATED (POST-TEST)	.000	.000	.088	.088
PRES. ON RATE LEVEL	1.575	.993	.116	2.684
DERIVED BY FORMULA	1.559	.963	.115	2.637
UNDERLYING PRES. RATE	1.385	.873	.103	2.361
PROPOSED	1.559	.963	.115	2.637

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.459
IND. RATES				3.46	MINIMUM PREMIUM	1110
MAN. RATES	3.23	2.95	2.89	+ 3.46	PRESENT	985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,060	24,428	.798				1			1
2006	2,992	313,459	10.476			1				1
2007	2,309	2,551	.110					1		1
2008	3,446	13,331	.386							
2009	2,931	36,906	1.259						3	3
TOTAL	14,738	390,675	2.651			1	1		4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			85,095	4,251				223,104	14,946		5,231
2006					242					899	5,260
2007											1,410
2008					3,735					18,343	13,331
2009											14,828
TOTAL			85,095	4,251	3,977			223,104	14,946	19,242	40,060

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				7,482					54,553		6,513
2006		13,198	109,820	1,033	107		49,583	711,084	21,140	860	6,664
2007		3	72	62	384		18	260	398	2,903	2,217
2008											20,010
2009		879	7,340	3,219	3,409		2,283	41,433	26,851	34,471	19,187
TOTAL		14,080	117,232	11,796	3,900		51,884	752,777	102,942	38,234	54,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	935,973	156,872	54,591	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,891	-102,518	403	
TOTAL LOSSES	825,082	54,354	54,994	
EXPECTED LOSSES	390,262	323,205	41,560	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.598	.369	.373	6.340
INDICATED (POST-TEST)	3.661	.241	.244	4.146
PRES. ON RATE LEVEL	3.011	2.493	.321	5.825
DERIVED BY FORMULA	3.018	2.448	.319	5.785
UNDERLYING PRES. RATE	2.648	2.193	.282	5.123
PROPOSED	3.018	2.448	.319	5.785

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.589
IND. RATES				7.59	MINIMUM PREMIUM	2000
MAN. RATES	6.46	6.17	6.27	+ 7.59	PRESENT	1825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	7,751	148,936	1,921				1	5	6
2006	7,843	54,326	.692					6	6
2007	7,908	249,935	3,160			1		3	4
2008	7,042	41,859	.594				1		1
2009	6,148	21,812	.354					3	3
TOTAL	36,692	516,868	1,409			1	2	17	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				44,058	4,619				67,281	13,983	18,995
2006					12,466					38,089	3,771
2007			144,808		11,770			62,962		27,732	2,663
2008				3,145					36,456		2,258
2009					4,371					8,898	8,543
TOTAL			144,808	47,203	33,226			62,962	103,737	88,702	36,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				77,542	9,155				245,576	54,702	23,649
2006			1,238	1,282	23,474			3,363	9,153	134,317	4,778
2007		28,360	244,373	9,448	20,340		29,658	261,465	26,795	90,840	4,186
2008		294	3,085	3,919	276		6,524	70,918	110,174	9,352	3,389
2009		1,033	8,589	3,766	3,991		1,105	20,102	13,025	16,720	11,055
TOTAL		29,687	257,285	95,957	57,236		37,287	355,848	404,723	305,931	47,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	680,107	863,847	47,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-175,510	-120,935	293	
TOTAL LOSSES	504,597	742,912	47,350	
EXPECTED LOSSES	598,079	363,617	33,757	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.375	2.025	.129	3.529
INDICATED (POST-TEST)	.899	1.324	.084	2.307
PRES. ON RATE LEVEL	1.853	1.127	.105	3.085
DERIVED BY FORMULA	1.834	1.135	.104	3.073
UNDERLYING PRES. RATE	1.630	.991	.092	2.713
PROPOSED	1.834	1.135	.104	3.073

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.031
IND. RATES				4.03	MINIMUM PREMIUM	1245
MAN. RATES	3.58	3.34	3.32	+ 4.03	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	198									
2006	201	21,073	10.484				1			1
2007	137	123	.089							
2008	217	2,214	1.020							
2009	196									
TOTAL	949	23,410	2.467				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,585					6,748		740
2007											123
2008											2,214
TOTAL				13,585					6,748		3,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			2,412	22,082	261			2,321	29,870	366	938
2007											193
2008											3,323
TOTAL			2,412	22,082	261			2,321	29,870	366	4,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,733	52,579	4,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,062	-3,273	10	
TOTAL LOSSES	671	49,306	4,464	
EXPECTED LOSSES	14,254	10,334	997	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.071	5.196	.470	5.737
INDICATED (POST-TEST)	.046	3.398	.307	3.751
PRES. ON RATE LEVEL	1.708	1.238	.119	3.065
DERIVED BY FORMULA	1.708	1.238	.119	3.065
UNDERLYING PRES. RATE	1.502	1.089	.105	2.696
PROPOSED	1.708	1.238	.119	3.065

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.021
IND. RATES				4.02	MINIMUM PREMIUM	1245
MAN. RATES	3.55	3.09	3.30	+ 4.02	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	165									
2006	196	164	.083							
2007	264									
2008	678									
2009	61									
TOTAL	1,364	164	.012							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											164
TOTAL											164

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											208
TOTAL											208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			208	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,098	-3,249	13	
TOTAL LOSSES			221	
EXPECTED LOSSES	19,205	11,198	1,801	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	1.601	.933	.150	2.684
DERIVED BY FORMULA	1.601	.933	.149	2.683
UNDERLYING PRES. RATE	1.408	.821	.132	2.361
PROPOSED	1.601	.933	.149	2.683

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.520
IND. RATES				3.52	MINIMUM PREMIUM	1125
MAN. RATES	3.23	2.95	2.89	+ 3.52	PRESENT	985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	384	830,173	216.190			1			1	2
2006	218									
2007	52									
2008										
2009										
TOTAL	654	830,173	126.938			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			233,100		673			583,200		13,200	
TOTAL			233,100		673			583,200		13,200	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			187,831		1,334			1,073,390		51,638	
TOTAL			187,831		1,334			1,073,390		51,638	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,261,221	52,972		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,379	-8,637	2	
TOTAL LOSSES	1,252,842	44,335	2	
EXPECTED LOSSES	19,221	18,213	1,041	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	191.566	6.779	.000	198.345
INDICATED (POST-TEST)	125.284	4.433	.000	129.717
PRES. ON RATE LEVEL	3.342	3.166	.181	6.689
DERIVED BY FORMULA	3.342	3.166	.181	6.689
UNDERLYING PRES. RATE	2.939	2.785	.159	5.883
PROPOSED	3.342	3.166	.181	6.689

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.775
IND. RATES				8.78	MINIMUM PREMIUM	2000
MAN. RATES	8.01	7.37	7.20	+ 8.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	8,495	260,402	3.065				2	8	10	
2006	9,511	277,886	2.921				4	11	15	
2007	8,284	432,836	5.224			1	2	6	9	
2008	7,581	175,855	2.319				3	1	4	
2009	7,239	20,840	.287					3	3	
TOTAL	41,110	1,167,819	2.841			1	11	29	41	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				27,129	21,185				137,780	46,810	27,498
2006				36,636	41,036				129,602	59,706	10,906
2007			73,739	52,336	8,036			75,444	111,785	91,871	19,625
2008				60,518	18,745				52,199	35,000	9,393
2009					4,290					3,028	13,522
TOTAL			73,739	176,619	93,292			75,444	431,366	236,415	80,944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				47,747	41,989				502,897	183,121	34,235
2006			10,575	63,766	77,969			49,818	587,988	217,559	13,818
2007		16,058	149,928	85,371	16,527		43,441	432,770	426,826	316,315	30,851
2008		6,891	72,993	85,695	28,003		11,791	129,455	188,345	105,657	14,099
2009		1,013	8,427	3,699	3,917		370	6,840	4,431	5,695	17,497
TOTAL		23,962	241,923	286,278	168,405		55,602	618,883	1,710,487	828,347	110,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	940,370	2,993,517	110,500	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-442,148	-421,312	1,141	
TOTAL LOSSES	498,222	2,572,205	111,641	
EXPECTED LOSSES	1,501,337	1,271,531	129,497	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.212	6.257	.272	7.741
INDICATED (POST-TEST)	.793	4.092	.178	5.063
PRES. ON RATE LEVEL	4.152	3.517	.358	8.027
DERIVED BY FORMULA	4.085	3.546	.349	7.980
UNDERLYING PRES. RATE	3.652	3.093	.315	7.060
PROPOSED	4.085	3.546	.349	7.980

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.469
IND. RATES				10.47	MINIMUM PREMIUM	2000
MAN. RATES	9.24	8.67	8.64	+ 10.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	10,250	615,394	6.003			2	4	5	11	
2006	9,466	125,265	1.323			1		5	6	
2007	10,021	268,522	2.679			1	1	5	7	
2008	8,864	247,284	2.789				2	3	5	
2009	4,952	10,597	.213					2	2	
TOTAL	43,553	1,267,062	2.909			4	7	20	31	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			193,062	75,269	22,174			136,194	109,406	70,918	8,371
2006			82,348		11,144			7,897		14,642	9,234
2007			65,889	40,406	12,903			17,594	106,229	16,266	9,235
2008				62,548	29,371				79,919	30,389	45,057
2009					2,684					4,852	3,061
TOTAL			341,299	178,223	78,276			161,685	295,554	137,067	74,958

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			356,779	132,473	43,948			574,875	399,332	277,430	10,422
2006		18,173	152,311	2,569	21,128		2,493	37,113	4,589	51,681	11,699
2007		14,264	132,654	68,038	23,501		14,917	173,059	361,829	70,179	14,517
2008		7,784	82,698	94,045	41,055		16,408	179,710	268,084	100,607	67,631
2009		632	5,273	2,313	2,452		599	10,956	7,107	9,117	3,961
TOTAL		40,853	729,715	299,438	132,084		34,417	975,713	1,040,941	509,014	108,230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,780,698	1,981,477	108,230	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-315,131	-267,008	393	
TOTAL LOSSES	1,465,567	1,714,469	108,623	
EXPECTED LOSSES	1,025,238	768,712	53,135	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.365	3.937	.249	7.551
INDICATED (POST-TEST)	2.201	2.575	.163	4.939
PRES. ON RATE LEVEL	2.676	2.007	.139	4.822
DERIVED BY FORMULA	2.667	2.035	.140	4.842
UNDERLYING PRES. RATE	2.354	1.765	.122	4.241
PROPOSED	2.667	2.035	.140	4.842

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.352
IND. RATES				6.35	MINIMUM PREMIUM	1805
MAN. RATES	5.19	5.08	5.19	+ 6.35	PRESENT	1555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	7,645	1,020,049	13.342			2	4	1	7
2006	6,500	893,082	13.739			2	4	3	9
2007	4,522	1,166	.025						
2008	2,442	2,187	.089						
2009									
TOTAL	21,109	1,916,484	9.079			4	8	4	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			358,621	92,617	4,000			376,906	77,311	10,000	100,594
2006			318,934	160,070	4,506			215,666	84,158	19,107	90,641
2007											1,166
2008											2,187
TOTAL			677,555	252,687	8,506			592,572	161,469	29,107	194,588

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			383,106	163,006	7,928			826,965	282,185	39,120	125,240
2006		64,939	569,219	265,731	12,086		63,464	940,796	404,159	73,032	114,842
2007											1,833
2008											3,283
TOTAL		64,939	952,325	428,737	20,014		63,464	1,767,761	686,344	112,152	245,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,848,489	1,247,247	245,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,905	-235,044	447	
TOTAL LOSSES	2,707,584	1,012,203	245,645	
EXPECTED LOSSES	376,796	569,098	118,421	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.827	4.795	1.164	18.786
INDICATED (POST-TEST)	8.389	3.136	.761	12.286
PRES. ON RATE LEVEL	2.030	3.065	.638	5.733
DERIVED BY FORMULA	2.094	3.067	.642	5.803
UNDERLYING PRES. RATE	1.785	2.696	.561	5.042
PROPOSED	2.094	3.067	.642	5.803

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.613
IND. RATES				7.61	MINIMUM PREMIUM	2000
MAN. RATES	7.22	6.93	6.17	+ 7.61	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,565	3,367	.215						1	1
2006	1,163	18,717	1.609						1	1
2007	956	196,982	20.604			1			1	2
2008	232									
2009	167									
TOTAL	4,083	219,066	5.365			1		1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					419					2,290	658
2006				15,024					2,447		1,246
2007			115,571		1,546			74,419		279	5,167
TOTAL			115,571	15,024	1,965			74,419	2,447	2,569	7,071

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					830					8,958	819
2006			2,667	24,421	289			841	10,830	132	1,579
2007		22,489	192,693	5,514	3,768		34,474	299,734	17,398	2,500	8,123
TOTAL		22,489	195,360	29,935	4,887		34,474	300,575	28,228	11,590	10,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	552,898	74,640	10,521			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,642	-22,071	22			
TOTAL LOSSES	532,256	52,569	10,543			
EXPECTED LOSSES	55,611	52,875	4,941			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	13.036	1.288	.258	14.582		
INDICATED (POST-TEST)	8.526	.842	.169	9.537		
PRES. ON RATE LEVEL	1.549	1.472	.138	3.159		
DERIVED BY FORMULA	1.549	1.466	.138	3.153		
UNDERLYING PRES. RATE	1.362	1.295	.121	2.778		
PROPOSED	1.552	1.469	.138	3.159		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.144
IND. RATES				4.14	MINIMUM PREMIUM	1275
MAN. RATES	3.54	3.34	3.40	+ 4.14	PRESENT	1110

+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
2005	481	31,342	6.516			481				1		1
2006	472	16,255	3.443			472						
2007	503	53,345	10.605			503				1		1
2008	495	187,973	37.974			495					1	1
2009	401					401						
TOTAL	2,352	288,915	12.284			2,352				2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				18,864					9,149		3,329
2006											16,255
2007				7,561					45,784		
2008					92,962					94,800	211
TOTAL				26,425	92,962				54,933	94,800	19,795

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				33,201					33,394		4,145
2006											20,595
2007		228	3,592	11,562	422		2,785	42,046	151,109	7,461	
2008		6,063	67,479	50,981	112,641		6,673	75,583	82,852	249,907	317
TOTAL		6,291	71,071	95,744	113,063		9,458	117,629	267,355	257,368	25,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,449	733,530	25,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,843	-14,463	74	
TOTAL LOSSES	195,606	719,067	25,131	
EXPECTED LOSSES	30,670	44,194	8,161	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.317	30.573	1.068	39.958
INDICATED (POST-TEST)	5.439	19.995	.698	26.132
PRES. ON RATE LEVEL	1.483	2.136	.395	4.014
DERIVED BY FORMULA	1.483	2.315	.398	4.196
UNDERLYING PRES. RATE	1.304	1.879	.347	3.530
PROPOSED	1.483	2.315	.398	4.196

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.505
IND. RATES				5.51	MINIMUM PREMIUM	1600
MAN. RATES	4.61	4.32	4.32	+ 5.51	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	71									
2006	69									
2007	72									
2008	78									
2009	453									
TOTAL	743									

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.	-4,131	-3,439	34	
TOTAL LOSSES			34	
EXPECTED LOSSES	22,699	15,387	1,738	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	3.474	2.355	.265	6.094
DERIVED BY FORMULA	3.474	2.355	.265	6.094
UNDERLYING PRES. RATE	3.055	2.071	.234	5.360
PROPOSED	3.474	2.355	.265	6.094

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.995
IND. RATES				8.00	MINIMUM PREMIUM	2000
MAN. RATES	7.33	6.74	6.56	+ 8.00	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006										
2007										
2008	199									
2009	186									
TOTAL	385									

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.	-855	-784	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	5,914	4,843	851	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	1.747	1.430	.251	3.428
DERIVED BY FORMULA	1.747	1.430	.251	3.428
UNDERLYING PRES. RATE	1.536	1.258	.221	3.015
PROPOSED	1.747	1.430	.251	3.428

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.497
IND. RATES				4.50	MINIMUM PREMIUM	1360
MAN. RATES	3.95	3.71	3.69	+ 4.50	PRESENT	1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	19,780	1,419,396	7.175			3	3	4	10
2006	25,037	592,390	2.366			1	4	4	9
2007	28,712	1,645,531	5.731			5	7	7	19
2008	25,388	2,257,192	8.890			5	7	1	13
2009	17,157	323,780	1.887			1		3	4
TOTAL	116,074	6,238,289	5.374			15	21	19	55

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			629,333	49,865	2,862			638,872	53,284	7,798	37,382
2006			174,815	132,153	12,388			108,925	71,955	76,037	16,117
2007			710,156	123,256	6,787			614,951	130,336	22,211	37,834
2008			1,341,872	159,997	86			593,181	138,874	1,069	22,113
2009			70,024		84,586			36,183		128,022	4,965
TOTAL			2,926,200	465,271	106,709			1,992,112	394,449	235,137	118,411

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			727,046	87,762	5,672			1,556,579	194,487	30,506	46,541
2006		38,576	345,684	219,104	26,178		34,444	525,395	351,438	272,634	20,420
2007		118,469	1,041,426	216,328	24,370		227,935	2,035,657	550,016	103,101	59,475
2008		244,843	1,688,091	282,993	31,225		303,697	2,188,113	643,061	60,246	33,192
2009		39,773	303,422	84,421	79,895		30,443	496,678	217,045	244,132	6,424
TOTAL		441,661	4,105,669	890,608	167,340		596,519	6,802,422	1,956,047	710,619	166,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,946,271	3,724,614	166,052	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,170,572	-488,315	1,219	
TOTAL LOSSES	10,775,699	3,236,299	167,271	
EXPECTED LOSSES	4,091,608	1,501,998	143,932	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.283	2.788	.144	12.215
INDICATED (POST-TEST)	6.071	1.823	.094	7.988
PRES. ON RATE LEVEL	4.008	1.471	.141	5.620
DERIVED BY FORMULA	4.091	1.506	.136	5.733
UNDERLYING PRES. RATE	3.525	1.294	.124	4.943
PROPOSED	4.091	1.506	.136	5.733

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.521
IND. RATES				7.52	MINIMUM PREMIUM	2000
MAN. RATES	6.39	5.99	6.05	+ 7.52	PRESENT	1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,347	737,070	16,955			1			1	2
2006	6,371	45,378	.712				1			1
2007	6,296	95,749	1,520				1			1
2008	5,826	56,763	.974						1	1
2009	6,202	11,751	.189						1	1
TOTAL	29,042	946,711	3,260			1	2		3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			411,753		1,009			304,695		1,418	18,195
2006				19,188					17,006		9,184
2007				15,057					67,150		13,542
2008					3,734					4,389	48,640
2009					3,321					5,243	3,187
TOTAL			411,753	34,245	8,064			304,695	84,156	11,050	92,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			430,073		2,000			726,915		5,547	22,653
2006			3,406	31,190	368			5,844	75,271	922	11,636
2007		454	7,157	23,023	842		4,089	61,668	221,622	10,940	21,288
2008		244	2,709	2,050	4,524		316	3,498	3,834	11,574	73,009
2009		781	6,529	2,865	3,032		654	11,835	7,679	9,852	4,124
TOTAL		1,479	449,874	59,128	10,766		5,059	809,760	308,406	38,835	132,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,266,172	417,135	132,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-134,642	-183,699	561	
TOTAL LOSSES	1,131,530	233,436	133,271	
EXPECTED LOSSES	493,714	593,618	56,341	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.896	.804	.459	5.159
INDICATED (POST-TEST)	2.548	.526	.300	3.374
PRES. ON RATE LEVEL	1.933	2.324	.221	4.478
DERIVED BY FORMULA	1.945	2.252	.224	4.421
UNDERLYING PRES. RATE	1.700	2.044	.194	3.938
PROPOSED	1.945	2.252	.224	4.421

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.800
IND. RATES				5.80	MINIMUM PREMIUM	1670
MAN. RATES	5.36	4.96	4.82	+ 5.80	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	8,271	458,817	5,547			1	6	5	12
2006	7,435	1,492,802	20,078			2	5	3	10
2007	8,091	53,925	.666					6	6
2008	7,328	695,894	9.496			2	1	1	4
2009	7,823	85,852	1.097				1	2	3
TOTAL	38,948	2,787,290	7.156			5	13	17	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			89,502	96,404	8,481			151,074	80,388	23,793	9,175
2006			539,295	90,698	5,595			770,428	66,824	6,798	13,164
2007					7,340					18,161	28,424
2008			264,267	1,298	5,447			394,535	1,619	21,532	7,196
2009				22,338	16,746				14,306	27,227	5,235
TOTAL			893,064	210,738	43,609			1,316,037	163,137	97,511	63,194

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			165,400	169,671	16,810			637,683	293,416	93,078	11,423
2006		55,707	480,185	152,363	12,728		105,250	1,532,994	342,288	29,417	16,679
2007		133	2,190	1,896	11,658		338	5,212	7,987	58,609	44,683
2008		43,117	289,297	20,113	9,891		144,005	998,061	137,137	68,297	10,801
2009		8,226	75,241	34,229	18,107		6,304	114,957	73,511	56,341	6,774
TOTAL		107,183	1,012,313	378,272	69,194		255,897	3,288,907	854,339	305,742	90,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,664,300	1,607,547	90,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-646,272	-415,408	931	
TOTAL LOSSES	4,018,028	1,192,139	91,291	
EXPECTED LOSSES	2,269,110	1,276,327	98,539	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.316	3.061	.234	13.611
INDICATED (POST-TEST)	6.747	2.002	.153	8.902
PRES. ON RATE LEVEL	6.624	3.726	.288	10.638
DERIVED BY FORMULA	6.626	3.640	.281	10.547
UNDERLYING PRES. RATE	5.826	3.277	.253	9.356
PROPOSED	6.626	3.640	.281	10.547

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	13.837
IND. RATES				13.84	MINIMUM PREMIUM	2000
MAN. RATES	12.25	11.49	11.45	+ 13.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	13,374	500,699	3.743			1	5	2	8
2006	15,201	709,259	4.665			1	6	11	18
2007	15,798	245,137	1.551			1	3	5	9
2008	13,230	277,029	2.093			1	2	2	5
2009	11,347	244,610	2.155				1	2	3
TOTAL	68,950	1,976,734	2.867			4	17	22	43

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			69,586	96,415	7,734			184,384	128,951	8,203	5,426
2006			116,541	116,448	19,033			199,123	202,753	43,852	11,509
2007			95,159	84,420	5,666			22,942	10,347	21,134	5,469
2008			95,000	58,305	2,784			13,244	80,616	3,976	23,104
2009				58,343	53,093				77,489	51,175	4,510
TOTAL			376,286	413,931	88,310			419,693	500,156	128,340	50,018

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			128,595	169,690	15,329			778,285	470,671	32,090	6,755
2006		24,076	222,901	193,118	38,267		58,947	918,941	933,079	166,638	14,582
2007		21,144	200,094	134,763	14,802		11,644	107,925	48,762	70,380	8,597
2008		31,592	232,024	83,608	10,405		23,910	223,314	254,446	31,876	34,679
2009		23,694	214,903	97,462	55,834		22,141	405,135	257,153	124,201	5,836
TOTAL		100,506	998,517	678,641	134,637		116,642	2,433,600	1,964,111	425,185	70,449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,649,265	3,202,574	70,449	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-888,820	-460,220	1,345	
TOTAL LOSSES	2,760,445	2,742,354	71,794	
EXPECTED LOSSES	3,053,795	1,393,480	155,826	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.004	3.977	.104	8.085
INDICATED (POST-TEST)	2.619	2.601	.068	5.288
PRES. ON RATE LEVEL	5.036	2.298	.257	7.591
DERIVED BY FORMULA	4.963	2.319	.244	7.526
UNDERLYING PRES. RATE	4.429	2.021	.226	6.676
PROPOSED	4.963	2.319	.244	7.526

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	9.874
IND. RATES				9.87	MINIMUM PREMIUM	2000
MAN. RATES	8.96	8.29	8.17	+ 9.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2005	822	780	.094								
2006	1,285	48,616	3.783				1	1		2	
2007	1,990	6,519	.327					1		1	
2008	1,671	17,856	1.068				2	1		3	
2009	1,932	60,594	3.136				1	1		2	
TOTAL	7,700	134,365	1.745				4	4		8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											780
2006				32,221	3,520				6,542	6,158	175
2007					962					370	5,187
2008				7,212	5,000				5,644		
2009				23,917	480				28,165	7,828	204
TOTAL				63,350	9,962				40,351	14,356	6,346

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											971
2006			6,070	52,735	7,248			2,793	30,437	22,070	222
2007		19	286	248	1,529		9	105	164	1,195	8,154
2008		997	10,708	11,734	6,689		1,005	10,977	17,060	1,448	
2009		4,706	46,272	21,605	3,446		6,702	122,923	77,704	24,902	264
TOTAL		5,722	63,336	86,322	18,912		7,716	136,798	125,365	49,615	9,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	213,572	280,214	9,611	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,485	-21,425	170	
TOTAL LOSSES	169,087	258,789	9,781	
EXPECTED LOSSES	180,025	73,997	15,246	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.196	3.361	.127	5.684
INDICATED (POST-TEST)	1.436	2.198	.083	3.717
PRES. ON RATE LEVEL	2.658	1.093	.225	3.976
DERIVED BY FORMULA	2.646	1.115	.222	3.983
UNDERLYING PRES. RATE	2.338	.961	.198	3.497
PROPOSED	2.641	1.113	.222	3.976

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.216
IND. RATES				5.22	MINIMUM PREMIUM	1535
MAN. RATES	4.87	4.43	4.28	+ 5.22	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,133	51,738	2.425						1	1
2006	2,396	29,565	1.233						1	1
2007	1,992	18,055	.906						3	3
2008	2,000	70,338	3.516					1	1	2
2009	1,110									
TOTAL	9,631	169,696	1.762						1	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					10,748					39,968	1,022
2006					7,893					7,900	13,772
2007					3,379					13,428	1,248
2008				17,147	1,583				47,748	3,860	
TOTAL				17,147	23,603				47,748	65,156	16,042

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					21,303					156,355	1,272
2006			783	811	14,861			699	1,898	27,859	17,449
2007		65	1,005	872	5,366		248	3,851	5,900	43,330	1,962
2008		1,706	17,975	22,233	3,415		8,814	95,971	147,681	22,420	
TOTAL		1,771	19,763	23,916	44,945		9,062	100,521	155,479	249,964	20,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	131,117	474,304	20,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-112,460	-65,931	96	
TOTAL LOSSES	18,657	408,373	20,779	
EXPECTED LOSSES	363,667	191,560	12,905	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.194	4.240	.216	4.650
INDICATED (POST-TEST)	.127	2.773	.141	3.041
PRES. ON RATE LEVEL	4.293	2.262	.152	6.707
DERIVED BY FORMULA	4.251	2.272	.152	6.675
UNDERLYING PRES. RATE	3.776	1.989	.134	5.899
PROPOSED	4.251	2.272	.152	6.675

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.757
IND. RATES				8.76	MINIMUM PREMIUM	2000
MAN. RATES	9.20	7.96	7.22	+ 8.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	514	1,309	.254							
2006	537									
2007	596									
2008	579									
2009	355	79,586	22,418						1	1
TOTAL	2,581	80,895	3.134						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,309
2009					33,020					46,566	
TOTAL					33,020					46,566	1,309

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,630
2009		7,769	64,879	28,465	30,153		5,812	105,177	68,189	87,498	
TOTAL		7,769	64,879	28,465	30,153		5,812	105,177	68,189	87,498	1,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	183,637	214,305	1,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,292	-10,885	33	
TOTAL LOSSES	167,345	203,420	1,663	
EXPECTED LOSSES	55,647	32,831	4,104	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.484	7.881	.064	14.429
INDICATED (POST-TEST)	4.241	5.154	.042	9.437
PRES. ON RATE LEVEL	2.451	1.446	.181	4.078
DERIVED BY FORMULA	2.451	1.483	.180	4.114
UNDERLYING PRES. RATE	2.156	1.272	.159	3.587
PROPOSED	2.451	1.483	.180	4.114

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.397
IND. RATES				5.40	MINIMUM PREMIUM	1575
MAN. RATES	4.94	4.53	4.39	+ 5.40	PRESENT	1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006										
2007										
2008	35									
2009	18									
TOTAL	53									

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.	-64	-56	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	401	327	56	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.860	.702	.120	1.682
DERIVED BY FORMULA	.860	.702	.120	1.682
UNDERLYING PRES. RATE	.756	.617	.106	1.479
PROPOSED	.860	.702	.120	1.682

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.206
IND. RATES				2.21	MINIMUM PREMIUM	810
MAN. RATES	1.92	1.82	1.81	+ 2.21	PRESENT	720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	5,659	225,103	3,977			1	1	2	4	
2006	5,824	118,592	2,036					3	3	
2007	5,925	55,932	.944				1	2	3	
2008	5,107	8,599	.168					1	1	
2009	3,969	79,355	1,999				1	1	2	
TOTAL	26,484	487,581	1,841			1	3	9	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			80,468	40,562	2,997			22,081	22,450	9,766	46,779
2006					31,329					74,628	12,635
2007				3,514	930				4,347	37,406	9,735
2008					360					440	7,799
2009				33,500	3,926				9,862	12,531	19,536
TOTAL			80,468	77,576	39,542			22,081	36,659	134,771	96,484

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			148,705	71,389	5,940			93,204	81,943	38,205	58,240
2006			3,108	3,217	58,990			6,595	17,940	263,173	16,009
2007		120	1,946	5,614	1,674		957	14,712	30,786	121,416	15,303
2008		22	261	198	435		28	349	383	1,158	11,706
2009		7,353	71,205	33,062	7,803		3,573	65,145	41,536	27,111	25,280
TOTAL		7,495	225,225	113,480	74,842		4,558	180,005	172,588	451,063	126,538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	417,283	811,973	126,538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-223,395	-178,694	665	
TOTAL LOSSES	193,888	633,279	127,203	
EXPECTED LOSSES	750,291	530,209	80,775	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.732	2.391	.480	3.603
INDICATED (POST-TEST)	.479	1.564	.314	2.357
PRES. ON RATE LEVEL	3.221	2.276	.347	5.844
DERIVED BY FORMULA	3.194	2.248	.346	5.788
UNDERLYING PRES. RATE	2.833	2.002	.305	5.140
PROPOSED	3.194	2.248	.346	5.788

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.593
IND. RATES				7.59	MINIMUM PREMIUM	2000
MAN. RATES	8.16	7.66	6.29	+ 7.59	PRESENT	1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,632	4,610	.282							
2006	2,268	826	.036							
2007	2,196	401	.018							
2008	2,073	24,445	1.179						2	2
2009	2,441									
TOTAL	10,610	30,282	.285						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,610
2006											826
2007											401
2008					18,323					4,085	2,037
TOTAL					18,323					4,085	7,874

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											5,739
2006											1,047
2007											630
2008		1,196	13,295	10,051	22,205		289	3,257	3,571	10,767	3,058
TOTAL		1,196	13,295	10,051	22,205		289	3,257	3,571	10,767	10,474

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,037	46,594	10,474	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,405	-25,850	150	
TOTAL LOSSES		20,744	10,624	
EXPECTED LOSSES	105,039	84,137	14,536	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.196	.100	.296
INDICATED (POST-TEST)	.000	.128	.065	.193
PRES. ON RATE LEVEL	1.125	.902	.156	2.183
DERIVED BY FORMULA	1.114	.887	.154	2.155
UNDERLYING PRES. RATE	.990	.793	.137	1.920
PROPOSED	1.114	.887	.154	2.155

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.83	MINIMUM PREMIUM	960
MAN. RATES	2.45	2.35	2.35	+ 2.83	PRESENT	855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	301	1,485	.493						1	1
2006	193									
2007										
2008										
2009										
TOTAL	494	1,485	.301						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					304					1,181	
TOTAL					304					1,181	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					603					4,620	
TOTAL					603					4,620	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		5,223		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,669	-5,041	3	
TOTAL LOSSES		182	3	
EXPECTED LOSSES	12,562	10,527	1,250	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.037	.001	.038
INDICATED (POST-TEST)	.000	.024	.001	.025
PRES. ON RATE LEVEL	2.891	2.423	.288	5.602
DERIVED BY FORMULA	2.891	2.423	.288	5.602
UNDERLYING PRES. RATE	2.543	2.131	.253	4.927
PROPOSED	2.891	2.423	.288	5.602

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.349
IND. RATES				7.35	MINIMUM PREMIUM	2000
MAN. RATES	6.35	6.00	6.03	+ 7.35	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,478	1,977	.133							
2006	1,189	3,256	.273						1	1
2007	1,116	28,218	2.528				1		1	2
2008	1,069	6,224	.582						1	1
2009	1,456									
TOTAL	6,308	39,675	.629						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,977
2006					91					645	2,520
2007				9,688	4,931				8,013	5,586	
2008					1,496					3,593	1,135
TOTAL				9,688	6,518				8,013	9,824	5,632

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,461
2006			9	9	170			56	155	2,275	3,193
2007		383	6,078	16,091	8,375		594	8,961	28,904	19,332	
2008		96	1,085	822	1,815		251	2,868	3,143	9,472	1,704
TOTAL		479	7,172	16,922	10,360		845	11,885	32,202	31,079	7,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,381	90,563	7,358	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,909	-23,344	99	
TOTAL LOSSES		67,219	7,457	
EXPECTED LOSSES	111,651	71,659	9,966	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.066	.118	1.184
INDICATED (POST-TEST)	.000	.697	.077	.774
PRES. ON RATE LEVEL	2.012	1.292	.180	3.484
DERIVED BY FORMULA	1.992	1.286	.179	3.457
UNDERLYING PRES. RATE	1.770	1.136	.158	3.064
PROPOSED	1.992	1.286	.179	3.457

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.535
IND. RATES				4.54	MINIMUM PREMIUM	1370
MAN. RATES	4.37	3.94	3.75	+ 4.54	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	839	468,533	55,844			1	2	1	4
2006	582	1,444	.248						
2007	873	399	.045						
2008	667	1,600	.239					1	1
2009	610	736	.120						
TOTAL	3,571	472,712	13,238			1	2	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			183,402	35,695	1,014			134,938	111,083	851	1,550
2006											1,444
2007											399
2008					394						1,206
2009											736
TOTAL			183,402	35,695	1,408			134,938	111,083	851	5,335

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			338,927	62,823	2,010			569,573	405,453	3,329	1,930
2006											1,830
2007											627
2008		25	287	215	476						1,810
2009											952
TOTAL		25	339,214	63,038	2,486			569,573	405,453	3,329	7,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	908,812	474,306	7,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,309	-16,047	72	
TOTAL LOSSES	884,503	458,259	7,221	
EXPECTED LOSSES	83,883	47,709	8,177	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24,769	12,833	.202	37,804
INDICATED (POST-TEST)	16,199	8,393	.132	24,724
PRES. ON RATE LEVEL	2,671	1,519	.260	4,450
DERIVED BY FORMULA	2,671	1,588	.259	4,518
UNDERLYING PRES. RATE	2,349	1,336	.229	3,914
PROPOSED	2,671	1,588	.259	4,518

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.927
IND. RATES				5.93	MINIMUM PREMIUM	1705
MAN. RATES	5.30	4.89	4.79	+ 5.93	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	19,910	841,486	4.226			2	6	19	27
2006	20,150	315,428	1.565				4	8	12
2007	26,551	2,103,863	7.923			4	5	9	18
2008	15,881	149,902	.943				2	2	4
2009	15,980	254,367	1.591				1	10	11
TOTAL	98,472	3,665,046	3.722			6	18	48	72

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			159,290	68,732	35,649			141,368	99,565	217,211	119,671
2006				99,067	10,835				62,465	51,415	91,646
2007			698,243	132,164	27,003			880,763	148,841	88,507	128,342
2008				16,050	5,253				62,241	21,243	45,115
2009				3,890	53,863				5,022	159,345	32,247
TOTAL			857,533	319,903	132,603			1,022,131	378,134	537,721	417,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			294,367	120,968	70,657			596,714	363,412	849,728	148,991
2006			18,658	162,141	22,305			26,008	288,839	184,691	116,116
2007		84,350	754,334	227,257	54,957		230,802	2,076,093	640,473	320,075	201,754
2008		1,851	19,566	22,879	7,767		12,620	138,024	206,673	71,968	67,718
2009		13,422	113,210	49,873	49,681		20,882	378,648	245,128	301,213	41,728
TOTAL		99,623	1,200,135	583,118	205,367		264,304	3,215,487	1,744,525	1,727,675	576,307

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,779,549	4,260,685	576,307	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-947,317	-783,893	3,370	
TOTAL LOSSES	3,832,232	3,476,792	579,677	
EXPECTED LOSSES	3,245,638	2,322,955	401,765	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.892	3.531	.589	8.012
INDICATED (POST-TEST)	2.545	2.309	.385	5.239
PRES. ON RATE LEVEL	3.748	2.682	.464	6.894
DERIVED BY FORMULA	3.712	2.648	.457	6.817
UNDERLYING PRES. RATE	3.296	2.359	.408	6.063
PROPOSED	3.712	2.648	.457	6.817

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.943
IND. RATES				8.94	MINIMUM PREMIUM	2000
MAN. RATES	7.95	7.48	7.42	+ 8.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	17,933	267,148	1.489				7	6	13
2006	16,472	436,686	2.651			1	2	1	4
2007	17,970	712,878	3.967			1	5	1	7
2008	17,348	356,471	2.054				4	3	7
2009	17,041	377,226	2.213			1	1	2	4
TOTAL	86,764	2,150,409	2.478			3	19	13	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				85,024	7,114				104,447	13,547	57,016
2006			120,713	39,620	729			148,028	71,827	19,515	36,254
2007			112,198	72,678	234			298,242	188,993	268	40,265
2008				81,221	4,434				178,846	48,752	43,218
2009			77,927	38,999	2,874			120,793	71,311	10,099	55,223
TOTAL			310,838	317,542	15,385			567,063	615,424	92,181	231,976

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				149,642	14,100				381,231	52,996	70,985
2006		26,637	228,756	66,561	2,350		46,806	697,678	342,564	73,516	45,934
2007		16,430	156,391	114,438	5,265		101,627	957,256	669,044	35,835	63,297
2008		7,895	82,923	103,640	12,475		35,413	386,784	583,108	174,402	64,870
2009		30,284	232,270	49,827	10,482		64,089	982,098	281,236	56,715	71,459
TOTAL		81,246	700,340	484,108	44,672		247,935	3,023,816	2,257,183	393,464	316,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,053,337	3,179,427	316,545			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-410,976	-432,101	3,877			
TOTAL LOSSES	3,642,361	2,747,326	320,422			
EXPECTED LOSSES	1,449,826	1,336,165	411,261			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.198	3.166	.369	7.733		
INDICATED (POST-TEST)	2.745	2.071	.241	5.057		
PRES. ON RATE LEVEL	1.900	1.751	.539	4.190		
DERIVED BY FORMULA	1.925	1.777	.512	4.214		
UNDERLYING PRES. RATE	1.671	1.540	.474	3.685		
PROPOSED	1.925	1.777	.512	4.214		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.528
IND. RATES				5.53	MINIMUM PREMIUM	1605
MAN. RATES	4.84	4.53	4.51	+ 5.53	PRESENT	1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	5,372	205,388	3.823			1				1
2006	5,245	682,558	13.013			2	1	1		4
2007	7,158	81,106	1.133				1	1		2
2008	4,354	92,900	2.133				1	2		3
2009	4,326	4,806	.111							
TOTAL	26,455	1,066,758	4.032			3	3	4		10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			84,828					119,447			1,113
2006			453,843	35,484				145,797	30,070	8,307	8,887
2007				41,357	170				30,176	6,166	591
2008				64,526	1,455				26,113	806	
2009											4,806
TOTAL			538,671	141,367	4,441			265,244	86,359	15,279	15,397

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			156,762					504,186			1,386
2006		95,744	803,012	65,193	1,776		43,767	638,751	153,750	31,680	11,260
2007		1,299	20,497	63,968	6,784		1,951	29,474	102,303	24,820	929
2008		6,142	64,375	81,202	7,406		4,728	51,441	79,622	8,828	
2009											6,219
TOTAL		103,185	1,044,646	210,363	15,966		50,446	1,223,852	335,675	65,328	19,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,422,129	627,332	19,794	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-278,863	-134,842	270	
TOTAL LOSSES	2,143,266	492,490	20,064	
EXPECTED LOSSES	959,523	400,529	32,009	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.102	1.862	.076	10.040
INDICATED (POST-TEST)	5.299	1.218	.050	6.567
PRES. ON RATE LEVEL	4.124	1.721	.138	5.983
DERIVED BY FORMULA	4.136	1.701	.134	5.971
UNDERLYING PRES. RATE	3.627	1.514	.121	5.262
PROPOSED	4.144	1.705	.134	5.983

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.849
IND. RATES				7.85	MINIMUM PREMIUM	2000
MAN. RATES	9.39	7.40	6.44	+ 7.85	PRESENT	1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	366									
2006	439									
2007	370									
2008	326									
2009	407									
TOTAL	1,908									

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.	-7,388	-6,177	12			
TOTAL LOSSES			12			
EXPECTED LOSSES	25,853	19,157	1,299			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.541	1.142	.076	2.759		
DERIVED BY FORMULA	1.541	1.131	.075	2.747		
UNDERLYING PRES. RATE	1.355	1.004	.068	2.427		
PROPOSED	1.541	1.131	.075	2.747		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.604
IND. RATES				3.60	MINIMUM PREMIUM	1145
MAN. RATES	3.20	3.00	2.97	+ 3.60	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,571	406	.025							
2006	1,343	618	.046							
2007	1,712	1,009	.058						1	1
2008	1,845	7,048	.382						1	1
2009	2,037	81,877	4.019					2	1	3
TOTAL	8,508	90,958	1.069					2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											406
2006											618
2007					356					653	
2008					777					1,433	4,838
2009				15,260	6,000				15,000	45,119	498
TOTAL				15,260	7,133				15,000	47,205	6,360

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											505
2006											783
2007		6	108	91	566		9	189	285	2,107	
2008		49	564	424	940		93	1,148	1,253	3,775	7,262
2009		4,343	40,713	18,698	7,398		8,673	157,950	101,339	90,207	644
TOTAL		4,398	41,385	19,213	8,904		8,775	159,287	102,877	96,089	9,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	213,845	227,083	9,194	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,214	-14,871	76	
TOTAL LOSSES	197,631	212,212	9,270	
EXPECTED LOSSES	61,088	48,581	7,147	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.323	2.494	.109	4.926
INDICATED (POST-TEST)	1.519	1.631	.071	3.221
PRES. ON RATE LEVEL	.816	.649	.096	1.561
DERIVED BY FORMULA	.823	.669	.096	1.588
UNDERLYING PRES. RATE	.718	.571	.084	1.373
PROPOSED	.823	.669	.096	1.588

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.08	MINIMUM PREMIUM	780
MAN. RATES	1.86	1.71	1.68	+ 2.08	PRESENT	685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	14,213	170,254	1.197				2	8	10
2006	15,801	477,779	3.023			2	1	4	7
2007	16,678	85,428	.512				1	3	4
2008	16,776	219,108	1.306			1		7	8
2009	13,891	279,311	2.010			1	2	2	5
TOTAL	77,359	1,231,880	1.592			4	6	24	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				36,887	17,148				46,779	33,265	36,175
2006			209,742	16,400	11,730			96,875	83,507	32,942	26,583
2007				15,097	7,073				7,460	23,998	31,800
2008			117,088		7,566			48,324		33,623	12,507
2009			119,144	10,306	13,174			94,500	3,146	22,462	16,579
TOTAL			445,974	78,690	56,691			239,699	140,892	146,290	123,644

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				64,921	33,987				170,744	130,134	45,038
2006		46,283	389,202	31,485	22,773		30,631	470,911	390,595	121,218	33,681
2007		587	9,284	24,910	12,081		895	13,732	35,165	78,651	49,990
2008		32,466	218,467	15,776	11,549		35,953	257,789	56,182	91,254	18,773
2009		37,099	266,482	39,014	17,584		39,245	575,682	113,422	52,174	21,453
TOTAL		116,435	883,435	176,106	97,974		106,724	1,318,114	766,108	473,431	168,935

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,424,708	1,513,619	168,935	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-491,633	-306,559	1,292	
TOTAL LOSSES	1,933,075	1,207,060	170,227	
EXPECTED LOSSES	1,740,579	956,931	140,794	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.499	1.560	.220	4.279
INDICATED (POST-TEST)	1.634	1.020	.144	2.798
PRES. ON RATE LEVEL	2.558	1.407	.207	4.172
DERIVED BY FORMULA	2.530	1.380	.202	4.112
UNDERLYING PRES. RATE	2.250	1.237	.182	3.669
PROPOSED	2.530	1.380	.202	4.112

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.394
IND. RATES				5.39	MINIMUM PREMIUM	1575
MAN. RATES	4.94	4.58	4.49	+ 5.39	PRESENT	1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	136									
2006	163									
2007	172									
2008	156									
2009	158									
TOTAL	785									

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.	-2,086	-3,007	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	7,503	9,499	1,405	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.087	1.376	.203	2.666
DERIVED BY FORMULA	1.087	1.376	.203	2.666
UNDERLYING PRES. RATE	.956	1.210	.179	2.345
PROPOSED	1.087	1.376	.203	2.666

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.497
IND. RATES				3.50	MINIMUM PREMIUM	1120
MAN. RATES	2.93	2.81	2.87	+ 3.50	PRESENT	980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,341	2,667	.198							
2006	1,985	2,336	.117							
2007	1,571	13,709	.872					1		1
2008	1,512									
2009	1,309									
TOTAL	7,718	18,712	.242						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,667
2006											2,336
2007					3,631					9,235	843
TOTAL					3,631					9,235	5,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,320
2006											2,960
2007		68	1,082	940	5,768		169	2,649	4,058	29,801	1,325
TOTAL		68	1,082	940	5,768		169	2,649	4,058	29,801	7,605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,968	40,567	7,605	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,041	-25,855	127	
TOTAL LOSSES		14,712	7,732	
EXPECTED LOSSES	157,755	79,496	14,355	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.191	.100	.291
INDICATED (POST-TEST)	.000	.125	.065	.190
PRES. ON RATE LEVEL	2.324	1.171	.212	3.707
DERIVED BY FORMULA	2.301	1.150	.209	3.660
UNDERLYING PRES. RATE	2.044	1.030	.186	3.260
PROPOSED	2.301	1.150	.209	3.660

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.801
IND. RATES				4.80	MINIMUM PREMIUM	1430
MAN. RATES	4.44	4.08	3.99	+ 4.80	PRESENT	1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	239	1,739	.727							
2006	27									
2007										
2008										
2009										
TOTAL	266	1,739	.654							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,739
TOTAL											1,739

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,165
TOTAL											2,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,165	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,441	-1,470	1	
TOTAL LOSSES			2,166	
EXPECTED LOSSES	5,216	2,788	516	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.814	.814
INDICATED (POST-TEST)	.000	.000	.532	.532
PRES. ON RATE LEVEL	2.230	1.192	.220	3.642
DERIVED BY FORMULA	2.230	1.192	.220	3.642
UNDERLYING PRES. RATE	1.961	1.048	.194	3.203
PROPOSED	2.230	1.192	.220	3.642

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.778
IND. RATES				4.78	MINIMUM PREMIUM	1425
MAN. RATES	4.02	3.82	3.92	+ 4.78	PRESENT	1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,014	2,285	.225							
2006	2,212	38,018	1.718						1	1
2007	1,845	5,264	.285							
2008	1,540	4,899	.318							
2009	1,898	14,167	.746						1	1
TOTAL	8,509	64,633	.760						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,285
2006					547					5,483	31,988
2007											5,264
2008											4,899
2009					4,238					9,357	572
TOTAL					4,785					14,840	45,008

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,845
2006			54	56	1,030			485	1,317	19,335	40,529
2007											8,275
2008											7,353
2009		995	8,326	3,651	3,870		1,164	21,133	13,703	17,584	740
TOTAL		995	8,380	3,707	4,900		1,164	21,618	15,020	36,919	59,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,157	60,546	59,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,533	-11,811	85	
TOTAL LOSSES	15,624	48,735	59,827	
EXPECTED LOSSES	60,755	38,631	8,425	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.184	.573	.703	1.460
INDICATED (POST-TEST)	.120	.375	.460	.955
PRES. ON RATE LEVEL	.812	.516	.113	1.441
DERIVED BY FORMULA	.805	.513	.120	1.438
UNDERLYING PRES. RATE	.714	.454	.099	1.267
PROPOSED	.805	.513	.120	1.438

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.886
IND. RATES				1.89	MINIMUM PREMIUM	735
MAN. RATES	1.96	1.69	1.55	+ 1.89	PRESENT	655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	7,291	42,407	.581				3			3
2006	9,099	69,646	.765				2	1		3
2007	6,945	1,661	.023					1		1
2008	6,076	5,954	.097					1		1
2009	5,197	111,556	2.146					1		1
TOTAL	34,608	231,224	.668				5	4		9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				9,538					24,330		8,539
2006				33,251	545				28,054	2,200	5,596
2007					338					1,011	312
2008					2,211					3,464	279
2009					56,631					40,000	14,925
TOTAL				42,789	59,725				52,384	46,675	29,651

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				16,787					88,804		10,631
2006			5,955	54,103	1,666			9,835	124,699	9,274	7,090
2007		6	101	87	537		18	287	445	3,264	490
2008		148	1,607	1,212	2,680		251	2,764	3,027	9,131	419
2009		13,325	111,279	48,819	51,718		4,985	90,345	58,569	75,163	19,313
TOTAL		13,479	118,942	121,008	56,601		5,254	103,231	275,544	96,832	37,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	240,906	549,985	37,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-122,883	-93,785	461	
TOTAL LOSSES	118,023	456,200	38,404	
EXPECTED LOSSES	402,490	275,826	56,757	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.341	1.318	.111	1.770
INDICATED (POST-TEST)	.223	.862	.073	1.158
PRES. ON RATE LEVEL	1.322	.906	.187	2.415
DERIVED BY FORMULA	1.300	.904	.181	2.385
UNDERLYING PRES. RATE	1.163	.797	.164	2.124
PROPOSED	1.300	.904	.181	2.385

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.129
IND. RATES				3.13	MINIMUM PREMIUM	1030
MAN. RATES	2.72	2.61	2.60	+ 3.13	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	5,674	106,090	1.869				1	1	2
2006	6,566	28,686	.436						
2007	7,456	18,627	.249					3	3
2008	10,271	17,565	.171					1	1
2009	5,976	38,778	.648				1		1
TOTAL	35,943	209,746	.584				2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				22,485	1,341				24,363	14,695	43,206
2006											28,686
2007					2,193					11,158	5,276
2008					3,112					9,190	5,263
2009				16,671					13,465		8,642
TOTAL				39,156	6,646				37,828	35,043	91,073

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				39,574	2,658				88,925	57,487	53,791
2006											36,345
2007		43	654	567	3,484		204	3,199	4,902	36,007	8,294
2008		204	2,259	1,706	3,771		651	7,328	8,035	24,220	7,900
2009		3,202	31,596	14,772	2,099		2,742	50,316	31,663	4,873	11,183
TOTAL		3,449	34,509	56,619	12,012		3,597	60,843	133,525	122,587	117,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	102,398	324,743	117,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,506	-90,186	410	
TOTAL LOSSES		234,557	117,923	
EXPECTED LOSSES	439,942	294,373	43,851	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.653	.328	.981
INDICATED (POST-TEST)	.000	.427	.215	.642
PRES. ON RATE LEVEL	1.392	.931	.139	2.462
DERIVED BY FORMULA	1.364	.911	.143	2.418
UNDERLYING PRES. RATE	1.224	.819	.122	2.165
PROPOSED	1.364	.911	.143	2.418

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.172
IND. RATES				3.17	MINIMUM PREMIUM	1040
MAN. RATES	2.84	2.67	2.65	+ 3.17	PRESENT	930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	3											
2006												
2007												
2008												
2009												
TOTAL	3											

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.	-7	-4		
TOTAL LOSSES				
EXPECTED LOSSES	15	7	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.555	.275	.043	.873
DERIVED BY FORMULA	.555	.275	.043	.873
UNDERLYING PRES. RATE	.488	.242	.038	.768
PROPOSED	.555	.275	.043	.873

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.145
IND. RATES				1.15	MINIMUM PREMIUM	555
MAN. RATES	.93	.88	.94	+ 1.15	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	13,750	175,319	1.275			1			2	3
2006	14,716	214,044	1.454			1	1		1	3
2007	13,894	37,079	.266						1	1
2008	11,443	277,625	2.426			2			1	3
2009	14,032	83,155	.592						4	4
TOTAL	67,835	787,222	1.160			4	1		9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			143,919		7,236			18,000		3,675	2,489
2006			91,448	58,286	3,525			28,900	27,380	1,399	3,106
2007					6,243					24,730	6,106
2008			169,749		4,236			48,550		46,236	8,854
2009					14,151					44,855	24,149
TOTAL			405,116	58,286	35,391			95,450	27,380	120,895	44,704

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			265,962		14,342			75,978		14,377	3,099
2006		20,179	178,612	96,685	7,919		9,139	140,590	125,421	6,571	3,935
2007		114	1,864	1,613	9,917		452	7,091	10,870	79,804	9,599
2008		46,631	311,830	19,179	8,585		37,004	268,921	67,331	124,527	13,290
2009		3,331	27,806	12,198	12,923		5,590	101,308	65,682	84,278	31,249
TOTAL		70,255	786,074	129,675	53,686		52,185	593,888	269,304	309,557	61,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,502,402	762,222	61,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-428,024	-162,599	893	
TOTAL LOSSES	1,074,378	599,623	62,065	
EXPECTED LOSSES	1,491,013	498,588	94,291	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.584	.884	.091	2.559
INDICATED (POST-TEST)	1.036	.578	.060	1.674
PRES. ON RATE LEVEL	2.499	.836	.158	3.493
DERIVED BY FORMULA	2.455	.818	.151	3.424
UNDERLYING PRES. RATE	2.198	.735	.139	3.072
PROPOSED	2.455	.818	.151	3.424

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.492
IND. RATES				4.49	MINIMUM PREMIUM	1360
MAN. RATES	4.22	3.84	3.76	+ 4.49	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,646	7,297	.443						1	1
2006	1,523	445	.029							
2007	1,750	6,044	.345						2	2
2008	2,147	375	.017							
2009	917	6,759	.737							
TOTAL	7,983	20,920	.262						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					59					3,887	3,351
2006											445
2007					3,307					2,737	
2008											375
2009											6,759
TOTAL					3,366					6,624	10,930

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					117					15,206	4,172
2006											564
2007		59	984	855	5,251		53	786	1,205	8,833	
2008											563
2009											8,746
TOTAL		59	984	855	5,368		53	786	1,205	24,039	14,045

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,882	31,467	14,045	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,240	-11,958	45	
TOTAL LOSSES		19,509	14,090	
EXPECTED LOSSES	65,701	36,242	5,668	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.244	.177	.421
INDICATED (POST-TEST)	.000	.160	.116	.276
PRES. ON RATE LEVEL	.936	.516	.081	1.533
DERIVED BY FORMULA	.927	.509	.082	1.518
UNDERLYING PRES. RATE	.823	.454	.071	1.348
PROPOSED	.927	.509	.082	1.518

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.991
IND. RATES				1.99	MINIMUM PREMIUM	760
MAN. RATES	1.83	1.68	1.65	+ 1.99	PRESENT	680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	455									
2006	456	295	.064							
2007	551									
2008	428									
2009	417									
TOTAL	2,307	295	.013							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											295
TOTAL											295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											374
TOTAL											374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			374	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,889	-7,832	27	
TOTAL LOSSES			401	
EXPECTED LOSSES	31,121	23,878	3,068	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	1.534	1.177	.151	2.862
DERIVED BY FORMULA	1.534	1.165	.150	2.849
UNDERLYING PRES. RATE	1.349	1.035	.133	2.517
PROPOSED	1.534	1.165	.150	2.849

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.737
IND. RATES				3.74	MINIMUM PREMIUM	1180
MAN. RATES	3.43	3.16	3.08	+ 3.74	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	487									
2006	528									
2007	696									
2008	1,238	16,645	1,344						1	1
2009	1,237	593	.047							
TOTAL	4,186	17,238	.412						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,762					10,883	
2009											593
TOTAL					5,762					10,883	593

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											
2009		374	4,180	3,159	6,981		763	8,677	9,509	28,687	
TOTAL		374	4,180	3,159	6,981		763	8,677	9,509	28,687	767

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,994	48,336	767			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,516	-7,030	54			
TOTAL LOSSES	8,478	41,306	821			
EXPECTED LOSSES	23,776	26,371	4,227			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.203	.987	.020	1.210		
INDICATED (POST-TEST)	.133	.645	.013	.791		
PRES. ON RATE LEVEL	.646	.716	.115	1.477		
DERIVED BY FORMULA	.646	.715	.114	1.475		
UNDERLYING PRES. RATE	.568	.630	.101	1.299		
PROPOSED	.646	.715	.114	1.475		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.935
IND. RATES				1.94	MINIMUM PREMIUM	745
MAN. RATES	1.65	1.58	1.59	+ 1.94	PRESENT	665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	301									
2006	235									
2007	274									
2008	285									
2009	109									
TOTAL	1,204									

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.	-3,300	-1,879	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	10,679	5,381	963	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.009	.508	.091	1.608
DERIVED BY FORMULA	1.009	.508	.091	1.608
UNDERLYING PRES. RATE	.887	.447	.080	1.414
PROPOSED	1.009	.508	.091	1.608

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.109
IND. RATES				2.11	MINIMUM PREMIUM	785
MAN. RATES	2.09	1.83	1.73	+ 2.11	PRESENT	700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	51												
2006													
2007													
2008													
2009													
TOTAL	51												

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.	-269	-206		
TOTAL LOSSES				
EXPECTED LOSSES	568	378	83	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.267	.843	.184	2.294
DERIVED BY FORMULA	1.267	.843	.184	2.294
UNDERLYING PRES. RATE	1.114	.741	.163	2.018
PROPOSED	1.267	.843	.184	2.294

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.009
IND. RATES				3.01	MINIMUM PREMIUM	1000
MAN. RATES	2.66	2.48	2.47	+ 3.01	PRESENT	880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	36,384	120,791	.331				2	1		3
2006	38,228	460,566	1.204			2	2	2		6
2007	98,814	94,971	.096				3	2		5
2008	2,786	71,783	2.576				1			1
2009	2,583									
TOTAL	178,795	748,111	.418			2	8	5		15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				71,682	437				43,454	3,956	1,262
2006			143,224	75,975	2,563			137,854	78,710	16,186	6,054
2007				30,267	6,695				23,260	20,199	14,550
2008				25,013					46,708		62
TOTAL			143,224	202,937	9,695			137,854	192,132	40,341	21,928

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				126,161	866				158,607	15,476	1,571
2006		31,604	276,728	126,231	6,542		43,591	653,614	370,854	62,096	7,670
2007		1,038	16,386	48,013	12,329		1,791	27,143	85,641	68,978	22,872
2008		2,342	24,542	31,166	2,185		8,358	90,868	141,158	11,984	93
TOTAL		34,984	317,656	331,571	21,922		53,740	771,625	756,260	158,534	32,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,178,005	1,268,287	32,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-467,159	-218,938	480	
TOTAL LOSSES	710,846	1,049,349	32,686	
EXPECTED LOSSES	1,448,239	550,689	119,793	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.398	.587	.018	1.003
INDICATED (POST-TEST)	.260	.384	.012	.656
PRES. ON RATE LEVEL	.921	.350	.076	1.347
DERIVED BY FORMULA	.888	.354	.067	1.309
UNDERLYING PRES. RATE	.810	.308	.067	1.185
PROPOSED	.888	.354	.067	1.309

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.717
IND. RATES				1.72	MINIMUM PREMIUM	695
MAN. RATES	1.72	1.51	1.45	+ 1.72	PRESENT	630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	23,209	10,201	.043						1	1
2006	23,756	624	.002							
2007	25,313	2,838	.011							
2008	22,233	1,707	.007							
2009	21,295	12,352	.058					1		1
TOTAL	115,806	27,722	.024					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					855					8,059	1,287
2006											624
2007											2,838
2008											1,707
2009				1,220					4,618		6,514
TOTAL				1,220	855				4,618	8,059	12,970

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,695					31,527	1,602
2006											791
2007											4,461
2008											2,562
2009		234	2,314	1,083	154		939	17,258	10,860	1,674	8,429
TOTAL		234	2,314	1,083	1,849		939	17,258	10,860	33,201	17,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,745	46,993	17,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,108	-107,086	873	
TOTAL LOSSES			18,718	
EXPECTED LOSSES	617,245	327,730	96,118	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	.606	.322	.094	1.022
DERIVED BY FORMULA	.582	.290	.086	.958
UNDERLYING PRES. RATE	.533	.283	.083	.899
PROPOSED	.582	.290	.086	.958

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.256
IND. RATES				1.26	MINIMUM PREMIUM	580
MAN. RATES	1.14	1.16	1.10	+ 1.26	PRESENT	545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,439	1,711	.049							
2006	3,603	111,031	3.081			1				1
2007	3,484	24,897	.714				1			2
2008	3,269	824	.025					1		1
2009	3,159	341	.010							
TOTAL	16,954	138,804	.819			1	1	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			77,678					33,058			1,711
2006				2,124	638				21,739	396	295
2007					138						
2008										313	373
2009											341
TOTAL			77,678	2,124	776			33,058	21,739	709	2,720

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,130
2006		17,139	142,633	1,343	139		10,450	149,910	4,457	183	374
2007		77	1,201	3,414	1,134		1,330	20,074	71,925	4,819	
2008		6	101	77	166		19	252	278	827	560
2009											441
TOTAL		17,222	143,935	4,834	1,439		11,799	170,236	76,660	5,829	3,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	343,192	88,762	3,505	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,232	-40,528	115	
TOTAL LOSSES	295,960	48,234	3,620	
EXPECTED LOSSES	163,776	124,103	12,715	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.746	.284	.021	2.051
INDICATED (POST-TEST)	1.142	.186	.014	1.342
PRES. ON RATE LEVEL	1.099	.832	.085	2.016
DERIVED BY FORMULA	1.099	.813	.083	1.995
UNDERLYING PRES. RATE	.966	.732	.075	1.773
PROPOSED	1.099	.813	.083	1.995

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.62	MINIMUM PREMIUM	910
MAN. RATES	2.10	2.08	2.17	+ 2.62	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	3												
2006													
2007													
2008													
2009													
TOTAL	3												

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.	-20	-24		
TOTAL LOSSES				
EXPECTED LOSSES	43	43	5	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.611	1.638	.179	3.428
DERIVED BY FORMULA	1.611	1.638	.179	3.428
UNDERLYING PRES. RATE	1.417	1.441	.157	3.015
PROPOSED	1.611	1.638	.179	3.428

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.497
IND. RATES				4.50	MINIMUM PREMIUM	1360
MAN. RATES	3.95	3.71	3.69	+ 4.50	PRESENT	1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	290	60,667	20,919				1	1	2
2006	16								
2007									
2008									
2009	75								
TOTAL	381	60,667	15,923				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				26,027	1,393				31,719		1,528
TOTAL				26,027	1,393				31,719		1,528

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				45,808	2,761				115,774		1,902
TOTAL				45,808	2,761				115,774		1,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		164,343	1,902	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,509	-2,389	5	
TOTAL LOSSES		161,954	1,907	
EXPECTED LOSSES	8,869	5,236	808	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	42,508	.501	43,009
INDICATED (POST-TEST)	.000	27,800	.328	28,128
PRES. ON RATE LEVEL	2,647	1,562	.241	4,450
DERIVED BY FORMULA	2,647	1,562	.241	4,450
UNDERLYING PRES. RATE	2,328	1,374	.212	3,914
PROPOSED	2,647	1,562	.241	4,450

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.838
IND. RATES				5.84	MINIMUM PREMIUM	1680
MAN. RATES	5.30	4.89	4.79	+ 5.84	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,444									
2006	3,169	61,773	1,949				1	2		3
2007	457	2,057	.450					1		1
2008	700	565	.080							
2009	705	12,975	1,840						1	1
TOTAL	6,475	77,370	1.195				1	4		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,120	16,022				7,112	29,519	
2007					214					1,843	
2008											565
2009					5,538					7,050	387
TOTAL				9,120	21,774				7,112	38,412	952

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			3,210	16,468	30,343			5,054	38,576	104,480	
2007		3	64	54	339		35	530	810	5,948	
2008											848
2009		1,307	10,883	4,773	5,059		876	15,926	10,321	13,250	501
TOTAL		1,310	14,157	21,295	35,741		911	21,510	49,707	123,678	1,349

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,888	230,421	1,349	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,624	-17,066	51	
TOTAL LOSSES	8,264	213,355	1,400	
EXPECTED LOSSES	82,945	46,555	8,030	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.128	3,295	.022	3.445
INDICATED (POST-TEST)	.084	2,155	.014	2.253
PRES. ON RATE LEVEL	1.456	.818	.141	2.415
DERIVED BY FORMULA	1.442	.831	.138	2.411
UNDERLYING PRES. RATE	1.281	.719	.124	2.124
PROPOSED	1.442	.831	.138	2.411

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.163
IND. RATES				3.16	MINIMUM PREMIUM	1040
MAN. RATES	2.72	2.61	2.60	+ 3.16	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	186									
2006	233									
2007	67									
2008	29									
2009	33									
TOTAL	548									

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.	-3,640	-2,665	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	9,508	6,538	613	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.973	1.356	.127	3.456
DERIVED BY FORMULA	1.973	1.356	.127	3.456
UNDERLYING PRES. RATE	1.735	1.193	.112	3.040
PROPOSED	1.973	1.356	.127	3.456

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.534
IND. RATES				4.53	MINIMUM PREMIUM	1365
MAN. RATES	4.14	3.82	3.72	+ 4.53	PRESENT	1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	78									
2006	82									
2007	43									
2008										
2009										
TOTAL	203									

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.	-1,790	-1,206		
TOTAL LOSSES				
EXPECTED LOSSES	4,464	2,751	217	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.500	1.541	.122	4.163
DERIVED BY FORMULA	2.500	1.541	.122	4.163
UNDERLYING PRES. RATE	2.199	1.355	.107	3.661
PROPOSED	2.500	1.541	.122	4.163

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.461
IND. RATES				5.46	MINIMUM PREMIUM	1590
MAN. RATES	4.87	4.53	4.48	+ 5.46	PRESENT	1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	9,666	388,510	4.019			2	1	3	6
2006	12,062	1,286,290	10.663			3	5	8	16
2007	12,868	433,847	3.371			1		3	4
2008	9,447	11,253	.119						
2009	6,110	9,454	.154						
TOTAL	50,153	2,129,354	4.246			6	6	14	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			145,520	54,914	2,167			76,358	55,128	7,328	47,095
2006			261,823	211,016	8,328			361,188	364,083	37,057	42,795
2007			217,004		2,624			154,479		11,270	48,470
2008											11,253
2009											9,454
TOTAL			624,347	265,930	13,119			592,025	419,211	55,655	159,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			268,921	96,649	4,296			322,307	201,217	28,667	58,633
2006		55,762	502,271	348,219	20,185		106,183	1,651,097	1,665,655	152,224	54,221
2007		42,230	361,731	10,282	6,635		71,750	625,253	40,811	39,688	76,195
2008											16,891
2009											12,233
TOTAL		97,992	1,132,923	455,150	31,116		177,933	2,598,657	1,907,683	220,579	218,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,007,505	2,614,528	218,173	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-180,954	-207,318	676	
TOTAL LOSSES	3,826,551	2,407,210	218,849	
EXPECTED LOSSES	601,334	608,356	89,272	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.630	4.800	.436	12.866
INDICATED (POST-TEST)	4.990	3.139	.285	8.414
PRES. ON RATE LEVEL	1.363	1.379	.203	2.945
DERIVED BY FORMULA	1.436	1.485	.208	3.129
UNDERLYING PRES. RATE	1.199	1.213	.178	2.590
PROPOSED	1.436	1.485	.208	3.129

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				4.11	MINIMUM PREMIUM	1265
MAN. RATES	3.00	3.04	3.17	+ 4.11	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006										
2007										
2008	268	299,315	111,684			1				1
2009										
TOTAL	268	299,315	111,685			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			217,176					71,829			10,310
TOTAL			217,176					71,829			10,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		59,294	395,016	21,564	4,420		49,932	343,330	39,828	3,902	15,475
TOTAL		59,294	395,016	21,564	4,420		49,932	343,330	39,828	3,902	15,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	847,572	69,714	15,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,021	-509	5	
TOTAL LOSSES	846,551	69,205	15,480	
EXPECTED LOSSES	5,188	2,704	450	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	315.877	25.823	5.776	347.476
INDICATED (POST-TEST)	206.584	16.888	3.778	227.250
PRES. ON RATE LEVEL	2.201	1.147	.191	3.539
DERIVED BY FORMULA	2.201	1.147	.191	3.539
UNDERLYING PRES. RATE	1.936	1.009	.168	3.113
PROPOSED	2.201	1.147	.191	3.539

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.643
IND. RATES				4.64	MINIMUM PREMIUM	1395
MAN. RATES	4.55	4.05	3.81	+ 4.64	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	6,330	27,953	.441						2	2
2006	6,071	410,254	6.757			1	1		5	7
2007	5,266	11,588	.220						1	1
2008	4,723	314,763	6.664			1			3	4
2009	4,067	707,511	17.396					1	1	4
TOTAL	26,457	1,472,069	5.564			2	2		13	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,129					2,777	24,047
2006			158,520	47,266	4,788			137,067	26,454	16,057	20,102
2007					164						11,424
2008			91,763		1,867			197,021		15,182	8,930
2009	600,418			32,647	6,316	31,162			12,677	19,854	4,437
TOTAL	600,418		250,283	79,913	14,264	31,162		334,088	39,131	53,870	68,940

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,238					10,864	29,939
2006		34,978	299,940	80,058	10,208		43,339	632,065	139,433	58,813	25,469
2007		3	48	42	260						17,959
2008		20,800	139,132	8,546	3,805		114,129	789,479	103,454	48,864	13,404
2009	998,227	7,753	74,285	34,371	9,876	89,075	5,051	92,206	58,884	41,902	5,741
TOTAL	998,227	63,534	513,405	123,017	26,387	89,075	162,519	1,513,750	301,771	160,443	92,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,340,510	611,618	92,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-319,598	-202,135	543	
TOTAL LOSSES	3,020,912	409,483	93,055	
EXPECTED LOSSES	1,046,375	588,670	66,407	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.418	1.548	.352	13.318
INDICATED (POST-TEST)	7.467	1.012	.230	8.709
PRES. ON RATE LEVEL	4.497	2.530	.285	7.312
DERIVED BY FORMULA	4.527	2.469	.283	7.279
UNDERLYING PRES. RATE	3.955	2.225	.251	6.431
PROPOSED	4.548	2.480	.284	7.312

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	9.593
IND. RATES				9.59	MINIMUM PREMIUM	2000
MAN. RATES	9.64	8.34	7.87	+ 9.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	14									
2006	34									
2007	104									
2008	7									
2009	84									
TOTAL	243									

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.	-794	-1,032	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	3,533	3,538	573	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.653	1.656	.268	3.577
DERIVED BY FORMULA	1.653	1.656	.268	3.577
UNDERLYING PRES. RATE	1.454	1.456	.236	3.146
PROPOSED	1.653	1.656	.268	3.577

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.693
IND. RATES				4.69	MINIMUM PREMIUM	1405
MAN. RATES	4.07	3.85	3.85	+ 4.69	PRESENT	1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,751									
2006	982	3,542	.360						1	1
2007	895	1,017	.113							
2008	508	1,766	.347							
2009	444									
TOTAL	4,580	6,325	.138						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					400					328	2,814
2007											1,017
2008											1,766
TOTAL					400					328	5,597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			39	41	753			30	80	1,156	3,565
2007											1,599
2008											2,651
TOTAL			39	41	753			30	80	1,156	7,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	69	2,030	7,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,977	-48,204	92	
TOTAL LOSSES			7,907	
EXPECTED LOSSES	103,462	122,378	15,159	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.173	.173
INDICATED (POST-TEST)	.000	.000	.113	.113
PRES. ON RATE LEVEL	2.569	3.038	.376	5.983
DERIVED BY FORMULA	2.569	3.008	.373	5.950
UNDERLYING PRES. RATE	2.259	2.672	.331	5.262
PROPOSED	2.569	3.008	.373	5.950

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.806
IND. RATES				7.81	MINIMUM PREMIUM	2000
MAN. RATES	7.05	6.54	6.44	+ 7.81	PRESENT	1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	15,664	324,131	2.069				4	11	15
2006	16,231	636,189	3.919			1	3	8	12
2007	13,787	412,678	2.993				4	20	24
2008	16,431	295,628	1.799			1	1	7	9
2009	6,551	325,173	4.963					7	7
TOTAL	68,664	1,993,799	2.904			2	12	53	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				83,190	46,763				122,153	48,012	24,013
2006			219,410	74,037	22,421			186,905	19,868	94,746	18,802
2007				73,368	104,453				73,458	134,176	27,223
2008			92,807	10,500	11,795			110,263		39,239	31,024
2009					88,774					229,163	7,236
TOTAL			312,217	241,095	274,206			297,168	215,479	545,336	108,298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				146,415	92,684				445,859	187,823	29,896
2006		40,348	351,108	125,805	43,963		49,249	721,512	131,721	336,042	23,822
2007		4,127	66,047	139,165	170,010		6,927	105,927	301,425	444,965	42,795
2008		27,090	187,663	28,770	17,092		79,407	558,316	95,452	109,430	46,567
2009		20,887	174,445	76,528	81,071		28,567	517,578	335,573	430,619	9,363
TOTAL		92,452	779,263	516,683	404,820		164,150	1,903,333	1,310,030	1,508,879	152,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,939,198	3,740,412	152,443			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-720,461	-661,079	1,681			
TOTAL LOSSES	2,218,737	3,079,333	154,124			
EXPECTED LOSSES	2,322,215	1,920,531	234,145			
CREDIBILITY	.03	.07	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.231	4.485	.224	7.940		
INDICATED (POST-TEST)	2.113	2.933	.146	5.192		
PRES. ON RATE LEVEL	3.845	3.180	.388	7.413		
DERIVED BY FORMULA	3.793	3.163	.371	7.327		
UNDERLYING PRES. RATE	3.382	2.797	.341	6.520		
PROPOSED	3.793	3.163	.371	7.327		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	9.613
IND. RATES				9.61	MINIMUM PREMIUM	2000
MAN. RATES	8.72	8.11	7.98	+ 9.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	30,840	655,960	2.126			1	1		8	10
2006	37,249	455,882	1.223			1			5	6
2007	27,975	62,932	.224						3	3
2008	27,852	237,580	.853					2	3	5
2009	27,140	87,597	.322					1	3	4
TOTAL	151,056	1,499,951	.993			2	4		22	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			141,684	41,861	19,841			309,220	26,440	101,321	15,593
2006			191,341		26,893			148,659		30,384	58,605
2007					8,341					37,178	17,413
2008				45,301	29,678				50,600	88,906	23,095
2009				32,003	1,344				34,221	4,835	15,194
TOTAL			333,025	119,165	86,097			457,879	111,261	262,624	129,900

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			210,732	73,675	39,325			1,050,489	96,506	396,367	19,413
2006		42,222	354,009	6,067	50,978		47,005	676,820	27,351	107,959	74,253
2007		151	2,489	2,156	13,245		684	10,655	16,333	119,969	27,373
2008		6,186	65,999	72,722	39,922		15,302	169,319	230,623	247,352	34,666
2009		6,453	63,292	29,512	5,256		7,567	138,798	87,544	21,469	19,661
TOTAL		55,012	696,521	184,132	148,726		70,558	2,046,081	458,357	893,116	175,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,868,172	1,684,331	175,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-456,605	-260,426	1,222	
TOTAL LOSSES	2,411,567	1,423,905	176,588	
EXPECTED LOSSES	1,542,281	788,513	137,460	
CREDIBILITY	.05	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.596	.943	.117	2.656
INDICATED (POST-TEST)	1.044	.617	.077	1.738
PRES. ON RATE LEVEL	1.161	.594	.103	1.858
DERIVED BY FORMULA	1.155	.597	.100	1.852
UNDERLYING PRES. RATE	1.021	.522	.091	1.634
PROPOSED	1.155	.597	.100	1.852

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.43	MINIMUM PREMIUM	865
MAN. RATES	2.17	1.99	2.00	+ 2.43	PRESENT	765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	11,928	178,541	1.496				2		2	4
2006	13,541	45,194	.333						1	1
2007	13,283	16,144	.121						1	1
2008	18,000	381,701	2.120	1					1	2
2009	13,568	23,335	.171							
TOTAL	70,320	644,915	.917	1					2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				44,007	7,899				70,099	51,346	5,190
2006					7,075					28,299	9,820
2007					6,538					1,705	7,901
2008	343,205				3,384	15,865				10,164	9,083
2009											23,335
TOTAL	343,205			44,007	24,896	15,865			70,099	91,514	55,329

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				77,452	15,656				255,861	200,865	6,462
2006			702	727	13,322			2,502	6,803	99,796	12,442
2007		120	1,951	1,689	10,385		35	489	748	5,502	12,420
2008	703,100	219	2,456	1,857	4,099	662,354	717	8,105	8,879	26,793	13,634
2009											30,195
TOTAL	703,100	339	5,109	81,725	43,462	662,354	752	11,096	272,291	332,956	75,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,382,750	730,434	75,153	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-641,878	-135,447	550	
TOTAL LOSSES	740,872	594,987	75,703	
EXPECTED LOSSES	2,347,985	440,204	56,255	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.054	.846	.108	2.008
INDICATED (POST-TEST)	.689	.553	.071	1.313
PRES. ON RATE LEVEL	3.796	.712	.091	4.599
DERIVED BY FORMULA	3.703	.701	.090	4.494
UNDERLYING PRES. RATE	3.339	.626	.080	4.045
PROPOSED	3.703	.701	.090	4.494

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.896
IND. RATES				5.90	MINIMUM PREMIUM	1695
MAN. RATES	5.41	5.02	4.95	+ 5.90	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	41,604	507,476	1.219			1	6	7	14	
2006	46,668	76,445	.163					9	9	
2007	48,849	208,505	.426				3	18	21	
2008	54,167	298,646	.551				3	3	6	
2009	45,164	280,285	.620				2	4	6	
TOTAL	236,452	1,371,357	.580			1	14	41	56	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			68,560	98,207	23,985			118,119	121,294	34,904	42,407
2006					4,869					35,595	35,981
2007				39,401	10,949				57,761	45,540	54,854
2008				61,392	23,740				115,237	58,146	40,131
2009				69,179	19,916				58,253	88,039	44,898
TOTAL			68,560	268,179	83,459			118,119	352,545	262,224	218,271

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			126,699	172,844	47,539			498,580	442,723	136,544	52,797
2006			487	499	9,169			3,150	8,556	125,523	45,588
2007		1,394	22,007	63,080	19,590		4,338	66,087	210,642	156,372	86,231
2008		7,301	77,472	89,510	34,129		24,718	270,548	399,077	182,846	60,237
2009		17,962	170,242	78,465	26,901		22,824	416,526	265,917	186,520	58,098
TOTAL		26,657	396,907	404,398	137,328		51,880	1,254,891	1,326,915	787,805	302,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,730,335	2,656,446	302,951	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-324,399	-256,211	1,512	
TOTAL LOSSES	1,405,936	2,400,235	304,463	
EXPECTED LOSSES	1,170,439	815,760	158,424	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.595	1.015	.129	1.739
INDICATED (POST-TEST)	.389	.664	.084	1.137
PRES. ON RATE LEVEL	.563	.392	.076	1.031
DERIVED BY FORMULA	.553	.433	.077	1.063
UNDERLYING PRES. RATE	.495	.345	.067	.907
PROPOSED	.553	.433	.077	1.063

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.394
IND. RATES				1.39	MINIMUM PREMIUM	615
MAN. RATES	1.17	1.12	1.11	+ 1.39	PRESENT	545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	28,431	842,206	2.962			1				1
2006	27,013	7,556	.027				1			1
2007	34,887	279,564	.801			1			1	2
2008	34,288	8,932	.026						1	1
2009	70,062	14,793	.021							
TOTAL	194,681	1,153,051	.592			2	1		2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			349,333					449,410			43,463
2006				4,000							3,556
2007			107,936		1,185			126,537		37,008	6,898
2008					1,037					1,306	6,589
2009											14,793
TOTAL			457,269	4,000	2,222			575,947		38,314	75,299

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			248,776					731,015			54,111
2006			711	6,502	77						4,505
2007		21,001	179,887	5,086	3,110		59,272	520,121	45,638	122,147	10,844
2008		68	752	568	1,256		93	1,040	1,144	3,443	9,890
2009											19,142
TOTAL		21,069	430,126	12,156	4,443		59,365	1,252,176	46,782	125,590	98,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,762,736	188,971	98,492	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-591,375	-173,921	2,235	
TOTAL LOSSES	1,171,361	15,050	100,727	
EXPECTED LOSSES	2,499,704	624,926	167,426	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.602	.008	.052	.662
INDICATED (POST-TEST)	.394	.005	.034	.433
PRES. ON RATE LEVEL	1.460	.365	.098	1.923
DERIVED BY FORMULA	1.407	.315	.088	1.810
UNDERLYING PRES. RATE	1.284	.321	.086	1.691
PROPOSED	1.407	.315	.088	1.810

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.37	MINIMUM PREMIUM	850
MAN. RATES	2.43	2.16	2.07	+ 2.37	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	10,363	20,251	.195				1			1
2006	11,226	138,167	1.230				1		3	4
2007	14,860	34,922	.235						1	1
2008	16,753	265,111	1.582			1			2	3
2009	15,848	14,179	.089						1	1
TOTAL	69,050	472,630	.684			1	2		7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				13,067					875		6,309
2006				47,972	4,169				57,015	5,276	23,735
2007					931					8,908	25,083
2008			113,752		1,817			80,486		4,688	64,368
2009					4,275					5,548	4,356
TOTAL			113,752	61,039	11,192			80,486	57,890	24,420	123,851

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				22,998					3,194		7,855
2006			8,930	78,405	8,770			20,065	253,625	21,690	30,072
2007		19	277	241	1,478		160	2,552	3,912	28,748	39,430
2008		31,175	208,223	12,294	4,516		56,270	388,450	48,729	16,725	96,616
2009		1,006	8,400	3,687	3,903		695	12,532	8,123	10,424	5,637
TOTAL		32,200	225,830	117,625	18,667		57,125	423,599	317,583	77,587	179,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	738,754	531,462	179,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-282,824	-202,895	1,404	
TOTAL LOSSES	455,930	328,567	181,014	
EXPECTED LOSSES	1,093,752	681,524	131,886	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.660	.476	.262	1.398
INDICATED (POST-TEST)	.432	.311	.171	.914
PRES. ON RATE LEVEL	1.801	1.122	.217	3.140
DERIVED BY FORMULA	1.760	1.065	.214	3.039
UNDERLYING PRES. RATE	1.584	.987	.191	2.762
PROPOSED	1.760	1.065	.214	3.039

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.987
IND. RATES				3.99	MINIMUM PREMIUM	1240
MAN. RATES	3.81	3.48	3.38	+ 3.99	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	950	55	.005							
2006	640									
2007	620	508	.081							
2008	514									
2009	265									
TOTAL	2,989	563	.019							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											55
2007											508
TOTAL											563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											68
2007											799
TOTAL											867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			867	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,603	-13,463	36	
TOTAL LOSSES			903	
EXPECTED LOSSES	74,277	36,047	5,680	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.030	.030
INDICATED (POST-TEST)	.000	.000	.020	.020
PRES. ON RATE LEVEL	2.826	1.371	.216	4.413
DERIVED BY FORMULA	2.826	1.357	.214	4.397
UNDERLYING PRES. RATE	2.485	1.206	.190	3.881
PROPOSED	2.826	1.357	.214	4.397

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.768
IND. RATES				5.77	MINIMUM PREMIUM	1665
MAN. RATES	4.99	4.72	4.75	+ 5.77	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	64,598	340,060	.526				3	5	8
2006	71,912	621,539	.864			2	4	3	9
2007	97,021	231,653	.238					4	4
2008	93,796	150,045	.159					4	4
2009	83,362	283,447	.340			1	1	6	8
TOTAL	410,689	1,626,744	.396			3	8	22	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				77,868	17,104				82,814	118,461	43,813
2006			242,931	122,841	11,786			75,756	80,488	37,842	49,895
2007					69,574					138,076	24,003
2008					19,270					99,269	31,506
2009			88,256	23,379	35,581			32,591	40,598	56,685	6,357
TOTAL			331,187	224,088	153,315			108,347	203,900	450,333	155,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				137,048	33,900				302,272	463,419	54,547
2006		53,603	469,045	205,080	24,990		23,959	374,540	375,561	138,216	63,217
2007		1,275	20,758	17,969	110,511		2,535	39,571	60,671	445,582	37,733
2008		1,257	13,989	10,566	23,350		7,018	79,145	86,757	261,680	47,291
2009		37,904	287,168	65,872	38,768		28,370	466,637	205,126	124,437	8,226
TOTAL		94,039	790,960	436,535	231,519		61,882	959,893	1,030,387	1,433,334	211,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,906,774	3,131,775	211,014			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,411,826	-845,670	2,194			
TOTAL LOSSES	494,948	2,286,105	213,208			
EXPECTED LOSSES	5,285,567	2,747,509	221,771			
CREDIBILITY	.09	.22	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.121	.557	.052	.730		
INDICATED (POST-TEST)	.079	.364	.034	.477		
PRES. ON RATE LEVEL	1.463	.761	.061	2.285		
DERIVED BY FORMULA	1.338	.674	.055	2.067		
UNDERLYING PRES. RATE	1.287	.669	.054	2.010		
PROPOSED	1.338	.674	.055	2.067		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.711
IND. RATES				2.71	MINIMUM PREMIUM	930
MAN. RATES	3.10	2.70	2.46	+ 2.71	PRESENT	880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	252	686	.272							
2006	278									
2007	399									
2008	328									
2009	475	1,498	.315							
TOTAL	1,732	2,184	.126							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											686
2009											1,498
TOTAL											2,184

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											854
2009											1,938
TOTAL											2,792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,792	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,142	-2,189	18	
TOTAL LOSSES			2,810	
EXPECTED LOSSES	20,351	7,396	1,541	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.162	.162
INDICATED (POST-TEST)	.000	.000	.106	.106
PRES. ON RATE LEVEL	1.336	.486	.101	1.923
DERIVED BY FORMULA	1.336	.481	.101	1.918
UNDERLYING PRES. RATE	1.175	.427	.089	1.691
PROPOSED	1.336	.481	.101	1.918

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.52	MINIMUM PREMIUM	885
MAN. RATES	2.43	2.16	2.07	+ 2.52	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	20,074	2,634,808	13.125			5	4	15	24
2006	23,297	1,351,607	5.801			3	8	10	21
2007	20,071	974,800	4.856			3	7	5	15
2008	18,185	1,261,057	6.934			3	7	5	15
2009	15,476	224,157	1.448			1		6	7
TOTAL	97,103	6,446,429	6.639			15	26	41	82

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			717,377	96,362	150,421			1,332,398	182,172	97,661	58,417
2006			385,670	246,953	69,428			356,588	144,702	68,196	80,070
2007			276,487	160,815	25,129			248,377	172,848	36,684	54,460
2008			412,333	173,177	23,565			448,711	134,669	45,026	23,576
2009			69,600		14,762			53,250		27,191	59,354
TOTAL			1,861,467	677,307	283,305			2,439,324	634,391	274,758	275,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			928,437	169,597	298,134			3,217,509	664,928	382,050	72,729
2006		85,101	758,891	415,203	136,160		112,757	1,672,804	704,928	250,283	101,449
2007		59,055	543,829	264,642	52,048		126,233	1,169,356	644,256	151,873	85,611
2008		106,460	777,752	260,961	50,308		275,569	2,005,395	644,425	172,638	35,388
2009		23,223	165,382	24,144	16,113		24,694	366,834	83,346	56,356	76,804
TOTAL		273,839	3,174,291	1,134,547	552,763		539,253	8,431,898	2,741,883	1,013,200	371,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,419,281	5,442,393	371,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,642,252	-843,039	2,063	
TOTAL LOSSES	10,777,029	4,599,354	374,044	
EXPECTED LOSSES	5,502,828	2,517,881	244,699	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.099	4.737	.385	16.221
INDICATED (POST-TEST)	7.259	3.098	.252	10.609
PRES. ON RATE LEVEL	6.443	2.948	.287	9.678
DERIVED BY FORMULA	6.467	2.962	.284	9.713
UNDERLYING PRES. RATE	5.667	2.593	.252	8.512
PROPOSED	6.467	2.962	.284	9.713

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	13.519
IND. RATES				13.52	MINIMUM PREMIUM	2000
MAN. RATES	10.87	10.39	11.49	+ 13.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	9,560	553,669	5.791			1	1	3	5
2006	8,548	43,815	.512				1	3	4
2007	8,781	12,443	.141					1	1
2008	6,087	95,492	1.568					4	4
2009	6,966	100,838	1.447					5	5
TOTAL	39,942	806,257	2.019			1	2	16	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			96,900	33,923	81,670			223,000	30,956	75,212	12,008
2006				5,679	4,264				8,553	21,642	3,677
2007					928					1,484	10,031
2008					54,657					36,696	4,139
2009					44,086					51,082	5,670
TOTAL			96,900	39,602	185,605			223,000	39,509	186,116	35,525

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			179,071	59,704	161,869			941,283	112,989	294,230	14,950
2006			1,433	9,669	8,138			4,852	43,063	76,782	4,659
2007		19	277	241	1,473		27	425	653	4,788	15,769
2008		3,559	39,673	29,972	66,229		2,578	29,264	32,071	96,734	6,213
2009		10,381	86,630	38,007	40,256		6,367	115,389	74,809	95,986	7,337
TOTAL		13,959	307,084	137,593	277,965		8,972	1,091,213	263,585	568,520	48,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,421,228	1,247,663	48,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-446,977	-227,162	424	
TOTAL LOSSES	974,251	1,020,501	49,352	
EXPECTED LOSSES	1,486,242	662,238	49,928	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.439	2.555	.124	5.118
INDICATED (POST-TEST)	1.595	1.671	.081	3.347
PRES. ON RATE LEVEL	4.231	1.885	.142	6.258
DERIVED BY FORMULA	4.178	1.874	.139	6.191
UNDERLYING PRES. RATE	3.721	1.658	.125	5.504
PROPOSED	4.178	1.874	.139	6.191

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.617
IND. RATES				8.62	MINIMUM PREMIUM	2000
MAN. RATES	7.34	6.86	7.43	+ 8.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	8,701	132,704	1,525				3	4	7
2006	8,608	232,787	2,704			1		4	5
2007	7,281	236,534	3,248				1	4	5
2008	7,775	44,722	.575				1	1	2
2009	7,893	3,723,734	47,177		1			2	3
TOTAL	40,258	4,370,481	10,856		1	1	5	15	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				60,342	6,288				31,295	24,079	10,700
2006			85,399		3,819			126,923		6,511	10,135
2007				32,697	29,741				29,181	129,665	15,250
2008				31,389	698				5,276	2,596	4,763
2009		692,085			171,202		2,789,200			69,197	2,050
TOTAL		692,085	85,399	124,428	211,748		2,789,200	126,923	65,752	232,048	42,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				106,201	12,462				114,227	94,197	13,322
2006		18,845	157,188	1,869	7,342		40,134	576,135	18,674	23,654	12,841
2007		1,535	24,419	57,686	49,066		4,151	63,961	153,290	423,192	23,973
2008		2,988	31,309	39,496	3,592		1,117	12,333	18,215	8,197	7,149
2009	10,812	172,777	368,480	149,128	156,648	83,761	714,792	418,465	130,487	132,734	2,653
TOTAL	10,812	196,145	581,396	354,380	229,110	83,761	760,194	1,070,894	434,893	681,974	59,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,703,202	1,700,357	59,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-823,492	-257,373	540	
TOTAL LOSSES	1,879,710	1,442,984	60,478	
EXPECTED LOSSES	2,837,384	787,850	57,972	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.669	3.584	.150	8.403
INDICATED (POST-TEST)	3.054	2.344	.098	5.496
PRES. ON RATE LEVEL	8.014	2.224	.164	10.402
DERIVED BY FORMULA	7.915	2.230	.161	10.306
UNDERLYING PRES. RATE	7.048	1.957	.144	9.149
PROPOSED	7.915	2.230	.161	10.306

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	14.344
IND. RATES				14.34	MINIMUM PREMIUM	2000
MAN. RATES	12.20	11.43	12.35	+ 14.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	430									
2006	233									
2007	280									
2008	279	7,425	2.661							
2009	358									
TOTAL	1,580	7,425	.470							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											7,425
TOTAL											7,425

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											11,145
TOTAL											11,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			11,145	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,072	-13,325	27	
TOTAL LOSSES			11,172	
EXPECTED LOSSES	59,329	40,164	2,812	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.707	.707
INDICATED (POST-TEST)	.000	.000	.462	.462
PRES. ON RATE LEVEL	4.270	2.890	.202	7.362
DERIVED BY FORMULA	4.270	2.861	.205	7.336
UNDERLYING PRES. RATE	3.755	2.542	.178	6.475
PROPOSED	4.270	2.861	.205	7.336

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.210
IND. RATES				10.21	MINIMUM PREMIUM	2000
MAN. RATES	8.47	8.01	8.74	+ 10.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,810	495,364	27.368			1			1	2
2006	1,726	455,832	26.409			1			1	2
2007	2,414	27,390	1.134						1	1
2008	3,623	3,350	.092							
2009	3,174	2,991	.094							
TOTAL	12,747	984,927	7.727			2			3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			112,502		53			382,290		130	389
2006			223,849		1,642			225,156		4,023	1,162
2007					8,640					4,469	14,281
2008											3,350
2009											2,991
TOTAL			336,351		10,335			607,446		8,622	22,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			143,950		105			1,117,271		509	484
2006		39,218	326,506	3,240	3,407		56,529	811,014	25,070	15,167	1,472
2007		157	2,579	2,231	13,724		80	1,279	1,963	14,420	22,449
2008											5,028
2009											3,870
TOTAL		39,375	473,035	5,471	17,236		56,609	1,929,564	27,033	30,096	33,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,498,583	79,836	33,303	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,133	-93,825	201	
TOTAL LOSSES	2,358,450		33,504	
EXPECTED LOSSES	566,987	330,275	17,718	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.502	.000	.263	18.765
INDICATED (POST-TEST)	12.100	.000	.172	12.272
PRES. ON RATE LEVEL	5.057	2.946	.158	8.161
DERIVED BY FORMULA	5.127	2.887	.158	8.172
UNDERLYING PRES. RATE	4.448	2.591	.139	7.178
PROPOSED	5.127	2.887	.158	8.172

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.374
IND. RATES				11.37	MINIMUM PREMIUM	2000
MAN. RATES	9.76	9.10	9.69	+ 11.37	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	54,763	2,344,227	4.280			7	5	25	37
2006	54,431	2,634,504	4.840		1	2	11	27	41
2007	52,117	1,560,764	2.994			5	5	9	19
2008	45,661	1,430,806	3.133			2	3	20	25
2009	41,423	1,096,872	2.647				5	9	14
TOTAL	248,395	9,067,173	3.650		1	16	29	90	136

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,077,872	133,216	135,225			626,272	144,034	161,889	65,719
2006		616,061	238,616	329,720	101,766		367,540	298,403	324,390	295,861	62,147
2007			572,318	157,015	27,007			598,562	89,375	63,078	53,409
2008			197,484	95,223	188,229			163,474	604,144	130,110	52,142
2009			125,359	113,387					569,685	263,718	24,723
TOTAL		616,061	2,086,290	840,533	565,614		367,540	1,686,711	1,731,628	914,656	258,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,983,338	234,460	268,017			2,621,422	525,724	633,311	81,820
2006		606,000	453,148	549,975	198,326		775,066	1,281,312	1,540,863	1,062,280	78,740
2007		112,129	997,415	271,417	57,920		272,794	2,414,779	456,120	230,480	83,959
2008		73,226	569,394	216,266	238,650		179,632	1,503,700	1,165,293	433,454	78,265
2009		47,678	430,198	194,705	117,316		110,877	2,028,110	1,287,673	634,265	31,992
TOTAL		839,033	4,433,493	1,466,823	880,229		1,338,369	9,849,323	4,975,673	2,993,790	354,776

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,460,218	10,316,515	354,776			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,348,393	-1,233,266	1,873			
TOTAL LOSSES	14,111,825	9,083,249	356,649			
EXPECTED LOSSES	7,906,413	3,671,278	218,587			
CREDIBILITY	.06	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.681	3.657	.144	9.482		
INDICATED (POST-TEST)	3.715	2.392	.094	6.201		
PRES. ON RATE LEVEL	3.619	1.681	.100	5.400		
DERIVED BY FORMULA	3.625	1.795	.099	5.519		
UNDERLYING PRES. RATE	3.183	1.478	.088	4.749		
PROPOSED	3.625	1.795	.099	5.519		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.681
IND. RATES				7.68	MINIMUM PREMIUM	2000
MAN. RATES	6.04	5.80	6.41	+ 7.68	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	70,371	2,254,810	3.204	2	1	2	1	23	29
2006	70,632	1,651,720	2.338			3	10	14	27
2007	62,381	3,867,054	6.199		1	6	10	18	35
2008	45,605	762,435	1.671			1	5	11	17
2009	39,258	636,825	1.622				5	9	14
TOTAL	288,247	9,172,844	3.182	2	2	12	31	75	122

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,022,997	58,880	431,447	9,595	158,908	34,718	50,157	224,638	14,341	198,956	50,173
2006			474,651	246,347	109,337			423,693	252,364	71,911	73,417
2007		686,268	1,149,248	157,671	107,068		369,569	1,060,935	173,767	116,391	46,137
2008			160,342	161,604	40,421			46,072	238,695	62,426	52,875
2009				117,625	100,072				121,355	247,961	49,812
TOTAL	1,022,997	745,148	2,215,688	692,842	515,806	34,718	419,726	1,755,338	800,522	697,645	272,414

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,643,956	177,464	797,315	16,887	314,956	39,717	197,819	948,197	52,345	778,317	62,465
2006		83,490	749,293	418,184	211,283		101,365	1,546,857	1,177,500	269,009	93,019
2007		630,089	1,684,699	310,400	189,535		1,138,767	3,184,079	796,625	419,793	72,527
2008		61,566	479,579	239,455	66,373		79,090	734,375	801,483	228,313	79,365
2009		46,116	419,562	190,483	106,199		55,607	1,013,504	648,491	509,849	64,457
TOTAL	1,643,956	998,725	4,130,448	1,175,409	888,346	39,717	1,572,648	7,427,012	3,476,444	2,205,281	371,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,812,506	7,745,480	371,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,809,958	-1,257,393	1,974	
TOTAL LOSSES	13,002,548	6,488,087	373,807	
EXPECTED LOSSES	8,981,776	3,571,381	259,423	
CREDIBILITY	.07	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.511	2.251	.130	6.892
INDICATED (POST-TEST)	2.950	1.472	.085	4.507
PRES. ON RATE LEVEL	3.543	1.409	.102	5.054
DERIVED BY FORMULA	3.501	1.420	.099	5.020
UNDERLYING PRES. RATE	3.116	1.239	.090	4.445
PROPOSED	3.501	1.420	.099	5.020

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.987
IND. RATES				6.99	MINIMUM PREMIUM	1960
MAN. RATES	5.78	5.48	6.00	+ 6.99	PRESENT	1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	439	14,224	3,240						1	1
2006	421	3,552	.843						1	1
2007	794	3,396	.427						1	1
2008	1,295	6,053	.467						1	1
2009	1,099	657	.059							
TOTAL	4,048	27,882	.689						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,771					12,453	
2006					2,255					1,297	
2007					1,275					1,006	1,115
2008					635					2,004	3,414
2009											657
TOTAL					5,936					16,760	5,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,510					48,716	
2006			224	231	4,245			116	310	4,575	
2007		25	381	330	2,025		18	287	445	3,246	1,753
2008		40	463	347	769		140	1,594	1,748	5,284	5,124
2009											850
TOTAL		65	1,068	908	10,549		158	1,997	2,503	61,821	7,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,288	75,781	7,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,620	-23,939	76	
TOTAL LOSSES		51,842	7,803	
EXPECTED LOSSES	256,158	89,948	6,233	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1,281	.193	1.474
INDICATED (POST-TEST)	.000	.838	.126	.964
PRES. ON RATE LEVEL	7.195	2,526	.175	9.896
DERIVED BY FORMULA	7.195	2,509	.175	9.879
UNDERLYING PRES. RATE	6.328	2,222	.154	8.704
PROPOSED	7.195	2,509	.175	9.879

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	13.750
IND. RATES				13.75	MINIMUM PREMIUM	2000
MAN. RATES	11.61	10.91	11.75	+ 13.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006										
2007										
2008										
2009	75									
TOTAL	75									

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.	-430	-363	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	4,851	2,719	242	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	7.354	4.122	.367	11.843
DERIVED BY FORMULA	7.354	4.122	.367	11.843
UNDERLYING PRES. RATE	6.468	3.625	.323	10.416
PROPOSED	7.354	4.122	.367	11.843

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	16.484
IND. RATES				16.48	MINIMUM PREMIUM	2000
MAN. RATES	14.03	13.11	14.06	+ 16.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	12,489	348,097	2.787			1	1			2
2006	12,094	33,131	.273						3	3
2007	10,170	43,009	.422						3	4
2008	7,921	144,209	1.820						1	3
2009	7,498	685,738	9.145			2				3
TOTAL	50,172	1,254,184	2.500			3	3		12	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			162,413	44,975				82,363	41,338		17,008
2006					6,524					13,418	13,189
2007				13,230	3,246				6,618	6,111	13,804
2008				8,334	13,018				35,663	78,131	9,063
2009			211,389		98,083			161,691		208,162	6,413
TOTAL			373,802	66,539	120,871			244,054	83,619	305,822	59,477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			300,139	79,156				347,654	150,884		21,175
2006			648	669	12,284			1,189	3,224	47,317	16,710
2007		460	7,257	21,070	5,896		514	7,834	24,533	20,798	21,700
2008		1,626	17,628	17,530	16,501		11,894	131,669	176,065	215,118	13,604
2009		79,223	574,772	105,136	82,596		86,128	1,315,852	384,033	339,185	8,298
TOTAL		81,309	900,444	223,561	117,277		98,536	1,804,198	738,739	622,418	81,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,884,487	1,701,995	81,487	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-606,102	-276,483	691	
TOTAL LOSSES	2,278,385	1,425,512	82,178	
EXPECTED LOSSES	1,947,175	790,211	87,301	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.541	2.841	.164	7.546
INDICATED (POST-TEST)	2.970	1.858	.107	4.935
PRES. ON RATE LEVEL	4.412	1.791	.198	6.401
DERIVED BY FORMULA	4.383	1.795	.193	6.371
UNDERLYING PRES. RATE	3.881	1.575	.174	5.630
PROPOSED	4.383	1.795	.193	6.371

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.867
IND. RATES				8.87	MINIMUM PREMIUM	2000
MAN. RATES	7.47	7.01	7.60	+ 8.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,300	36,465	.848						4	4
2006	2,873	4,695	.163						1	1
2007	4,012	445	.011							
2008	2,697	16,050	.595				1		1	2
2009	2,926	27,352	.934						1	1
TOTAL	16,808	85,007	.506						1	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					8,417					24,752	3,296
2006					3,718						977
2007											445
2008				4,270	389				7,249	2,936	1,206
2009					9,151					4,479	13,722
TOTAL				4,270	21,675				7,249	32,167	19,646

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					16,683					96,830	4,104
2006			368	382	7,001						1,238
2007											700
2008		424	4,472	5,533	844		1,498	16,447	24,472	9,599	1,810
2009		2,155	17,986	7,891	8,360		558	10,117	6,560	8,422	17,756
TOTAL		2,579	22,826	13,806	32,888		2,056	26,564	31,032	114,851	25,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,025	192,577	25,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-181,339	-89,756	263	
TOTAL LOSSES		102,821	25,871	
EXPECTED LOSSES	611,138	260,860	30,760	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.612	.154	.766
INDICATED (POST-TEST)	.000	.400	.101	.501
PRES. ON RATE LEVEL	4.134	1.765	.208	6.107
DERIVED BY FORMULA	4.093	1.724	.205	6.022
UNDERLYING PRES. RATE	3.636	1.552	.183	5.371
PROPOSED	4.093	1.724	.205	6.022

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.382
IND. RATES				8.38	MINIMUM PREMIUM	2000
MAN. RATES	6.93	6.61	7.25	+ 8.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,838									
2006	3,200	30,448	.951						1	1
2007	2,930									
2008	2,661	61,061	2.294						2	3
2009	2,571									
TOTAL	14,200	91,509	.644						3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,076					7,372		
2008				28,000	5,000				23,061	5,000	
TOTAL				51,076	5,000				30,433	5,000	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			4,096	37,509	444			2,532	32,628	399	
2008		2,948	31,108	37,633	8,507		4,477	48,842	74,064	19,105	
TOTAL		2,948	35,204	75,142	8,951		4,477	51,374	106,692	19,504	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	94,003	210,289		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-275,064	-128,417	413	
TOTAL LOSSES		81,872	413	
EXPECTED LOSSES	945,294	391,068	45,866	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.577	.003	.580
INDICATED (POST-TEST)	.000	.377	.002	.379
PRES. ON RATE LEVEL	7.569	3.132	.367	11.068
DERIVED BY FORMULA	7.493	3.077	.356	10.926
UNDERLYING PRES. RATE	6.657	2.754	.323	9.734
PROPOSED	7.493	3.077	.356	10.926

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	15.207
IND. RATES				15.21	MINIMUM PREMIUM	2000
MAN. RATES	12.51	11.96	13.14	+ 15.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	19,841	1,572,424	7.925			4	4	8	16	
2006	18,953	793,131	4.184			3	3	9	15	
2007	21,988	591,440	2.689			2	3	4	9	
2008	16,677	720,086	4.317			3	2	3	8	
2009	13,842	476,951	3.445			1	1	8	10	
TOTAL	91,301	4,154,032	4.550			13	13	32	58	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			530,485	106,555	49,780			723,927	66,941	67,454	27,282
2006			278,812	34,332	26,880			338,712	25,843	79,932	8,620
2007			241,130	44,643	31,471			122,186	91,400	56,148	4,462
2008			245,241	51,844	21,574			286,355	27,275	77,577	10,220
2009			68,043	43,548	76,490			46,011	85,828	143,929	13,102
TOTAL			1,363,711	280,922	206,195			1,517,191	297,287	425,040	63,686

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			854,265	187,537	98,664			2,380,588	244,335	263,881	33,966
2006		61,519	520,716	63,379	51,770		107,102	1,551,914	179,262	285,136	10,922
2007		48,789	431,684	87,069	55,232		63,183	592,018	354,689	198,716	7,014
2008		72,877	510,263	100,651	35,637		207,471	1,470,467	307,497	226,917	15,340
2009		45,661	366,165	115,702	77,915		53,795	909,683	450,201	306,071	16,954
TOTAL		228,846	2,683,093	554,338	319,218		431,551	6,904,670	1,535,984	1,280,721	84,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,248,160	3,690,261	84,196	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-925,894	-569,652	1,223	
TOTAL LOSSES	9,322,266	3,120,609	85,419	
EXPECTED LOSSES	3,121,582	1,680,852	148,820	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.210	3.418	.094	13.722
INDICATED (POST-TEST)	6.677	2.235	.061	8.973
PRES. ON RATE LEVEL	3.888	2.093	.185	6.166
DERIVED BY FORMULA	3.972	2.104	.174	6.250
UNDERLYING PRES. RATE	3.419	1.841	.163	5.423
PROPOSED	3.972	2.104	.174	6.250

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.699
IND. RATES				8.70	MINIMUM PREMIUM	2000
MAN. RATES	6.87	6.60	7.32	+ 8.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	4,235	24,637	.581				1	1	2
2006	5,258	118,317	2.250				2	1	3
2007	5,340	180,433	3.378			1	2	3	6
2008	5,559	56,276	1.012				1	1	2
2009	4,590	970,241	21.138			1	4	3	8
TOTAL	24,982	1,349,904	5.404			2	10	9	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				4,152	1,741				7,545	7,004	4,195
2006				55,563	571				56,572	3,664	1,947
2007			72,459	12,826	9,787			47,966	20,652	6,787	9,956
2008				4,725	3,017				525	767	47,242
2009			66,798	131,792	9,907			44,990	652,774	39,965	24,015
TOTAL			139,257	209,058	25,023			92,956	738,068	58,187	87,355

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				7,308	3,451				27,539	27,400	5,223
2006			9,919	90,373	2,144			19,765	251,279	15,981	2,467
2007		14,651	129,539	25,349	17,088		23,600	214,049	82,289	26,305	15,651
2008		643	6,825	7,542	4,066		149	1,627	2,258	2,150	70,910
2009		41,451	349,452	112,575	24,791		75,232	1,307,939	699,224	172,479	31,075
TOTAL		56,745	495,735	243,147	51,540		98,981	1,543,380	1,062,589	244,315	125,326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,194,841	1,601,591	125,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-216,760	-112,863	357	
TOTAL LOSSES	1,978,081	1,488,728	125,683	
EXPECTED LOSSES	775,940	357,243	38,223	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.918	5.959	.503	14.380
INDICATED (POST-TEST)	5.178	3.897	.329	9.404
PRES. ON RATE LEVEL	3.531	1.626	.174	5.331
DERIVED BY FORMULA	3.547	1.694	.180	5.421
UNDERLYING PRES. RATE	3.106	1.430	.153	4.689
PROPOSED	3.547	1.694	.180	5.421

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.545
IND. RATES				7.55	MINIMUM PREMIUM	2000
MAN. RATES	5.80	5.68	6.33	+ 7.55	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,997	348,711	8.724				3	4	7	
2006	3,928	361,538	9.204			1	2	6	9	
2007	3,416	13,678	.400					2	2	
2008	2,473	8,836	.357					4	4	
2009	3,096	143,790	4.644				2	2	4	
TOTAL	16,910	876,553	5.184			1	7	18	26	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			78,084	87,647	6,928			201,402	239,992	13,789	355
2006			78,084	28,181	12,155				15,648	24,119	1,949
2007					5,920					7,611	147
2008					3,923					4,618	295
2009				80,194	19,272				25,882	6,529	11,913
TOTAL			78,084	196,022	48,198			201,402	281,522	56,666	14,659

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				154,259	13,731				875,970	53,942	442
2006		15,691	136,789	48,283	23,556		58,001	839,317	99,786	86,908	2,469
2007		108	1,767	1,531	9,404		133	2,180	3,342	24,564	231
2008		254	2,847	2,148	4,750		307	3,678	4,032	12,160	443
2009		19,929	189,858	87,668	27,695		6,078	111,472	70,422	21,639	15,415
TOTAL		35,982	331,261	293,889	79,136		64,519	956,647	1,053,552	199,213	19,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,388,409	1,625,790	19,000	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-191,586	-147,734	271	
TOTAL LOSSES	1,196,823	1,478,056	19,271	
EXPECTED LOSSES	633,957	432,220	31,114	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.078	8.741	.114	15.933
INDICATED (POST-TEST)	4.629	5.717	.075	10.421
PRES. ON RATE LEVEL	4.263	2.906	.209	7.378
DERIVED BY FORMULA	4.267	2.990	.205	7.462
UNDERLYING PRES. RATE	3.749	2.556	.184	6.489
PROPOSED	4.267	2.990	.205	7.462

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.386
IND. RATES				10.39	MINIMUM PREMIUM	2000
MAN. RATES	8.34	7.97	8.76	+ 10.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	19,308	267,528	1.385			1	3	11	15
2006	21,199	682,289	3.218			2	2	12	16
2007	19,265	459,380	2.384				3	9	12
2008	15,308	1,021,187	6.670			2	3	10	15
2009	10,658	243,215	2.281				2	3	5
TOTAL	85,738	2,673,599	3.118			5	13	45	63

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			74,727	18,455	16,550			52,518	26,317	37,042	41,919
2006			208,765	48,552	53,243			230,329	11,022	78,902	51,476
2007				87,166	93,630				112,994	120,634	44,956
2008			199,366	97,766	126,146			218,129	72,301	270,122	37,357
2009				75,923	24,122				97,702	35,101	10,367
TOTAL			482,858	327,862	313,691			500,976	320,336	541,801	186,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			138,095	32,481	32,802			221,678	96,057	144,908	52,189
2006		43,047	372,098	87,759	101,533		65,680	952,703	95,760	279,978	65,220
2007		4,356	69,371	157,473	153,593		9,073	138,349	425,934	407,704	70,671
2008		71,817	550,121	210,801	165,456		183,533	1,398,646	575,546	742,492	56,073
2009		20,249	191,296	88,068	31,586		24,262	444,382	281,166	101,310	13,415
TOTAL		139,469	1,320,981	576,582	484,970		282,548	3,155,758	1,474,463	1,676,392	257,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,898,756	4,212,407	257,568			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-673,997	-439,024	1,177			
TOTAL LOSSES	4,224,759	3,773,383	258,745			
EXPECTED LOSSES	2,176,031	1,262,064	156,901			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.928	4.401	.302	9.631		
INDICATED (POST-TEST)	3.223	2.878	.198	6.299		
PRES. ON RATE LEVEL	2.886	1.674	.207	4.767		
DERIVED BY FORMULA	2.896	1.770	.206	4.872		
UNDERLYING PRES. RATE	2.538	1.472	.183	4.193		
PROPOSED	2.896	1.770	.206	4.872		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.781
IND. RATES				6.78	MINIMUM PREMIUM	1905
MAN. RATES	5.39	5.11	5.66	+ 6.78	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	6,803	107,899	1.586						5	5
2006	8,114	1,518,511	18.714			2	1		3	6
2007	6,943	274,317	3.950			1			3	4
2008	6,352	18,390	.289						2	2
2009	4,783	11,019	.230							
TOTAL	32,995	1,930,136	5.850			3	1		13	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					35,455					64,383	8,061
2006			677,645	26,935	24,410			719,187	34,235	32,743	3,356
2007			175,967		7,605			25,900		58,638	6,207
2008					3,066					12,190	3,134
2009											11,019
TOTAL			853,612	26,935	70,536			745,087	34,235	167,954	31,777

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					70,271					251,866	10,036
2006		68,429	576,615	51,645	47,033		105,814	1,532,114	204,518	119,155	4,252
2007		34,349	294,961	9,753	14,078		13,073	121,099	31,780	189,784	9,757
2008		201	2,224	1,678	3,715		866	9,717	10,657	32,130	4,704
2009											14,259
TOTAL		102,979	873,800	63,076	135,097		119,753	1,662,930	246,955	592,935	43,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,759,462	1,038,063	43,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-217,434	-142,192	204	
TOTAL LOSSES	2,542,028	895,871	43,212	
EXPECTED LOSSES	721,600	421,677	25,077	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.704	2.715	.131	10.550
INDICATED (POST-TEST)	5.038	1.776	.086	6.900
PRES. ON RATE LEVEL	2.487	1.453	.086	4.026
DERIVED BY FORMULA	2.538	1.466	.086	4.090
UNDERLYING PRES. RATE	2.187	1.278	.076	3.541
PROPOSED	2.538	1.466	.086	4.090

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.692
IND. RATES				5.69	MINIMUM PREMIUM	1645
MAN. RATES	4.25	4.26	4.78	+ 5.69	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	44,570	3,246,646	7.284	1		7	4	26	38
2006	40,375	1,110,075	2.749			1	6	27	34
2007	43,849	746,435	1.702			1	9	9	19
2008	35,566	1,036,008	2.912			2	3	11	16
2009	36,151	788,610	2.181				3	12	15
TOTAL	200,511	6,927,774	3.455	1		11	25	85	122

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	613,491		1,054,775	122,722	99,114	2,460		972,776	94,281	183,581	103,446
2006			263,572	62,787	159,315			137,415	60,778	346,897	79,311
2007			118,553	198,423	33,410				209,702	127,559	58,788
2008			269,390	107,606	41,892			300,545	107,926	149,932	58,717
2009			106,162	116,185	116,185				121,834	385,033	59,396
TOTAL	613,491		1,706,290	597,700	449,916	2,460		1,410,736	594,521	1,193,002	359,658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	985,880		1,808,978	215,991	196,446	2,814		3,559,562	344,125	718,167	128,790
2006		58,159	510,913	122,963	301,658		43,452	674,687	370,931	1,227,358	100,487
2007		29,640	301,472	317,300	65,503		15,132	229,142	748,160	445,819	92,415
2008		83,011	603,614	182,578	65,401		220,655	1,641,668	609,434	437,860	88,134
2009		47,731	429,505	194,218	119,470		72,773	1,324,886	850,331	767,605	76,858
TOTAL	985,880	218,541	3,654,482	1,033,050	748,478	2,814	352,012	7,429,945	2,922,981	3,596,809	486,684

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,643,674	8,301,318	486,684			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,037,868	-1,330,834	2,735			
TOTAL LOSSES	10,605,806	6,970,484	489,419			
EXPECTED LOSSES	6,965,753	3,984,153	308,788			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.289	3.476	.244	9.009		
INDICATED (POST-TEST)	3.459	2.273	.160	5.892		
PRES. ON RATE LEVEL	3.950	2.259	.175	6.384		
DERIVED BY FORMULA	3.925	2.261	.173	6.359		
UNDERLYING PRES. RATE	3.474	1.987	.154	5.615		
PROPOSED	3.925	2.261	.173	6.359		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.851
IND. RATES				8.85	MINIMUM PREMIUM	2000
MAN. RATES	7.30	6.92	7.58	+ 8.85	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	58,457	1,665,058	2,848			3	8	34	45
2006	58,108	2,398,744	4,128			5	3	32	40
2007	46,529	2,325,089	4,997			2	7	34	43
2008	37,384	2,728,217	7,297			8	5	16	29
2009	30,929	843,712	2,727				4	21	25
TOTAL	231,407	9,960,820	4,304			18	27	137	182

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			471,206	119,455	91,243			437,343	225,289	204,183	116,339
2006			1,089,677	70,236	115,747			708,831	68,286	232,059	113,908
2007			557,698	267,246	190,195			603,123	327,166	307,752	71,909
2008			1,083,844	177,755	76,510			980,238	206,330	147,431	56,109
2009				110,900	146,753				141,291	338,905	105,863
TOTAL			3,202,425	745,592	620,448			2,729,535	968,362	1,230,330	464,128

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			711,423	210,242	180,845			1,331,034	822,305	798,764	144,842
2006		180,180	1,523,230	140,155	220,748		153,570	2,246,283	423,503	824,709	144,321
2007		87,372	832,605	475,049	321,478		198,967	1,896,398	1,301,950	1,054,484	113,041
2008		292,999	2,037,564	362,118	128,469		661,584	4,743,228	1,242,483	489,595	84,220
2009		55,819	498,538	224,760	147,981		70,971	1,293,420	828,537	687,950	136,987
TOTAL		616,370	5,603,360	1,412,324	999,521		1,085,092	11,510,363	4,618,778	3,855,502	623,411

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,815,185	10,886,125	623,411	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,621,955	-1,962,596	3,106	
TOTAL LOSSES	15,193,230	8,923,529	626,517	
EXPECTED LOSSES	11,456,961	5,549,139	411,905	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.566	3.856	.271	10.693
INDICATED (POST-TEST)	4.294	2.522	.177	6.993
PRES. ON RATE LEVEL	5.629	2.727	.202	8.558
DERIVED BY FORMULA	5.549	2.696	.198	8.443
UNDERLYING PRES. RATE	4.951	2.398	.178	7.527
PROPOSED	5.549	2.696	.198	8.443

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.751
IND. RATES				11.75	MINIMUM PREMIUM	2000
MAN. RATES	10.00	9.36	10.16	+ 11.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	33,287	1,389,704	4.174			4	4	10	18
2006	27,718	1,722,398	6.214			6	5	10	21
2007	31,613	1,544,794	4.886			3	9	13	25
2008	25,849	1,298,541	5.023			2	4	10	16
2009	19,895	399,763	2.009				2	12	14
TOTAL	138,362	6,355,200	4.593			15	24	55	94

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			672,695	129,947	18,502			372,053	84,695	22,764	89,048
2006			760,568	160,980	18,967			486,411	237,110	30,841	27,521
2007			549,485	151,967	78,627			514,361	138,146	59,278	52,930
2008			236,492	130,340	67,702			652,772	98,656	59,047	53,532
2009				66,503	140,343				49,441	120,559	22,917
TOTAL			2,219,240	639,737	324,141			2,025,597	608,048	292,489	245,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,197,738	228,706	36,672			1,463,595	309,136	89,054	110,865
2006		164,689	1,400,857	276,506	40,139		148,132	2,208,785	1,120,057	124,158	34,869
2007		96,556	870,401	273,305	138,668		203,771	1,833,141	579,360	222,817	83,206
2008		52,501	415,996	212,582	96,107		197,987	1,450,659	490,312	194,757	80,352
2009		45,803	401,817	179,914	136,532		25,083	457,060	292,810	244,432	29,655
TOTAL		359,549	4,286,809	1,171,013	448,118		574,973	7,413,240	2,791,675	875,218	338,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,634,571	5,286,024	338,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,911,480	-942,589	1,131	
TOTAL LOSSES	10,723,091	4,343,435	340,078	
EXPECTED LOSSES	6,334,212	2,739,567	141,129	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.750	3.139	.246	11.135
INDICATED (POST-TEST)	5.069	2.053	.161	7.283
PRES. ON RATE LEVEL	5.205	2.251	.116	7.572
DERIVED BY FORMULA	5.200	2.229	.121	7.550
UNDERLYING PRES. RATE	4.578	1.980	.102	6.660
PROPOSED	5.200	2.229	.121	7.550

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.508
IND. RATES				10.51	MINIMUM PREMIUM	2000
MAN. RATES	8.43	8.20	8.99	+ 10.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	21,180	10,227,380	48,287		1	5			9	15
2006	16,723	972,571	5,815			2	3		6	11
2007	17,761	587,087	3,305			2	4		1	7
2008	12,175	578,222	4,749			2	1		2	5
2009	26,732	101,460	.379						3	3
TOTAL	94,571	12,466,720	13.182		1	11	8		21	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		1,998,239	855,915		35,980		6,551,290	608,886		116,603	60,467
2006			311,411	78,189	76,410			245,265	166,482	47,683	47,131
2007			149,253	133,943	131			144,697	142,405		16,658
2008			326,824	48,412	18,872			89,758	36,084	16,800	41,472
2009					16,846					33,622	50,992
TOTAL		1,998,239	1,643,403	260,544	148,239		6,551,290	1,088,606	344,971	214,708	216,720

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		238,409	1,488,032		71,314		1,022,812	2,309,799		456,149	75,281
2006		67,068	579,519	140,188	145,920		74,921	1,135,847	780,279	178,451	59,715
2007		33,056	311,960	211,458	9,392		75,671	713,415	503,580	26,304	26,186
2008		95,005	655,668	103,124	33,751		70,026	512,630	173,510	58,422	62,249
2009		3,960	33,102	14,519	15,383		4,198	75,935	49,235	63,174	65,984
TOTAL		437,498	3,068,281	469,289	275,760		1,247,628	4,747,626	1,506,604	782,500	289,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,501,033	3,034,153	289,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,088,523	-453,071	1,362	
TOTAL LOSSES	8,412,510	2,581,082	290,777	
EXPECTED LOSSES	3,954,960	1,420,457	123,888	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.895	2.729	.307	11.931
INDICATED (POST-TEST)	5.817	1.785	.201	7.803
PRES. ON RATE LEVEL	4.755	1.708	.149	6.612
DERIVED BY FORMULA	4.787	1.714	.154	6.655
UNDERLYING PRES. RATE	4.182	1.502	.131	5.815
PROPOSED	4.787	1.714	.154	6.655

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	9.263
IND. RATES				9.26	MINIMUM PREMIUM	2000
MAN. RATES	7.37	7.08	7.85	+ 9.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,920	2,082,796	42.333			4			3	7
2006	5,729	454,052	7.925			1			6	7
2007	6,046	2,531,533	41.871			3		3	6	12
2008	5,712	959,917	16.805			2		2	2	4
2009	11,325	341,120	3.012			1		1	1	3
TOTAL	33,732	6,369,418	18.882			11		6	16	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,036,547		33,212			905,625		106,350	1,062
2006			133,214		49,810			86,191		180,425	4,412
2007			837,870	82,137	84,000			1,303,115	131,278	74,184	18,949
2008			541,688	54,982				316,883	45,993		371
2009			168,376	21,800	4,187			109,880	21,500	9,411	5,966
TOTAL			2,717,695	158,919	171,209			2,721,694	198,771	370,370	30,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,272,365		65,826			2,700,327		416,041	1,322
2006		29,397	249,548	7,413	94,027		27,251	406,804	54,989	636,731	5,590
2007		93,045	825,913	167,566	143,224		300,930	2,677,085	612,015	274,305	29,788
2008		135,401	921,592	115,877	14,515		199,728	1,406,196	291,755	26,767	557
2009		52,958	379,489	50,575	12,928		49,506	731,826	154,163	36,319	7,720
TOTAL		310,801	3,648,907	341,431	330,520		577,415	7,922,238	1,112,922	1,390,163	44,977

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,459,361	3,175,036	44,977	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-936,007	-213,755	902	
TOTAL LOSSES	11,523,354	2,961,281	45,879	
EXPECTED LOSSES	3,805,645	748,850	70,838	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	34.161	8.779	.136	43.076
INDICATED (POST-TEST)	22.341	5.741	.089	28.171
PRES. ON RATE LEVEL	12.828	2.524	.239	15.591
DERIVED BY FORMULA	13.018	2.653	.232	15.903
UNDERLYING PRES. RATE	11.282	2.220	.210	13.712
PROPOSED	13.018	2.653	.232	15.903

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	22.135
IND. RATES				22.14	MINIMUM PREMIUM	2000
MAN. RATES	17.43	16.79	18.51	+ 22.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2005	2,964	35,712	1.204								
2006	2,962	768,946	25.960			2	2	1		5	
2007	4,925	59,416	1.206				1	1		2	
2008	5,082	143,641	2.826				1	2		3	
2009	6,484	44,617	.688					2		2	
TOTAL	22,417	1,052,332	4.694			2	4	6		12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											35,712
2006			262,040	31,571	15,693			377,378	45,598	22,375	14,291
2007				22,575	7,627				21,675	3,373	4,166
2008				32,457	20,607				32,926	41,649	16,002
2009					641					6,193	37,783
TOTAL			262,040	86,603	44,568			377,378	100,199	73,590	107,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											44,461
2006		46,462	393,796	56,567	30,529		86,097	1,252,341	243,911	82,868	18,107
2007		821	13,005	36,493	13,376		1,383	20,871	73,020	14,409	6,549
2008		4,388	46,815	51,747	27,810		8,832	97,267	135,913	118,243	24,019
2009		154	1,262	551	585		773	13,996	9,068	11,639	48,891
TOTAL		51,825	454,878	145,358	72,300		97,085	1,384,475	461,912	227,159	142,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,988,263	906,729	142,027	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-285,274	-78,257	336	
TOTAL LOSSES	1,702,989	828,472	142,363	
EXPECTED LOSSES	1,185,187	276,401	28,022	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.597	3.696	.635	11.928
INDICATED (POST-TEST)	4.968	2.417	.415	7.800
PRES. ON RATE LEVEL	6.011	1.402	.142	7.555
DERIVED BY FORMULA	6.001	1.432	.150	7.583
UNDERLYING PRES. RATE	5.287	1.233	.125	6.645
PROPOSED	6.001	1.432	.150	7.583

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.554
IND. RATES				10.55	MINIMUM PREMIUM	2000
MAN. RATES	8.69	8.21	8.97	+ 10.55	PRESENT	2000

+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
2005	37					37					
2006	12					12					
2007	9					9					
2008	69					69					
2009	761	530	.069			761					
TOTAL	888	530	.060			888					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											530
TOTAL											530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											686
TOTAL											686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			686	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,001	-3,070	24	
TOTAL LOSSES			710	
EXPECTED LOSSES	50,385	19,119	951	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.080	.080
INDICATED (POST-TEST)	.000	.000	.052	.052
PRES. ON RATE LEVEL	6.451	2.448	.122	9.021
DERIVED BY FORMULA	6.451	2.448	.122	9.021
UNDERLYING PRES. RATE	5.674	2.153	.107	7.934
PROPOSED	6.451	2.448	.122	9.021

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	12.556
IND. RATES				12.56	MINIMUM PREMIUM	2000
MAN. RATES	10.69	9.98	10.71	+ 12.56	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	5,024	408,887	8.138			1	3	5	9
2006	7,304	59,016	.807				1	1	2
2007	4,782	47,452	.992					1	1
2008	5,980	80,505	1.346					2	2
2009	5,254	20,612	.392						
TOTAL	28,344	616,472	2.175			1	4	9	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			111,264	109,661	2,510			63,763	104,350	11,603	5,736
2006				16,195	694				28,202	2,595	11,330
2007					10,372					35,330	1,750
2008					36,822					38,568	5,115
2009											20,612
TOTAL			111,264	125,856	50,398			63,763	132,552	88,096	44,543

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			205,616	193,003	4,975			269,144	380,878	45,391	7,141
2006			2,943	26,396	1,618			9,920	125,453	10,675	14,355
2007		191	3,095	2,678	16,474		647	10,125	15,523	114,011	2,751
2008		2,404	26,727	20,194	44,615		2,717	30,757	33,710	101,664	7,678
2009											26,672
TOTAL		2,595	238,381	242,271	67,682		3,364	319,946	555,564	271,741	58,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	564,286	1,137,258	58,597	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-407,691	-196,021	498	
TOTAL LOSSES	156,595	941,237	59,095	
EXPECTED LOSSES	1,407,280	613,364	53,855	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.552	3.321	.208	4.081
INDICATED (POST-TEST)	.361	2.172	.136	2.669
PRES. ON RATE LEVEL	5.645	2.461	.216	8.322
DERIVED BY FORMULA	5.592	2.449	.213	8.254
UNDERLYING PRES. RATE	4.965	2.164	.190	7.319
PROPOSED	5.592	2.449	.213	8.254

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.488
IND. RATES				11.49	MINIMUM PREMIUM	2000
MAN. RATES	8.62	8.67	9.88	+ 11.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	5,176	256,900	4.963				5	6	11
2006	5,927	1,158,188	19.540			3	2	3	8
2007	5,723	125,444	2.191				3	2	5
2008	6,720	251,286	3.739			1	2		3
2009	5,353	130,540	2.438				1	1	2
TOTAL	28,899	1,922,358	6.652			4	13	12	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				104,234	9,261				117,833	21,228	4,344
2006			461,091	86,889	8,673			474,301	111,807	15,001	426
2007				26,240	1,291				74,384	21,142	2,387
2008			126,785	69,000				46,611	5,315		3,575
2009				36,990	1,600				89,248	1,693	1,009
TOTAL			587,876	323,353	20,825			520,912	398,587	59,064	11,741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				183,453	18,355				430,090	83,044	5,408
2006		97,372	826,552	149,750	18,785		134,944	1,974,930	556,011	61,294	540
2007		817	12,859	40,456	3,519		4,923	74,368	254,784	80,352	3,752
2008		41,087	298,316	98,569	8,617		33,347	233,128	41,906	3,896	5,366
2009		7,476	73,251	34,154	6,121		18,372	337,317	212,360	35,479	1,306
TOTAL		146,752	1,210,978	506,382	55,397		191,586	2,619,743	1,495,151	264,065	16,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,169,059	2,320,995	16,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-730,630	-529,593	583	
TOTAL LOSSES	3,438,429	1,791,402	16,955	
EXPECTED LOSSES	2,609,580	1,678,743	61,844	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.898	6.199	.059	18.156
INDICATED (POST-TEST)	7.781	4.054	.039	11.874
PRES. ON RATE LEVEL	10.267	6.605	.243	17.115
DERIVED BY FORMULA	10.217	6.503	.235	16.955
UNDERLYING PRES. RATE	9.030	5.809	.214	15.053
PROPOSED	10.217	6.503	.235	16.955

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	23.599
IND. RATES				23.60	MINIMUM PREMIUM	2000
MAN. RATES	17.62	17.83	20.32	+ 23.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	21,929	169,156	.771				1	6	7
2006	26,786	697,321	2.603			2	2	9	13
2007	28,264	237,444	.840			1			1
2008	26,792	316,548	1.181			1	2	7	10
2009	23,115	212,952	.921			1		3	4
TOTAL	126,886	1,633,421	1.287			5	5	25	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				25,710	17,923				56,161	27,894	41,468
2006			376,613	58,682	14,382			130,244	77,337	17,841	22,222
2007			137,135					78,774			21,535
2008			69,180	11,347	8,850			112,148	30,140	59,499	25,384
2009			72,876		19,261			31,053		45,815	43,947
TOTAL			655,804	95,739	60,416			352,219	163,638	151,049	154,556

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				45,250	35,523				204,988	109,122	51,628
2006		83,105	703,376	103,371	28,879		41,185	618,778	364,158	67,816	28,155
2007		26,656	228,098	6,070	1,558		36,478	317,193	18,285	1,690	33,853
2008		20,540	143,385	25,859	13,123		87,523	642,119	205,262	170,678	38,101
2009		25,213	180,655	28,570	20,342		18,121	281,591	92,472	89,148	56,867
TOTAL		155,514	1,255,514	209,120	99,425		183,307	1,859,681	885,165	438,454	208,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,454,016	1,632,164	208,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-547,236	-319,251	984	
TOTAL LOSSES	2,906,780	1,312,913	209,588	
EXPECTED LOSSES	1,947,699	1,001,131	106,584	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.291	1.035	.165	3.491
INDICATED (POST-TEST)	1.498	.677	.108	2.283
PRES. ON RATE LEVEL	1.745	.897	.096	2.738
DERIVED BY FORMULA	1.735	.875	.097	2.707
UNDERLYING PRES. RATE	1.535	.789	.084	2.408
PROPOSED	1.735	.875	.097	2.707

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.767
IND. RATES				3.77	MINIMUM PREMIUM	1185
MAN. RATES	3.00	2.93	3.25	+ 3.77	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	92,739	1,501,759	1.619			4	2	25	31
2006	108,972	1,688,548	1.549			3	8	19	30
2007	109,773	1,592,389	1.450			4	5	24	33
2008	97,588	4,641,020	4.755	1		4	5	10	20
2009	80,226	818,760	1.020			1	4	9	14
TOTAL	489,298	10,242,476	2.093			1	16	24	128

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			739,541	57,321	118,728			199,077	67,358	234,912	84,822
2006			511,312	228,385	52,899			463,794	182,312	111,135	138,711
2007			649,856	90,369	106,629			332,128	143,643	155,192	114,572
2008	200,000		1,369,915	149,972	40,707	7,750		2,590,095	107,275	80,651	94,655
2009			93,760	100,448	57,373			79,073	315,844	67,993	104,269
TOTAL	200,000		3,364,384	626,495	376,336	7,750		3,664,167	816,432	649,883	537,029

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,366,672	100,885	235,319			840,304	245,857	918,977	105,603
2006		110,177	962,590	385,285	104,888		131,481	1,957,948	889,688	404,047	175,747
2007		131,004	1,155,698	194,494	181,805		165,416	1,513,735	619,374	531,366	180,107
2008	646,485	155,585	1,101,743	259,699	72,785	510,503	364,028	2,605,280	665,250	266,653	142,077
2009		59,392	486,847	153,855	68,587		104,377	1,787,309	906,958	249,860	134,924
TOTAL	646,485	456,158	5,073,550	1,094,218	663,384	510,503	765,302	8,704,576	3,327,127	2,370,903	738,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,156,574	7,455,632	738,458			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,216,352	-1,306,001	3,310			
TOTAL LOSSES	13,940,222	6,149,631	741,768			
EXPECTED LOSSES	7,637,943	3,977,991	381,652			
CREDIBILITY	.10	.25	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.849	1.257	.152	4.258		
INDICATED (POST-TEST)	1.863	.822	.099	2.784		
PRES. ON RATE LEVEL	1.775	.924	.089	2.788		
DERIVED BY FORMULA	1.784	.899	.092	2.775		
UNDERLYING PRES. RATE	1.561	.813	.078	2.452		
PROPOSED	1.790	.902	.092	2.784		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.875
IND. RATES				3.88	MINIMUM PREMIUM	1210
MAN. RATES	3.34	3.08	3.31	+ 3.88	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,875	7,542	.154						3	3
2006	7,195	262,083	3.642						4	4
2007	6,317	187,545	2.968						4	5
2008	5,792	502,355	8.673			1	1		3	5
2009	4,422	353,935	8.003				2		2	4
TOTAL	28,601	1,313,460	4.592			1	4		16	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,150					2,965	3,427
2006					41,508					207,552	13,023
2007				23,171	28,675				30,898	82,882	21,919
2008			144,538	56,885	2,425			130,662	142,449	6,494	18,902
2009				94,564	24,599				178,637	48,319	7,816
TOTAL			144,538	174,620	98,357			130,662	351,984	348,212	65,087

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,280					11,599	4,267
2006			4,119	4,263	78,157			18,349	49,889	731,923	16,500
2007		1,226	19,570	42,836	46,836		3,397	52,120	138,392	272,502	34,457
2008		44,953	320,479	86,560	10,857		116,766	906,841	508,632	60,755	28,372
2009		23,936	227,560	104,988	34,370		42,360	776,651	490,849	155,431	10,114
TOTAL		70,115	571,728	238,647	172,500		162,523	1,753,961	1,187,762	1,232,210	93,710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,558,327	2,831,119	93,710			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-181,941	-134,155	418			
TOTAL LOSSES	2,376,386	2,696,964	94,128			
EXPECTED LOSSES	622,930	410,424	49,193			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.309	9.430	.329	18.068		
INDICATED (POST-TEST)	5.434	6.167	.215	11.816		
PRES. ON RATE LEVEL	2.476	1.632	.196	4.304		
DERIVED BY FORMULA	2.506	1.813	.197	4.516		
UNDERLYING PRES. RATE	2.178	1.435	.172	3.785		
PROPOSED	2.506	1.813	.197	4.516		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.285
IND. RATES				6.29	MINIMUM PREMIUM	1790
MAN. RATES	3.77	4.26	5.11	+ 6.29	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	100,772	2,007,092	1.991			3	12	43	58
2006	111,474	3,660,876	3.284			11	6	23	40
2007	119,552	2,393,492	2.002			6	9	26	41
2008	114,445	1,711,867	1.495			4	5	21	30
2009	76,523	1,519,745	1.985			1	4	24	29
TOTAL	522,766	11,293,072	2.160			25	36	137	198

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			487,163	309,793	199,599			243,942	250,112	403,060	113,423
2006			1,787,781	107,990	132,096			1,233,918	60,653	230,146	108,292
2007			778,080	225,291	116,827			650,385	254,550	264,480	103,879
2008			563,343	124,623	110,637			391,346	154,186	217,824	149,908
2009			180,595	135,033	201,084			135,833	264,619	323,560	279,021
TOTAL			3,796,962	902,730	760,243			2,655,424	984,120	1,439,070	754,523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			900,278	545,236	395,606			1,029,679	912,908	1,576,771	141,212
2006		338,660	2,850,331	215,609	253,537		309,955	4,486,216	455,933	820,253	137,206
2007		160,190	1,436,136	409,127	207,008		321,518	2,928,378	1,107,293	908,963	163,297
2008		159,304	1,137,920	267,040	155,419		286,375	2,147,480	850,565	632,785	225,012
2009		115,646	943,619	317,480	206,271		139,087	2,363,684	1,187,885	714,872	361,053
TOTAL		773,800	7,268,284	1,754,492	1,217,841		1,056,935	12,955,437	4,514,584	4,653,644	1,027,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,054,456	12,140,561	1,027,780			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,044,668	-1,795,983	4,335			
TOTAL LOSSES	18,009,788	10,344,578	1,032,115			
EXPECTED LOSSES	13,895,120	5,452,449	517,538			
CREDIBILITY	.10	.26	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.445	1.979	.197	5.621		
INDICATED (POST-TEST)	2.253	1.294	.129	3.676		
PRES. ON RATE LEVEL	3.022	1.186	.113	4.321		
DERIVED BY FORMULA	2.945	1.214	.117	4.276		
UNDERLYING PRES. RATE	2.658	1.043	.099	3.800		
PROPOSED	2.945	1.214	.117	4.276		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.951
IND. RATES				5.95	MINIMUM PREMIUM	1710
MAN. RATES	5.04	4.77	5.13	+ 5.95	PRESENT	1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	77,940	5,092,684	6.534			5	11		42	58
2006	87,278	1,525,670	1.748			2	8		36	46
2007	84,329	3,249,502	3.853			5	10		30	45
2008	85,568	1,606,988	1.878			3	6		18	27
2009	75,827	2,425,888	3.199			3	9		30	42
TOTAL	410,942	13,900,732	3.383			18	44		156	218

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			855,511	358,588	153,690			761,551	2,521,192	340,829	101,323
2006			280,736	224,480	90,206			343,681	247,313	216,320	122,934
2007			1,218,825	367,674	72,017			786,467	385,425	284,258	134,836
2008			410,024	129,392	86,243			342,722	180,680	239,126	218,801
2009			326,319	266,371	416,733			187,732	438,182	579,667	210,884
TOTAL			3,091,415	1,346,505	818,889			2,422,153	3,772,792	1,660,200	788,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,443,670	561,605	304,616			2,905,453	3,788,376	1,333,323	126,147
2006		58,387	534,652	378,721	174,641		96,944	1,494,413	1,187,967	777,911	155,757
2007		181,301	1,641,449	619,293	144,820		261,614	2,460,875	1,513,734	990,912	211,962
2008		125,921	910,143	247,871	123,873		273,243	2,083,328	933,825	694,251	328,420
2009		241,825	1,963,182	648,824	426,432		236,491	4,023,362	2,032,695	1,266,328	272,884
TOTAL		607,434	6,493,096	2,456,314	1,174,382		868,292	12,967,431	9,456,597	5,062,725	1,095,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,936,253	18,150,018	1,095,170			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,260,698	-1,957,816	5,759			
TOTAL LOSSES	18,675,555	16,192,202	1,100,929			
EXPECTED LOSSES	7,935,289	6,081,941	624,632			
CREDIBILITY	.09	.22	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.545	3.940	.268	8.753		
INDICATED (POST-TEST)	2.972	2.577	.175	5.724		
PRES. ON RATE LEVEL	2.195	1.683	.173	4.051		
DERIVED BY FORMULA	2.265	1.880	.173	4.318		
UNDERLYING PRES. RATE	1.931	1.480	.152	3.563		
PROPOSED	2.265	1.880	.173	4.318		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.010
IND. RATES				6.01	MINIMUM PREMIUM	1720
MAN. RATES	4.44	4.30	4.81	+ 6.01	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	17,808	1,917,010	10.764			5	4	5	14
2006	13,808	530,700	3.843			2	4	6	12
2007	14,614	836,951	5.727			2	1	2	5
2008	10,412	359,763	3.455			1	1	3	5
2009	9,918	295,449	2.978				2	4	6
TOTAL	66,560	3,939,873	5.919			10	12	20	42

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,002,339	61,198	29,496			725,080	68,374	26,325	4,198
2006			163,196	90,463	19,558			123,550	93,693	31,002	9,238
2007			246,195	60,736	4,290			466,817	48,957	3,928	6,028
2008			68,721	37,102	83,073			45,283	32,429	86,739	6,416
2009				55,550	54,965				49,479	70,387	65,068
TOTAL			1,480,451	305,049	191,382			1,360,730	292,932	218,381	90,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,669,820	107,708	58,461			2,660,730	249,566	102,983	5,227
2006		36,012	317,662	151,869	38,853		39,066	595,209	438,803	115,074	11,705
2007		43,590	386,811	103,474	12,645		192,333	1,691,798	258,170	29,433	9,476
2008		27,651	221,707	98,617	105,296		43,380	348,686	198,922	239,443	9,630
2009		23,592	213,285	96,598	57,189		18,849	343,886	219,414	150,167	84,198
TOTAL		130,845	2,809,285	558,266	272,444		293,628	5,640,309	1,364,875	637,100	120,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,874,067	2,832,685	120,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,202,561	-437,207	419	
TOTAL LOSSES	7,671,506	2,395,478	120,655	
EXPECTED LOSSES	3,881,113	1,238,016	53,247	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.526	3.599	.181	15.306
INDICATED (POST-TEST)	7.538	2.354	.118	10.010
PRES. ON RATE LEVEL	6.630	2.115	.091	8.836
DERIVED BY FORMULA	6.657	2.132	.093	8.882
UNDERLYING PRES. RATE	5.831	1.860	.080	7.771
PROPOSED	6.657	2.132	.093	8.882

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	12.362
IND. RATES				12.36	MINIMUM PREMIUM	2000
MAN. RATES	10.08	9.60	10.49	+ 12.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,409	317,010	13.159			1	1	1		3
2006	3,330	3,411	.102							
2007	2,545	128,944	5.066				3			5
2008	2,721	39,911	1.466						1	1
2009	5,692	126,891	2.229					1	1	2
TOTAL	16,697	616,167	3.690			1	5	5		11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			151,102	29,757	6,833			92,798	25,607	7,788	3,125
2006											3,411
2007				76,523	12,254				3,355	20,502	16,310
2008					6,230					4,741	28,940
2009				61,119	2,334				43,902	10,967	8,569
TOTAL			151,102	167,399	27,651			92,798	72,864	43,998	60,355

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			279,236	52,372	13,543			391,700	93,466	30,467	3,891
2006											4,322
2007		2,534	40,031	120,180	23,740		577	8,954	20,080	66,710	25,639
2008		405	4,520	3,415	7,549		335	3,783	4,145	12,499	43,439
2009		12,285	120,427	56,166	9,823		10,302	188,820	119,292	36,496	11,088
TOTAL		15,224	444,214	232,133	54,655		11,214	593,257	236,983	146,172	88,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,063,909	669,943	88,379	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,702	-80,602	379	
TOTAL LOSSES	909,207	589,341	88,758	
EXPECTED LOSSES	618,123	282,346	29,720	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.445	3.530	.532	9.507
INDICATED (POST-TEST)	3.561	2.309	.348	6.218
PRES. ON RATE LEVEL	4.209	1.923	.202	6.334
DERIVED BY FORMULA	4.203	1.935	.206	6.344
UNDERLYING PRES. RATE	3.702	1.691	.178	5.571
PROPOSED	4.196	1.932	.206	6.334

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.816
IND. RATES				8.82	MINIMUM PREMIUM	2000
MAN. RATES	7.03	6.80	7.52	+ 8.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,679									
2006	3,201	862	.026							
2007	2,858	409,302	14.321			1				1
2008	2,176	92,230	4.238				1			1
2009	2,080									
TOTAL	12,994	502,394	3.866			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											862
2007			241,974					161,261			6,067
2008				45,930					45,738		562
TOTAL			241,974	45,930				161,261	45,738		7,491

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,092
2007		44,321	379,242	10,092	2,592		70,356	611,845	35,273	3,264	9,537
2008		4,304	45,068	57,231	4,017		8,181	88,985	138,224	11,734	844
TOTAL		48,625	424,310	67,323	6,609		78,537	700,830	173,497	14,998	11,473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,252,302	262,427	11,473			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-39,981	-28,339	52			
TOTAL LOSSES	1,212,321	234,088	11,525			
EXPECTED LOSSES	133,189	83,811	6,366			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.330	1.802	.089	11.221		
INDICATED (POST-TEST)	6.102	1.179	.058	7.339		
PRES. ON RATE LEVEL	1.166	.733	.056	1.955		
DERIVED BY FORMULA	1.215	.742	.056	2.013		
UNDERLYING PRES. RATE	1.025	.645	.049	1.719		
PROPOSED	1.215	.742	.056	2.013		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.801
IND. RATES				2.80	MINIMUM PREMIUM	950
MAN. RATES	2.27	2.15	2.32	+ 2.80	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,754	280,527	5,900			1			2	3
2006	4,788	74,196	1,549				1			1
2007	4,430	11,851	.267						1	1
2008	3,580	11,790	.329							
2009	3,180	31,327	.985						1	1
TOTAL	20,732	409,691	1,976			1	1		4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			197,195		4,140			67,346		7,249	4,597
2006				15,145					26,005		33,046
2007					1,223					10,628	
2008											11,790
2009					4,800					11,000	15,527
TOTAL			197,195	15,145	10,163			67,346	26,005	28,877	64,960

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			364,416		8,205			284,267		28,359	5,723
2006			2,688	24,618	291			8,938	115,102	1,408	41,869
2007		22	367	317	1,942		195	3,048	4,671	34,299	
2008											17,697
2009		1,130	9,431	4,138	4,383		1,371	24,845	16,105	20,667	20,092
TOTAL		1,152	376,902	29,073	14,821		1,566	321,098	135,878	84,733	85,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	700,718	264,505	85,381	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-159,347	-134,428	187	
TOTAL LOSSES	541,371	130,077	85,568	
EXPECTED LOSSES	524,727	392,251	23,013	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.611	.627	.413	3.651
INDICATED (POST-TEST)	1.708	.410	.270	2.388
PRES. ON RATE LEVEL	2.878	2.151	.126	5.155
DERIVED BY FORMULA	2.866	2.099	.130	5.095
UNDERLYING PRES. RATE	2.531	1.892	.111	4.534
PROPOSED	2.866	2.099	.130	5.095

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.091
IND. RATES				7.09	MINIMUM PREMIUM	1980
MAN. RATES	5.85	5.56	6.12	+ 7.09	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,395	17,435	1,249						1	1
2006	1,598	22,687	1,419						1	1
2007	1,276	80,415	6,302						2	2
2008	1,060	13,935	1,314						1	1
2009	910									
TOTAL	6,239	134,472	2,155						5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					7,008					10,427	
2006					7,431					13,737	1,519
2007					31,549					48,866	
2008					7,848					6,087	
TOTAL					53,836					79,117	1,519

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					13,890					40,790	
2006			737	763	13,992			1,214	3,304	48,444	1,925
2007		577	9,415	8,150	50,111		896	13,999	21,470	157,698	
2008		510	5,698	4,303	9,511		428	4,851	5,315	16,042	
TOTAL		1,087	15,850	13,216	87,504		1,324	20,064	30,089	262,974	1,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,325	393,783	1,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,211	-32,645	63	
TOTAL LOSSES		361,138	1,988	
EXPECTED LOSSES	286,370	94,833	7,986	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5,788	.032	5.820
INDICATED (POST-TEST)	.000	3,785	.021	3.806
PRES. ON RATE LEVEL	5,219	1,728	.146	7.093
DERIVED BY FORMULA	5,167	1,749	.145	7.061
UNDERLYING PRES. RATE	4,590	1,520	.128	6.238
PROPOSED	5,167	1,749	.145	7.061

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	9.828
IND. RATES				9.83	MINIMUM PREMIUM	2000
MAN. RATES	8.25	7.78	8.42	+ 9.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	6,779	1,292,300	19,063			2	5	3	10
2006	7,488	161,374	2,155				3	3	6
2007	7,219	421,020	5,832			1	1	2	4
2008	6,842	762,948	11,150			1	1	2	4
2009	5,866	215,365	3,671				2	3	5
TOTAL	34,194	2,853,007	8,344			4	12	13	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			578,145	97,807	2,520			523,624	75,599	9,260	5,345
2006				79,146	4,765				56,891	11,338	9,234
2007			193,615	1,185	10,283			196,762	1,634	12,831	4,710
2008			245,740	40,111	10,217			370,268	45,602	46,218	4,792
2009				45,660	18,270				74,822	67,870	8,743
TOTAL			1,017,500	263,909	46,055			1,090,654	254,548	147,517	32,824

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			703,803	172,140	4,995			1,355,082	275,936	36,224	6,655
2006			14,522	129,138	10,496			20,554	254,532	43,065	11,699
2007		33,625	289,424	12,077	18,353		81,199	708,269	51,561	45,423	7,404
2008		32,185	231,730	65,679	17,956		117,908	857,892	263,167	141,859	7,193
2009		13,060	122,443	56,207	22,430		23,681	432,889	275,335	154,618	11,313
TOTAL		78,870	1,361,922	435,241	74,230		222,788	3,374,686	1,120,531	421,189	44,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,038,266	2,051,191	44,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-218,938	-245,817	390	
TOTAL LOSSES	4,819,328	1,805,374	44,654	
EXPECTED LOSSES	753,977	749,533	44,111	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.094	5.280	.131	19.505
INDICATED (POST-TEST)	9.217	3.453	.086	12.756
PRES. ON RATE LEVEL	2.507	2.492	.147	5.146
DERIVED BY FORMULA	2.641	2.530	.144	5.315
UNDERLYING PRES. RATE	2.205	2.192	.129	4.526
PROPOSED	2.641	2.530	.144	5.315

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				7.40	MINIMUM PREMIUM	2000
MAN. RATES	5.59	5.48	6.11	+ 7.40	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,205	21,625	.980						1	1
2006	2,077	47,300	2.277						3	3
2007	2,478	17,319	.698						1	1
2008	2,539	70,493	2.776						1	1
2009	2,171	1,563	.071							
TOTAL	11,470	158,300	1.380						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,715					3,231	16,679
2006					6,179					35,748	5,373
2007					7,238					9,289	792
2008					48,040					21,558	895
2009											1,563
TOTAL					63,172					69,826	25,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,399					12,640	20,765
2006			612	635	11,634			3,162	8,595	126,064	6,808
2007		133	2,161	1,868	11,496		169	2,663	4,083	29,978	1,245
2008		3,133	34,871	26,345	58,210		1,517	17,189	18,845	56,831	1,343
2009											2,023
TOTAL		3,266	37,644	28,848	84,739		1,686	23,014	31,523	225,513	32,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,610	370,623	32,184	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-101,464	-58,169	157	
TOTAL LOSSES		312,454	32,341	
EXPECTED LOSSES	364,059	182,603	16,746	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.724	.282	3.006
INDICATED (POST-TEST)	.000	1.781	.184	1.965
PRES. ON RATE LEVEL	3.609	1.810	.166	5.585
DERIVED BY FORMULA	3.573	1.809	.166	5.548
UNDERLYING PRES. RATE	3.174	1.592	.146	4.912
PROPOSED	3.573	1.809	.166	5.548

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE
IND. RATES				7.72	MINIMUM PREMIUM
MAN. RATES	6.26	6.03	6.63	+ 7.72	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,353	5,021	.213						1	1
2006	2,714	7,915	.291						1	1
2007	2,361	366,994	15.544			1				1
2008	1,883	10,401	.552							
2009	1,581	17,377	1.099						1	1
TOTAL	10,892	407,708	3.743			1			3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					621						4,400
2006					4,741						3,174
2007			294,116					72,710			168
2008											10,401
2009					3,660					1,430	12,287
TOTAL			294,116		9,022			72,710		1,430	30,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,231						5,478
2006			470	486	8,926						4,021
2007		57,168	489,210	13,019	3,345		33,676	292,775	16,877	1,559	264
2008											15,612
2009		862	7,189	3,155	3,344		174	3,224	2,096	2,682	15,899
TOTAL		58,030	496,869	16,660	16,846		33,850	295,999	18,973	4,241	41,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	884,748	56,720	41,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,246	-68,367	198	
TOTAL LOSSES	808,502		41,472	
EXPECTED LOSSES	249,971	199,650	24,834	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.423	.000	.381	7.804
INDICATED (POST-TEST)	4.855	.000	.249	5.104
PRES. ON RATE LEVEL	2.610	2.084	.259	4.953
DERIVED BY FORMULA	2.632	2.042	.259	4.933
UNDERLYING PRES. RATE	2.295	1.833	.228	4.356
PROPOSED	2.643	2.050	.260	4.953

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.894
IND. RATES				6.89	MINIMUM PREMIUM	1935
MAN. RATES	5.74	5.43	5.88	+ 6.89	PRESENT	1725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	76,819	2,130,407	2.773			6	7	21	34	
2006	78,274	3,032,686	3.874			5	7	12	24	
2007	52,536	1,455,217	2.769			4	11	11	26	
2008	51,766	1,867,469	3.607		1	4	7	10	22	
2009	42,983	1,028,119	2.391			3		5	8	
TOTAL	302,378	9,513,898	3.146		1	22	32	59	114	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			694,406	193,198	75,682			580,801	143,338	187,243	255,739
2006			1,051,166	241,250	16,026			1,358,560	199,638	68,170	97,876
2007			468,222	251,712	50,746			252,330	288,839	93,759	49,609
2008		195,069	595,801	236,778	60,722		32,736	423,061	135,063	132,230	56,009
2009			405,379		59,916			400,838		80,182	81,804
TOTAL		195,069	3,214,974	922,938	263,092		32,736	3,015,590	766,878	561,584	541,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,244,456	340,028	150,002			2,256,832	523,184	732,494	318,395
2006		143,447	1,238,089	405,022	35,967		203,656	2,995,256	986,854	254,730	124,008
2007		99,534	913,597	418,745	100,013		136,149	1,308,171	1,053,051	355,043	77,986
2008		846,606	1,128,178	374,545	103,522		627,615	1,801,023	690,358	399,501	84,070
2009		107,225	760,696	105,519	67,117		108,356	1,591,070	318,358	174,954	105,854
TOTAL		1,196,812	5,285,016	1,643,859	456,621		1,075,776	9,952,352	3,571,805	1,916,722	710,313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,509,956	7,589,007	710,313			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,454,716	-1,011,785	3,226			
TOTAL LOSSES	15,055,240	6,577,222	713,539			
EXPECTED LOSSES	7,765,066	2,887,710	414,257			
CREDIBILITY	.07	.18	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.979	2.175	.236	7.390		
INDICATED (POST-TEST)	3.256	1.422	.154	4.832		
PRES. ON RATE LEVEL	2.920	1.086	.155	4.161		
DERIVED BY FORMULA	2.944	1.146	.155	4.245		
UNDERLYING PRES. RATE	2.568	.955	.137	3.660		
PROPOSED	2.944	1.146	.155	4.245		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.908
IND. RATES				5.91	MINIMUM PREMIUM	1700
MAN. RATES	4.57	4.44	4.94	+ 5.91	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	8,089	24,490	.302						3	3
2006	7,172	13,732	.191						1	1
2007	7,561	43,287	.572						4	4
2008	5,832	31,935	.547						4	4
2009	5,344	144,849	2.710						4	4
TOTAL	33,998	258,293	.760						16	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					8,376					13,049	3,065
2006					6,000					3,556	4,176
2007					4,083					10,122	29,082
2008					10,845					18,930	2,160
2009					27,129					104,871	12,849
TOTAL					56,433					150,528	51,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					16,602					51,047	3,816
2006			596	616	11,298			313	856	12,540	5,291
2007		78	1,221	1,056	6,483		186	2,899	4,449	32,666	45,717
2008		710	7,872	5,950	13,142		1,331	15,098	16,545	49,897	3,242
2009		6,382	53,312	23,384	24,776		13,076	236,843	153,557	197,061	16,627
TOTAL		7,170	63,001	31,006	72,301		14,593	255,153	175,407	343,211	74,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	339,917	621,925	74,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-345,407	-157,928	388	
TOTAL LOSSES		463,997	75,081	
EXPECTED LOSSES	1,145,053	459,992	47,257	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.365	.221	1.586
INDICATED (POST-TEST)	.000	.893	.145	1.038
PRES. ON RATE LEVEL	3.830	1.538	.158	5.526
DERIVED BY FORMULA	3.753	1.512	.157	5.422
UNDERLYING PRES. RATE	3.368	1.353	.139	4.860
PROPOSED	3.753	1.512	.157	5.422

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.546
IND. RATES				7.55	MINIMUM PREMIUM	2000
MAN. RATES	6.40	6.05	6.56	+ 7.55	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	20,302	80,120	.394						2	2
2006	15,563	307,630	1.976			1			1	2
2007	13,652	30,021	.219							
2008	25,882	520,536	2.011			2	2		1	5
2009	9,219	3,486	.037							
TOTAL	84,618	941,793	1.113			3	2		4	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					30,808					46,269	3,043
2006			239,872		1,402			66,356			
2007											30,021
2008			342,384	35,791	7,002			58,712	44,285	2,712	29,650
2009											3,486
TOTAL			582,256	35,791	39,212			125,068	44,285	48,981	66,200

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					61,061					181,005	3,789
2006		52,931	440,590	4,290	3,069		20,979	300,906	8,945	366	
2007											47,193
2008		97,301	662,957	82,436	18,579		48,927	368,952	168,762	21,694	44,504
2009											4,511
TOTAL		150,232	1,103,547	86,726	82,709		69,906	669,858	177,707	203,065	99,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,993,543	550,207	99,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-729,010	-184,470	691	
TOTAL LOSSES	1,264,533	365,737	100,688	
EXPECTED LOSSES	2,439,537	557,632	87,157	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.494	.432	.119	2.045
INDICATED (POST-TEST)	.977	.283	.078	1.338
PRES. ON RATE LEVEL	3.278	.749	.117	4.144
DERIVED BY FORMULA	3.209	.712	.114	4.035
UNDERLYING PRES. RATE	2.883	.659	.103	3.645
PROPOSED	3.209	.712	.114	4.035

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.616
IND. RATES				5.62	MINIMUM PREMIUM	1630
MAN. RATES	4.92	4.57	4.92	+ 5.62	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	375									
2006	406									
2007	401	1,403	.349						1	1
2008	400									
2009	339	944	.278							
TOTAL	1,921	2,347	.122						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					181					1,222	
2009											944
TOTAL					181					1,222	944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		3	55	45	288		27	351	540	3,943	
2009											1,222
TOTAL		3	55	45	288		27	351	540	3,943	1,222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	436	4,816	1,222	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,955	-12,752	38	
TOTAL LOSSES			1,260	
EXPECTED LOSSES	104,291	39,265	4,169	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.066	.066
INDICATED (POST-TEST)	.000	.000	.043	.043
PRES. ON RATE LEVEL	6.173	2,324	.247	8.744
DERIVED BY FORMULA	6.173	2,301	.245	8.719
UNDERLYING PRES. RATE	5.429	2,044	.217	7.690
PROPOSED	6.173	2,301	.245	8.719

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	12.135
IND. RATES				12.14	MINIMUM PREMIUM	2000
MAN. RATES	10.61	9.76	10.38	+ 12.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	767	1,773	.231							
2006	770	94,356	12.254						1	1
2007	743	14,048	1.890						1	1
2008	694	27,263	3.928						2	2
2009	866	43,669	5.042						1	1
TOTAL	3,840	181,109	4.716						3	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,773
2006					41,777					52,579	
2007				516					13,532		
2008				13,583					13,528		152
2009					17,257					26,412	
TOTAL				14,099	59,034				27,060	78,991	1,925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,207
2006			4,144	4,289	78,664			4,647	12,640	185,417	
2007		15	246	788	27		825	12,423	44,664	2,206	
2008		1,273	13,331	16,928	1,190		2,410	26,315	40,890	3,475	228
2009		4,061	33,910	14,876	15,759		3,300	59,649	38,677	49,629	
TOTAL		5,349	51,631	36,881	95,640		6,535	103,034	136,871	240,727	2,435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	166,549	510,119	2,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,765	-22,413	80	
TOTAL LOSSES	139,784	487,706	2,515	
EXPECTED LOSSES	95,540	70,272	7,987	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.640	12.701	.065	16.406
INDICATED (POST-TEST)	2.381	8.306	.043	10.730
PRES. ON RATE LEVEL	2.829	2.081	.236	5.146
DERIVED BY FORMULA	2.829	2.143	.234	5.206
UNDERLYING PRES. RATE	2.488	1.830	.208	4.526
PROPOSED	2.829	2.143	.234	5.206

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				7.25	MINIMUM PREMIUM	2000
MAN. RATES	5.59	5.48	6.11	+ 7.25	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,357	402,239	29,641				3			3
2006	1,334	112,820	8,457				3	1		4
2007	1,026									
2008	807	228,569	28,323			1				1
2009	1,324	36,744	2,775						3	3
TOTAL	5,848	780,372	13,344			1	6	4		11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				77,576					294,668		29,995
2006				62,610	1,371				38,598	9,470	771
2008			71,773					154,428			2,368
2009					17,686					17,337	1,721
TOTAL			71,773	140,186	19,057			154,428	333,266	26,807	34,855

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				136,534					1,075,538		37,344
2006			11,250	101,911	3,785			14,105	173,111	35,484	977
2008		19,597	130,546	7,127	1,462		107,347	738,141	85,632	8,392	3,554
2009		4,167	34,754	15,249	16,156		2,162	39,143	25,386	32,580	2,227
TOTAL		23,764	176,550	260,821	21,403		109,509	791,389	1,359,667	76,456	44,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,101,212	1,718,347	44,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,286	-132,430	145	
TOTAL LOSSES	1,008,926	1,585,917	44,247	
EXPECTED LOSSES	313,627	398,366	14,971	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17,252	27,119	.757	45.128
INDICATED (POST-TEST)	11,283	17,736	.495	29.514
PRES. ON RATE LEVEL	6,098	7,745	.291	14.134
DERIVED BY FORMULA	6,150	7,845	.293	14.288
UNDERLYING PRES. RATE	5,363	6,812	.256	12.431
PROPOSED	6,150	7,845	.293	14.288

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	19.887
IND. RATES				19.89	MINIMUM PREMIUM	2000
MAN. RATES	16.71	15.64	16.78	+ 19.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	185									
2006	585									
2007	332	196	.059							
2008	159									
2009	275									
TOTAL	1,536	196	.013							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											196
TOTAL											196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											308
TOTAL											308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,712	-5,029	11	
TOTAL LOSSES			319	
EXPECTED LOSSES	51,733	15,176	1,368	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.021	.021
INDICATED (POST-TEST)	.000	.000	.014	.014
PRES. ON RATE LEVEL	3.830	1.123	.101	5.054
DERIVED BY FORMULA	3.830	1.112	.100	5.042
UNDERLYING PRES. RATE	3.368	.988	.089	4.445
PROPOSED	3.830	1.112	.100	5.042

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.017
IND. RATES				7.02	MINIMUM PREMIUM	1965
MAN. RATES	5.78	5.48	6.00	+ 7.02	PRESENT	1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,142	68,534	6.001			1			1	2
2006	1,208	146	.012							
2007	1,164									
2008	605									
2009	402									
TOTAL	4,521	68,680	1.519			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			58,320		2,971			2,053		4,913	277
2006											146
TOTAL			58,320		2,971			2,053		4,913	423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			107,775		5,889			8,666		19,220	345
2006											185
TOTAL			107,775		5,889			8,666		19,220	530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,441	25,109	530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,460	-35,125	46	
TOTAL LOSSES	66,981		576	
EXPECTED LOSSES	151,272	95,166	7,414	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.482	.000	.013	1.495
INDICATED (POST-TEST)	.969	.000	.009	.978
PRES. ON RATE LEVEL	3.804	2.393	.187	6.384
DERIVED BY FORMULA	3.804	2.369	.185	6.358
UNDERLYING PRES. RATE	3.346	2.105	.164	5.615
PROPOSED	3.804	2.369	.185	6.358

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.849
IND. RATES				8.85	MINIMUM PREMIUM	2000
MAN. RATES	7.30	6.92	7.58	+ 8.85	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	408	2,252	.551						1	1
2006	764	70,514	9.229						1	1
2007	361									
2008	262									
2009	129									
TOTAL	1,924	72,766	3.782						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					838					1,414	
2006				56,681					8,217		5,616
TOTAL				56,681	838				8,217	1,414	5,616

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,661					5,532	
2006			10,062	92,132	1,090			2,823	36,371	446	7,115
TOTAL			10,062	92,132	2,751			2,823	36,371	5,978	7,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,885	137,232	7,115	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,796	-7,076	13	
TOTAL LOSSES	4,089	130,156	7,128	
EXPECTED LOSSES	25,608	19,220	2,347	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.213	6.765	.370	7.348
INDICATED (POST-TEST)	.139	4.424	.242	4.805
PRES. ON RATE LEVEL	1.513	1.136	.139	2.788
DERIVED BY FORMULA	1.513	1.169	.140	2.822
UNDERLYING PRES. RATE	1.331	.999	.122	2.452
PROPOSED	1.513	1.169	.140	2.822

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.927
IND. RATES				3.93	MINIMUM PREMIUM	1225
MAN. RATES	3.34	3.08	3.31	+ 3.93	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	993	50,021	5.037						2	2
2006	1,343	2,197	.163							
2007	1,826	2,196	.120							
2008	1,289	146	.011							
2009	1,052	12,701	1.207							
TOTAL	6,503	67,261	1.034						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					16,219					33,253	549
2006											2,197
2007											2,196
2008											146
2009											12,701
TOTAL					16,219					33,253	17,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					32,146					130,086	684
2006											2,784
2007											3,452
2008											219
2009											16,435
TOTAL					32,146					130,086	23,574

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		162,232	23,574	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,789	-33,084	88	
TOTAL LOSSES		129,148	23,662	
EXPECTED LOSSES	60,153	102,682	10,080	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.986	.364	2.350
INDICATED (POST-TEST)	.000	1.299	.238	1.537
PRES. ON RATE LEVEL	1.052	1.795	.176	3.023
DERIVED BY FORMULA	1.041	1.790	.177	3.008
UNDERLYING PRES. RATE	.925	1.579	.155	2.659
PROPOSED	1.041	1.790	.177	3.008

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.186
IND. RATES				4.19	MINIMUM PREMIUM	1285
MAN. RATES	3.61	3.37	3.59	+ 4.19	PRESENT	1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	591									
2006	575									
2007	838									
2008	993									
2009	1,178									
TOTAL	4,175									

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.	-18,472	-10,133	65	
TOTAL LOSSES			65	
EXPECTED LOSSES	75,568	35,612	5,427	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.058	.970	.148	3.176
DERIVED BY FORMULA	2.058	.960	.147	3.165
UNDERLYING PRES. RATE	1.810	.853	.130	2.793
PROPOSED	2.058	.960	.147	3.165

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.405
IND. RATES				4.41	MINIMUM PREMIUM	1340
MAN. RATES	3.74	3.50	3.77	+ 4.41	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
2005	66					66						
2006	68					68						
2007	71					71						
2008	71					71						
2009	64					64						
TOTAL	340					340						

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.	-3,735	-6,523	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	13,192	20,289	1,940	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	4.412	6.784	.649	11.845
DERIVED BY FORMULA	4.412	6.784	.649	11.845
UNDERLYING PRES. RATE	3.880	5.967	.571	10.418
PROPOSED	4.412	6.784	.649	11.845

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	15.540
IND. RATES				15.54	MINIMUM PREMIUM	2000
MAN. RATES	13.98	12.95	12.75	+ 15.54	PRESENT	2000

+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
2005	1,597	6,017	.376			1,597						
2006	2,413	939	.038			2,413						
2007	2,324	2,833	.121			2,324						
2008	2,730	5,438	.199			2,730						
2009	1,884	18,418	.977			1,884					3	3
TOTAL	10,948	33,645	.307			10,948					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											6,017
2006											939
2007											2,833
2008											5,438
2009					6,360					11,629	429
TOTAL					6,360					11,629	15,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											7,491
2006											1,190
2007											4,453
2008											8,162
2009		1,500	12,499	5,479	5,809		1,448	26,260	17,032	21,853	555
TOTAL		1,500	12,499	5,479	5,809		1,448	26,260	17,032	21,853	21,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,707	50,173	21,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,169	-26,758	179	
TOTAL LOSSES		23,415	22,030	
EXPECTED LOSSES	167,176	86,380	19,269	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.214	.201	.415
INDICATED (POST-TEST)	.000	.140	.131	.271
PRES. ON RATE LEVEL	1.736	.897	.200	2.833
DERIVED BY FORMULA	1.719	.882	.199	2.800
UNDERLYING PRES. RATE	1.527	.789	.176	2.492
PROPOSED	1.719	.882	.199	2.800

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.673
IND. RATES				3.67	MINIMUM PREMIUM	1160
MAN. RATES	2.86	2.91	3.05	+ 3.67	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,603	37,933	2.366						1	1
2006	1,140	921	.080							
2007	697	2,552	.366							
2008	2,115	42,377	2.003						1	1
2009	2,281									
TOTAL	7,836	83,783	1.069						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,755					30,970	208
2006											921
2007											2,552
2008					12,276					30,021	80
TOTAL					19,031					60,991	3,761

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					13,388					121,155	259
2006											1,167
2007											4,012
2008		800	8,910	6,731	14,875		2,113	23,941	26,238	79,134	120
TOTAL		800	8,910	6,731	28,263		2,113	23,941	26,238	200,289	5,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,764	261,521	5,558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,362	-9,872	44	
TOTAL LOSSES	25,402	251,649	5,602	
EXPECTED LOSSES	40,199	34,244	3,683	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.324	3.211	.071	3.606
INDICATED (POST-TEST)	.212	2.100	.046	2.358
PRES. ON RATE LEVEL	.583	.497	.054	1.134
DERIVED BY FORMULA	.579	.529	.054	1.162
UNDERLYING PRES. RATE	.513	.437	.047	.997
PROPOSED	.579	.529	.054	1.162

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.524
IND. RATES				1.52	MINIMUM PREMIUM	645
MAN. RATES	1.21	1.17	1.22	+ 1.52	PRESENT	570

+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
2005	12,997	150,703	1.159			12,997			1		2	3
2006	13,260	370,004	2.790			13,260			1	1	3	5
2007	14,130	269,640	1.908			14,130				1	6	7
2008	13,903	67,279	.483			13,903					6	6
2009	14,303	54,956	.384			14,303					6	6
TOTAL	68,593	912,582	1.330			68,593			2	2	23	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			63,672		2,766			35,036		9,876	39,353
2006			122,388	43,390	28,321			85,500	54,401	10,591	25,413
2007				16,076	12,617				99,582	98,361	43,004
2008					5,606					35,060	26,613
2009					9,251					31,985	13,720
TOTAL			186,060	59,466	58,561			120,536	153,983	185,873	148,103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			117,666		5,482			147,887		38,635	48,994
2006		27,009	235,240	75,551	54,379		27,034	407,354	254,858	40,765	32,198
2007		717	11,405	27,841	20,938		7,876	119,642	371,885	333,643	67,603
2008		358	4,071	3,081	6,795		2,477	27,957	30,635	92,415	39,946
2009		2,178	18,175	7,973	8,453		4,005	72,244	46,839	60,101	17,754
TOTAL		30,262	386,557	114,446	96,047		41,392	775,084	704,217	565,559	206,495

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,233,295	1,480,269	206,495	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-477,848	-262,286	1,521	
TOTAL LOSSES	755,447	1,217,983	208,016	
EXPECTED LOSSES	1,718,255	827,232	155,706	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.101	1.776	.303	3.180
INDICATED (POST-TEST)	.720	1.162	.198	2.080
PRES. ON RATE LEVEL	2.848	1.372	.258	4.478
DERIVED BY FORMULA	2.784	1.357	.254	4.395
UNDERLYING PRES. RATE	2.505	1.206	.227	3.938
PROPOSED	2.784	1.357	.254	4.395

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.766
IND. RATES				5.77	MINIMUM PREMIUM	1665
MAN. RATES	5.30	4.91	4.82	+ 5.77	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	29,875	120,129	.402				1		3	4
2006	20,721	218,809	1.055			1			2	3
2007	22,761	787,149	3.458	1						1
2008	20,396	308,285	1.511						2	2
2009	36,732	142,071	.386					1	2	3
TOTAL	130,485	1,576,443	1.208	1		1		2	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			69,644	23,452	17,581			97,700	24,272	36,589	18,235
2006					13,350					33,962	4,153
2007	750,000					21,500					15,649
2008					4,048					300,391	3,846
2009				15,878	10,684				43,350	28,735	43,424
TOTAL	750,000		69,644	39,330	45,663	21,500		97,700	67,622	399,677	85,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				41,276	34,846				88,593	143,137	22,703
2006		15,370	129,203	2,574	25,262		30,891	446,044	21,337	120,302	5,262
2007	595,255					561,733					24,600
2008		259	2,879	2,179	4,808		20,305	229,792	251,895	759,765	5,773
2009		5,562	51,090	23,279	11,760		12,390	226,891	144,020	69,682	56,191
TOTAL	595,255	21,191	183,172	69,308	76,676	561,733	63,586	902,727	505,845	1,092,886	114,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,327,664	1,744,715	114,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-523,543	-216,638	960	
TOTAL LOSSES	1,804,121	1,528,077	115,489	
EXPECTED LOSSES	1,923,350	687,656	86,120	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.383	1.171	.089	2.643
INDICATED (POST-TEST)	.904	.766	.058	1.728
PRES. ON RATE LEVEL	1.676	.599	.075	2.350
DERIVED BY FORMULA	1.645	.616	.073	2.334
UNDERLYING PRES. RATE	1.474	.527	.066	2.067
PROPOSED	1.645	.616	.073	2.334

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				3.06	MINIMUM PREMIUM	1015
MAN. RATES	2.86	2.56	2.53	+ 3.06	PRESENT	895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	6,667	147,041	2.205			1		4		5
2006	6,115	31,823	.520					3		3
2007	9,057	228,925	2.527			1		4		8
2008	7,465	198,555	2.659					4		7
2009	63,288	748,443	1.182					5		20
TOTAL	92,592	1,354,787	1.463			2		12		43

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			75,668		8,402			41,747		14,899	6,325
2006					8,676					14,977	8,170
2007			72,758	30,520	27,411			27,350	35,055	18,337	17,494
2008				107,800	4,581				74,107	10,908	1,159
2009				131,775	191,422				173,450	211,340	40,456
TOTAL			148,426	270,095	240,492			69,097	282,612	270,461	73,604

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			139,834		16,652			176,214		58,285	7,875
2006			861	890	16,337			1,321	3,601	52,815	10,351
2007		15,568	143,702	56,969	46,073		15,131	147,576	130,100	65,465	27,501
2008		10,413	109,112	136,840	14,979		13,998	152,865	233,496	47,771	1,740
2009		70,348	625,886	281,764	191,401		61,609	1,125,416	717,342	459,904	52,350
TOTAL		96,329	1,019,395	476,463	285,442		90,738	1,603,392	1,084,539	684,240	99,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,809,854	2,530,684	99,817			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-122,993	-122,200	1,263			
TOTAL LOSSES	2,686,861	2,408,484	101,080			
EXPECTED LOSSES	761,106	592,589	61,111			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.902	2.601	.109	5.612		
INDICATED (POST-TEST)	1.898	1.701	.071	3.670		
PRES. ON RATE LEVEL	.935	.728	.074	1.737		
DERIVED BY FORMULA	.964	.806	.074	1.844		
UNDERLYING PRES. RATE	.822	.640	.066	1.528		
PROPOSED	.964	.806	.074	1.844		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.419
IND. RATES				2.42	MINIMUM PREMIUM	860
MAN. RATES	1.76	1.68	1.87	+ 2.42	PRESENT	735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	19,144	322,860	1.686			1	3	10	14
2006	22,680	262,842	1.158				4	4	8
2007	20,960	621,998	2.967			1	5	16	22
2008	19,274	309,024	1.603				2	10	12
2009	12,067	299,767	2.484				3	9	12
TOTAL	94,125	1,816,491	1.930			2	17	49	68

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			62,645	67,698	25,687			28,991	61,805	60,975	15,059
2006				79,552	33,541				39,724	76,730	33,295
2007			112,599	108,157	44,189			87,098	112,896	96,929	60,130
2008				38,357	37,633				49,075	136,066	47,893
2009				90,165	12,887				142,870	30,753	23,092
TOTAL			175,244	383,929	153,937			116,089	406,370	401,453	179,469

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			115,768	119,149	50,912			122,371	225,588	238,535	18,748
2006			17,448	132,753	64,686			20,438	194,263	272,734	42,185
2007		25,963	251,875	181,782	77,507		48,977	482,163	435,411	333,071	94,525
2008		6,045	64,966	68,435	48,950		18,372	203,965	267,232	371,278	71,887
2009		20,349	196,216	90,997	23,116		32,885	603,320	381,009	109,473	29,881
TOTAL		52,357	646,273	593,116	265,171		100,234	1,432,257	1,503,503	1,325,091	257,226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,231,121	3,686,881	257,226	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-601,387	-402,544	1,270	
TOTAL LOSSES	1,629,734	3,284,337	258,496	
EXPECTED LOSSES	1,992,626	1,189,739	162,836	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.731	3.489	.275	5.495
INDICATED (POST-TEST)	1.132	2.282	.180	3.594
PRES. ON RATE LEVEL	2.407	1.437	.197	4.041
DERIVED BY FORMULA	2.369	1.505	.195	4.069
UNDERLYING PRES. RATE	2.117	1.264	.173	3.554
PROPOSED	2.353	1.495	.193	4.041

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.301
IND. RATES				5.30	MINIMUM PREMIUM	1550
MAN. RATES	4.80	4.41	4.35	+ 5.30	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	6,284	890,949	14.178			3	3	1	7
2006	7,246	418,754	5.779				7	3	10
2007	11,538	1,437,728	12.460		1		7	12	20
2008	11,078	976,216	8.812			3	1	10	14
2009	10,160	521,245	5.130			2		12	14
TOTAL	46,306	4,244,892	9.167		1	8	18	38	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			460,484	75,982	4,500			228,426	94,054	10,564	16,939
2006				107,675	31,169				168,578	72,449	38,883
2007		827,162		100,001	46,689		151,926		159,153	143,178	9,619
2008			338,125	46,256	107,538			227,745	50,223	137,365	68,964
2009			209,108		82,823			66,710		120,371	42,233
TOTAL		827,162	1,007,717	329,914	272,719		151,926	522,881	472,008	483,927	176,638

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			850,975	133,728	8,919			964,185	343,297	41,326	21,089
2006			22,207	178,219	60,760			64,348	763,564	264,606	49,265
2007		699,548	92,170	165,261	79,776		433,813	195,738	588,425	487,976	15,121
2008		103,669	738,453	150,187	141,227		176,935	1,295,823	398,143	387,376	103,515
2009		78,841	572,527	105,732	83,529		41,706	654,494	230,792	232,782	54,650
TOTAL		882,058	2,276,332	733,127	374,211		652,454	3,174,588	2,324,221	1,414,066	243,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,985,432	4,845,625	243,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-374,003	-468,441	1,380	
TOTAL LOSSES	6,611,429	4,377,184	245,020	
EXPECTED LOSSES	1,461,880	1,572,089	132,436	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.278	9.453	.529	24.260
INDICATED (POST-TEST)	9.338	6.182	.346	15.866
PRES. ON RATE LEVEL	3.590	3.860	.325	7.775
DERIVED BY FORMULA	3.705	3.976	.326	8.007
UNDERLYING PRES. RATE	3.157	3.395	.286	6.838
PROPOSED	3.705	3.976	.326	8.007

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	9.658
IND. RATES				9.66	MINIMUM PREMIUM	2000
MAN. RATES	7.92	7.56	8.09	+ 9.66	PRESENT	2000

+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
2005	8					8						
2006	18					18						
2007	8					8						
2008	18					18						
2009	39					39						
TOTAL	91					91						

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	-1,499	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	9,944	6,019	1,105	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.018	.018
INDICATED (POST-TEST)	.000	.000	.012	.012
PRES. ON RATE LEVEL	12.424	7.520	1.380	21.324
DERIVED BY FORMULA	12.424	7.520	1.380	21.324
UNDERLYING PRES. RATE	10.927	6.614	1.214	18.755
PROPOSED	12.424	7.520	1.380	21.324

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	25.721
IND. RATES				25.72	MINIMUM PREMIUM	2000
MAN. RATES	21.28	20.71	22.19	+ 25.72	PRESENT	2000

+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
2005	14,429	174,538	1.209			14,429				3	12	15
2006	15,397	376,258	2.443			15,397			1	3	4	8
2007	17,177	736,181	4.285			17,177			1	9	3	13
2008	17,698	466,871	2.637			17,698				3	7	10
2009	17,274	252,996	1.464			17,274				2	12	14
TOTAL	81,975	2,006,844	2.448			81,975			2	20	38	60

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				21,757	32,027				35,065	59,371	26,318
2006			125,758	17,155	6,908			170,954	27,259	14,757	13,467
2007			142,120	127,706	7,325			236,412	165,505	19,997	37,116
2008				73,231	67,581				232,759	80,165	13,135
2009				18,961	31,638				20,270	128,037	54,090
TOTAL			267,878	258,810	145,479			407,366	480,858	302,327	144,126

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				38,292	63,476				127,987	232,260	32,766
2006		27,752	234,647	30,769	13,562		54,059	785,900	147,251	54,452	17,063
2007		26,930	259,186	202,397	20,118		101,351	948,217	600,576	95,722	58,347
2008		10,969	117,816	124,376	88,014		44,836	490,372	732,533	267,567	19,716
2009		11,078	98,093	44,080	31,281		20,076	364,921	235,164	247,920	69,992
TOTAL		76,729	709,742	439,914	216,451		220,322	2,589,410	1,843,511	897,921	197,884

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,596,203	3,397,797	197,884	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-275,572	-416,543	1,205	
TOTAL LOSSES	3,320,631	2,981,254	199,089	
EXPECTED LOSSES	1,009,112	1,336,192	121,324	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.051	3.637	.243	7.931
INDICATED (POST-TEST)	2.649	2.379	.159	5.187
PRES. ON RATE LEVEL	1.400	1.853	.168	3.421
DERIVED BY FORMULA	1.437	1.895	.167	3.499
UNDERLYING PRES. RATE	1.231	1.630	.148	3.009
PROPOSED	1.437	1.895	.167	3.499

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.220
IND. RATES				4.22	MINIMUM PREMIUM	1295
MAN. RATES	3.50	3.34	3.56	+ 4.22	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,137									
2006	1,315									
2007	1,059	50,427	4.761						1	1
2008	1,079									
2009	595									
TOTAL	5,185	50,427	.973						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				26,652					23,775		
TOTAL				26,652					23,775		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		806	12,668	40,754	1,491		1,446	21,833	78,464	3,872	
TOTAL		806	12,668	40,754	1,491		1,446	21,833	78,464	3,872	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,753	124,581		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,496	-36,035	98	
TOTAL LOSSES		88,546	98	
EXPECTED LOSSES	159,854	104,789	13,220	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.708	.002	1.710
INDICATED (POST-TEST)	.000	1.117	.001	1.118
PRES. ON RATE LEVEL	3.505	2.298	.290	6.093
DERIVED BY FORMULA	3.505	2.286	.287	6.078
UNDERLYING PRES. RATE	3.083	2.021	.255	5.359
PROPOSED	3.505	2.286	.287	6.078

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.331
IND. RATES				7.33	MINIMUM PREMIUM	2000
MAN. RATES	5.83	5.78	6.34	+ 7.33	PRESENT	1840

+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
2005	6,996	316,817	4.528			6,996				5	14	19
2006	6,026	202,859	3.366			6,026				3	4	7
2007	6,374	334,557	5.248			6,374				1	7	8
2008	5,468	224,471	4.105			5,468				1	6	7
2009	4,507	150,687	3.343			4,507				1	11	12
TOTAL	29,371	1,229,391	4.186			29,371				11	42	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				74,293	19,162				142,742	53,456	27,164
2006				48,742	6,364				95,128	14,535	38,090
2007				50,128	24,917				182,129	45,239	32,144
2008				60,172	39,849				55,775	52,654	16,021
2009				57,362	12,061				16,160	56,904	8,200
TOTAL				290,697	102,353				491,934	222,788	121,619

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				130,756	37,979				521,009	209,119	33,819
2006			9,284	79,882	12,921			33,975	424,541	56,400	48,260
2007		1,970	31,261	83,088	42,382		11,920	180,215	620,980	175,669	50,530
2008		8,234	87,975	96,836	53,552		13,673	150,488	214,579	153,110	24,048
2009		13,854	132,412	61,222	18,239		10,383	188,891	121,329	112,783	10,611
TOTAL		24,058	260,932	451,784	165,073		35,976	553,569	1,902,438	707,081	167,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	874,535	3,226,376	167,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-361,489	-430,603	917	
TOTAL LOSSES	513,046	2,795,773	168,185	
EXPECTED LOSSES	1,202,449	1,260,603	111,317	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.747	9.519	.573	11.839
INDICATED (POST-TEST)	1.143	6.225	.375	7.743
PRES. ON RATE LEVEL	4.655	4.880	.431	9.966
DERIVED BY FORMULA	4.585	4.934	.429	9.948
UNDERLYING PRES. RATE	4.094	4.292	.379	8.765
PROPOSED	4.585	4.934	.429	9.948

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.999
IND. RATES				12.00	MINIMUM PREMIUM	2000
MAN. RATES	9.31	8.88	10.37	+ 12.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	3,078	166,236	5.400				1	11	12
2006	6,251	1,223,156	19.567			5	4	23	32
2007	6,151	275,196	4.474				5	20	25
2008	7,386	783,247	10.604			2	5	27	34
2009	6,711	999,815	14.898			1	3	20	24
TOTAL	29,577	3,447,650	11.657			8	18	101	127

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				37,006	27,810				44,073	38,317	19,030
2006			485,975	117,107	76,162			256,623	118,723	143,781	24,785
2007				64,094	20,976				79,813	33,637	76,676
2008			203,705	83,048	52,387			151,904	130,575	95,643	65,985
2009			176,973	95,043	239,505			61,056	115,578	256,047	55,613
TOTAL			866,653	396,298	416,840			469,583	488,762	567,425	242,089

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				65,131	55,121				160,866	149,896	23,692
2006		107,236	920,686	206,576	146,532		81,154	1,217,223	594,646	514,874	31,403
2007		2,310	36,720	103,420	36,897		5,483	82,942	278,214	121,557	120,535
2008		66,823	490,033	152,447	74,891		135,639	1,056,375	562,469	293,902	99,043
2009		124,839	997,538	319,723	237,384		79,872	1,360,368	696,656	528,999	71,964
TOTAL		301,208	2,444,977	847,297	550,825		302,148	3,716,908	2,292,851	1,609,228	346,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,765,241	5,300,201	346,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-223,038	-222,655	572			
TOTAL LOSSES	6,542,203	5,077,546	347,209			
EXPECTED LOSSES	869,562	769,299	53,534			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	22.119	17.167	1.174	40.460		
INDICATED (POST-TEST)	14.466	11.227	.768	26.461		
PRES. ON RATE LEVEL	3.343	2.957	.206	6.506		
DERIVED BY FORMULA	3.565	3.288	.228	7.081		
UNDERLYING PRES. RATE	2.940	2.601	.181	5.722		
PROPOSED	3.565	3.288	.228	7.081		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.541
IND. RATES				8.54	MINIMUM PREMIUM	2000
MAN. RATES	6.47	6.27	6.77	+ 8.54	PRESENT	1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	31,667	2,820,250	8.905			9	7	38	54
2006	34,490	2,404,946	6.972			7	5	45	57
2007	36,451	2,487,999	6.825			7	13	32	52
2008	37,575	1,374,239	3.657			4	14	14	32
2009	40,773	871,232	2.136			1	4	24	29
TOTAL	180,956	9,958,666	5.503			28	43	153	224

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,249,338	236,245	120,975			762,709	259,640	126,430	64,913
2006			995,209	109,848	148,323			645,786	128,436	281,413	95,931
2007			1,170,927	295,275	88,144			497,681	212,663	163,251	60,058
2008			473,836	320,731	41,391			250,146	206,260	49,421	32,454
2009			151,846	146,511	118,669			42,452	116,359	258,274	37,121
TOTAL			4,041,156	1,108,610	517,502			2,198,774	923,358	878,789	290,477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			2,261,631	415,792	239,772			3,139,797	947,686	494,593	80,817
2006		211,502	1,794,163	210,343	283,107		189,849	2,791,741	717,062	1,002,633	121,545
2007		238,127	2,114,292	526,123	169,814		246,398	2,246,040	889,142	572,167	94,411
2008		162,129	1,206,626	469,387	87,848		214,237	1,636,359	805,232	196,811	48,713
2009		99,136	808,420	257,042	132,543		72,849	1,261,603	686,510	531,626	48,035
TOTAL		710,894	8,185,132	1,878,687	913,084		723,333	11,075,540	4,045,632	2,797,830	393,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,694,899	9,635,233	393,521	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,592,860	-1,799,378	3,074	
TOTAL LOSSES	18,102,039	7,835,855	396,595	
EXPECTED LOSSES	9,550,858	5,810,497	300,387	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.004	4.330	.219	14.553
INDICATED (POST-TEST)	6.543	2.832	.143	9.518
PRES. ON RATE LEVEL	6.001	3.651	.189	9.841
DERIVED BY FORMULA	6.028	3.545	.183	9.756
UNDERLYING PRES. RATE	5.278	3.211	.166	8.655
PROPOSED	6.028	3.545	.183	9.756

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.767
IND. RATES				11.77	MINIMUM PREMIUM	2000
MAN. RATES	10.11	9.67	10.24	+ 11.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	19,738	783,841	3.971			1	2	7	10
2006	19,959	791,630	3.966			1	3	6	10
2007	18,203	542,092	2.978			2	1	11	14
2008	20,009	252,015	1.259				1	7	8
2009	12,990	202,310	1.557				3	5	8
TOTAL	90,899	2,571,888	2.829			4	10	36	50

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			360,916	43,812	17,151			257,277	15,896	59,068	29,721
2006			115,553	77,986	10,843			202,831	69,072	42,048	273,297
2007			187,644	3,900	29,424			183,354	14,622	87,332	35,816
2008				4,779	79,626				28,387	119,251	19,972
2009				77,523	1,938				90,779	8,186	23,884
TOTAL			664,113	208,000	138,982			643,462	218,756	315,885	382,690

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			479,880	77,110	33,995			781,341	58,020	231,074	37,003
2006		25,498	227,098	129,871	22,123		64,136	947,240	343,180	153,130	346,267
2007		37,131	322,741	21,867	49,091		87,368	776,754	129,189	288,152	56,303
2008		5,642	62,484	49,626	96,893		13,486	150,305	190,013	321,639	29,978
2009		15,338	150,735	70,362	11,531		19,495	357,697	225,456	48,228	30,906
TOTAL		83,609	1,242,938	348,836	213,633		184,485	3,013,337	945,858	1,042,223	500,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,524,369	2,550,550	500,457	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-704,055	-452,055	1,129	
TOTAL LOSSES	3,820,314	2,098,495	501,586	
EXPECTED LOSSES	2,359,738	1,351,668	137,258	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.203	2.309	.552	7.064
INDICATED (POST-TEST)	2.749	1.510	.361	4.620
PRES. ON RATE LEVEL	2.951	1.691	.172	4.814
DERIVED BY FORMULA	2.945	1.677	.189	4.811
UNDERLYING PRES. RATE	2.596	1.487	.151	4.234
PROPOSED	2.945	1.677	.189	4.811

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.803
IND. RATES				5.80	MINIMUM PREMIUM	1670
MAN. RATES	5.03	4.79	5.01	+ 5.80	PRESENT	1510

+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
2005	44,863	3,078,178	6.861			44,863			6	12	40	58
2006	43,206	1,848,037	4.277			43,206			6	7	26	39
2007	42,808	2,335,720	5.456			42,808			4	6	31	41
2008	41,093	1,341,697	3.265			41,093	1		2	7	29	39
2009	40,441	1,294,021	3.199			40,441			3	5	22	30
TOTAL	212,411	9,897,653	4.660			212,411	1		21	37	148	207

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			865,912	389,549	122,128			1,007,950	270,110	324,100	98,429
2006			602,796	212,025	218,699			384,914	135,392	260,133	34,078
2007			1,067,585	85,350	147,440			720,145	83,127	202,519	29,554
2008	374,114		191,687	164,879	183,111	216		111,004	153,996	140,536	22,154
2009			322,912	98,178	223,737			308,778	68,440	224,607	47,369
TOTAL	374,114		3,050,892	949,981	895,115	216		2,532,791	711,065	1,151,895	231,584

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,449,451	685,605	242,059			3,224,365	985,902	1,267,882	122,544
2006		130,366	1,144,119	377,298	416,932		115,427	1,724,845	711,007	926,677	43,177
2007		158,474	1,395,484	203,480	247,920		264,255	2,355,953	491,446	678,946	46,459
2008	1,143,536	79,715	643,367	324,918	240,180	13,452	114,567	942,220	649,767	415,999	33,253
2009		162,990	1,257,388	332,785	228,866		165,064	2,528,479	741,409	477,232	61,295
TOTAL	1,143,536	531,545	5,889,809	1,924,086	1,375,957	13,452	659,313	10,775,862	3,579,531	3,766,736	306,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,013,517	10,646,310	306,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,387,758	-1,585,285	1,646	
TOTAL LOSSES	15,625,759	9,061,025	308,374	
EXPECTED LOSSES	11,759,073	4,849,343	178,425	
CREDIBILITY	.06	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.356	4.266	.145	11.767
INDICATED (POST-TEST)	4.811	2.790	.095	7.696
PRES. ON RATE LEVEL	6.294	2.596	.096	8.986
DERIVED BY FORMULA	6.205	2.623	.096	8.924
UNDERLYING PRES. RATE	5.536	2.283	.084	7.903
PROPOSED	6.205	2.623	.096	8.924

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.764
IND. RATES				10.76	MINIMUM PREMIUM	2000
MAN. RATES	9.34	8.89	9.35	+ 10.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,421	223,858	9,246			1			1	2
2006	2,485	15,185	.611						2	3
2007	1,254	19,567	1,560						2	2
2008	2,039									
2009	2,035	603	.029							
TOTAL	10,234	259,213	2,533			1		1	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			92,346		16,298			92,967		22,247	
2006	5,000				2,971	5,000				1,423	791
2007					7,392					12,175	
2009											603
TOTAL	5,000		92,346		26,661	5,000		92,967		35,845	1,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			170,655		32,303			392,414		87,030	
2006	14,583		294	307	5,594	1,246,638		125	342	5,018	1,002
2007		136	2,206	1,910	11,743		231	3,487	5,353	39,292	
2009											780
TOTAL	14,583	136	173,155	2,217	49,640	1,246,638	231	396,026	5,695	131,340	1,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,830,769	188,892	1,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,643	-63,739	104	
TOTAL LOSSES	1,698,126	125,153	1,886	
EXPECTED LOSSES	443,030	193,730	11,156	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.593	1.223	.018	17.834
INDICATED (POST-TEST)	10.852	.800	.012	11.664
PRES. ON RATE LEVEL	4.922	2.152	.124	7.198
DERIVED BY FORMULA	4.981	2.125	.122	7.228
UNDERLYING PRES. RATE	4.329	1.893	.109	6.331
PROPOSED	4.981	2.125	.122	7.228

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.718
IND. RATES				8.72	MINIMUM PREMIUM	2000
MAN. RATES	7.21	6.94	7.49	+ 8.72	PRESENT	2000

+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
2005	15,879	1,114,889	7.021			15,879			3	3	6	12
2006	23,008	1,002,431	4.356			23,008			1	5	8	14
2007	19,285	1,016,392	5.270			19,285			1	5	16	22
2008	13,646	482,123	3.533			13,646			1	3	13	17
2009	12,266	175,001	1.426			12,266				2	4	6
TOTAL	84,084	3,790,836	4.508			84,084			6	18	47	71

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			348,780	48,891	4,168			582,346	93,941	3,240	33,523
2006			118,329	118,109	118,086			310,676	187,239	114,358	35,634
2007			178,644	141,739	87,960			314,949	168,242	90,608	34,250
2008			71,768	36,896	82,079			126,613	39,503	77,573	47,691
2009				21,280	15,099				10,950	50,098	77,574
TOTAL			717,521	366,915	307,392			1,334,584	499,875	335,877	228,672

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			577,850	86,048	8,261			1,994,957	342,885	12,674	41,736
2006		15,455	161,277	205,310	224,744		58,145	908,305	881,022	414,421	45,148
2007		26,000	265,710	244,039	148,812		96,391	914,960	637,438	323,733	53,841
2008		28,396	226,317	98,126	104,138		100,553	743,873	257,408	221,511	71,584
2009		7,636	70,002	31,869	16,466		8,479	154,061	99,101	98,108	100,381
TOTAL		77,487	1,301,156	665,392	502,421		263,568	4,716,156	2,217,854	1,070,447	312,690

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,358,367	4,456,114	312,690	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-750,596	-485,946	1,100	
TOTAL LOSSES	5,607,771	3,970,168	313,790	
EXPECTED LOSSES	2,474,592	1,431,110	137,897	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.669	4.722	.373	11.764
INDICATED (POST-TEST)	4.362	3.088	.244	7.694
PRES. ON RATE LEVEL	3.346	1.935	.187	5.468
DERIVED BY FORMULA	3.376	2.027	.192	5.595
UNDERLYING PRES. RATE	2.943	1.702	.164	4.809
PROPOSED	3.376	2.027	.192	5.595

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.748
IND. RATES				6.75	MINIMUM PREMIUM	1900
MAN. RATES	5.38	5.25	5.69	+ 6.75	PRESENT	1680

+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
2005	19,704	1,141,745	5.794			19,704			2	1	9	12
2006	22,025	589,256	2.675			22,025			2	3	7	12
2007	21,604	135,203	.625			21,604					8	8
2008	22,182	640,360	2.886			22,182			1	2	7	10
2009	19,926	309,675	1.554			19,926					14	14
TOTAL	105,441	2,816,239	2.671			105,441			5	6	45	56

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			458,792	750	89,830			421,532	779	128,869	41,193
2006			213,118	32,658	13,410			104,146	73,696	64,812	87,416
2007					32,084					72,241	30,878
2008			255,914	23,701	44,372			201,931	53,618	47,065	13,759
2009					56,676					155,051	97,948
TOTAL			927,824	57,109	236,372			727,609	128,093	468,038	271,194

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			627,302	1,320	178,042			1,332,280	2,843	504,134	51,285
2006		47,031	398,450	58,140	26,259		32,933	503,338	355,807	233,112	110,756
2007		586	9,571	8,286	50,954		1,340	20,709	31,750	233,126	48,540
2008		43,260	309,621	67,740	58,675		89,514	668,841	264,312	143,818	20,652
2009		13,339	111,371	48,850	51,757		19,312	350,185	227,047	291,348	126,745
TOTAL		104,216	1,456,315	184,336	365,687		143,099	2,875,353	881,759	1,405,538	357,978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,578,983	2,837,320	357,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-862,528	-422,378	1,726	
TOTAL LOSSES	3,716,455	2,414,942	359,704	
EXPECTED LOSSES	3,049,354	1,320,122	184,523	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.525	2.290	.341	6.156
INDICATED (POST-TEST)	2.305	1.498	.223	4.026
PRES. ON RATE LEVEL	3.288	1.424	.199	4.911
DERIVED BY FORMULA	3.249	1.431	.201	4.881
UNDERLYING PRES. RATE	2.892	1.252	.175	4.319
PROPOSED	3.249	1.431	.201	4.881

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.887
IND. RATES				5.89	MINIMUM PREMIUM	1695
MAN. RATES	5.07	4.83	5.11	+ 5.89	PRESENT	1535

+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
2005	81,632	1,519,813	1.861			81,632			3	4	31	38
2006	87,208	1,113,012	1.276			87,208			1	4	33	38
2007	91,320	2,037,835	2.231			91,320			4	8	28	40
2008	84,333	1,292,596	1.532			84,333			3	6	27	36
2009	85,421	1,610,551	1.885			85,421	1		1	7	35	44
TOTAL	429,914	7,573,807	1.762			429,914	1		12	29	154	196

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			267,829	104,928	193,600			226,875	316,254	296,638	113,689
2006			177,232	77,341	192,885			130,065	100,208	325,321	109,960
2007			623,377	186,310	170,831			506,954	205,605	268,863	75,895
2008			395,226	149,737	83,833			238,584	188,492	158,229	78,495
2009	586,492		74,392	174,956	152,951			43,595	213,426	278,849	85,890
TOTAL	586,492		1,538,056	693,272	794,100			1,146,073	1,023,985	1,327,900	463,929

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			494,948	184,673	383,715			957,640	1,154,328	1,160,446	141,543
2006		39,110	358,295	148,580	364,997		41,124	653,009	539,277	1,153,360	139,319
2007		115,671	1,054,329	353,374	288,011		227,222	2,089,991	901,894	910,852	119,307
2008		127,401	926,648	271,794	122,714		210,690	1,633,255	840,228	478,428	117,821
2009	975,074	90,681	777,917	299,077	164,510		95,591	1,677,325	945,859	605,528	111,142
TOTAL	975,074	372,863	3,612,137	1,257,498	1,323,947		574,627	7,011,220	4,381,586	4,308,614	629,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,545,921	11,271,645	629,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,128,635	-1,429,639	3,550			
TOTAL LOSSES	10,417,286	9,842,006	632,682			
EXPECTED LOSSES	7,557,889	4,458,208	374,025			
CREDIBILITY	.09	.23	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.423	2.289	.147	4.859		
INDICATED (POST-TEST)	1.585	1.497	.096	3.178		
PRES. ON RATE LEVEL	1.999	1.179	.099	3.277		
DERIVED BY FORMULA	1.962	1.252	.098	3.312		
UNDERLYING PRES. RATE	1.758	1.037	.087	2.882		
PROPOSED	1.941	1.239	.097	3.277		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.952
IND. RATES				3.95	MINIMUM PREMIUM	1230
MAN. RATES	3.36	3.22	3.41	+ 3.95	PRESENT	1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	7,531	33,541	.445				1		1	2
2006	7,673	88,068	1.147						3	3
2007	8,166	409,919	5.019				1		2	3
2008	7,532	13,483	.179						1	1
2009	7,950	40,393	.508						4	4
TOTAL	38,852	585,404	1.507						2	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				15,745	2,446				13,444	733	1,173
2006					35,260					52,474	334
2007				35,873	79,868				17,432	253,507	23,239
2008					865					9,881	2,737
2009					9,532					16,596	14,265
TOTAL				51,618	127,971				30,876	333,191	41,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				27,711	4,848				49,071	2,867	1,460
2006			3,499	3,619	66,391			4,638	12,613	185,044	423
2007		2,421	38,839	73,717	118,020		5,314	82,465	159,442	751,196	36,532
2008		56	628	475	1,046		698	7,882	8,635	26,052	4,108
2009		2,242	18,732	8,214	8,709		2,061	37,481	24,293	31,184	18,459
TOTAL		4,719	61,698	113,736	199,014		8,073	132,466	254,054	996,343	60,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	206,956	1,563,147	60,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,895	-117,369	232	
TOTAL LOSSES	62,061	1,445,778	61,214	
EXPECTED LOSSES	515,954	366,374	24,088	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.160	3.721	.158	4.039
INDICATED (POST-TEST)	.105	2.434	.103	2.642
PRES. ON RATE LEVEL	1.510	1.072	.071	2.653
DERIVED BY FORMULA	1.482	1.140	.073	2.695
UNDERLYING PRES. RATE	1.328	.943	.062	2.333
PROPOSED	1.459	1.122	.072	2.653

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.200
IND. RATES				3.20	MINIMUM PREMIUM	1050
MAN. RATES	2.62	2.56	2.76	+ 3.20	PRESENT	955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	6,161	1,589,570	25,800		1	1	1	3	6
2006	5,805	113,919	1,962				1	6	7
2007	6,319	235,719	3,730				3	5	8
2008	5,181	134,100	2,588					4	4
2009	3,937								
TOTAL	27,403	2,073,308	7,566		1	1	5	18	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		667,569	198,682	29,539	14,055		560,463	81,370	12,887	18,097	6,908
2006				28,507	7,089				53,438	19,993	4,892
2007				28,057	11,181				137,133	27,045	32,303
2008					76,921					55,468	1,711
TOTAL		667,569	198,682	86,103	109,246		560,463	81,370	203,458	120,603	45,814

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		551,311	367,164	51,989	27,857		605,677	343,463	47,038	70,795	8,600
2006			5,766	47,064	13,899			20,137	241,331	73,396	6,198
2007		1,052	16,673	45,789	19,326		8,842	133,675	464,482	109,613	50,780
2008		5,015	55,836	42,182	93,203		3,899	44,214	48,478	146,213	2,568
TOTAL		557,378	445,439	187,024	154,285		618,418	541,489	801,329	400,017	68,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,162,724	1,542,655	68,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-293,193	-312,119	334	
TOTAL LOSSES	1,869,531	1,230,536	68,480	
EXPECTED LOSSES	977,190	915,260	41,379	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.822	4.491	.250	11.563
INDICATED (POST-TEST)	4.462	2.937	.164	7.563
PRES. ON RATE LEVEL	4.054	3.798	.172	8.024
DERIVED BY FORMULA	4.058	3.764	.172	7.994
UNDERLYING PRES. RATE	3.566	3.340	.151	7.057
PROPOSED	4.058	3.764	.172	7.994

YEAR	12-1-10	8-1-11	12-1-11	12-1-12	IND. RATE	9.642
IND. RATES				9.64	MINIMUM PREMIUM	2000
MAN. RATES	7.73	7.70	8.35	+ 9.64	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	258,944	1,721,798	.664			4	6	52	62	
2006	257,723	3,321,286	1.288	1		9	9	57	76	
2007	257,328	2,769,235	1.076			5	16	47	68	
2008	223,128	2,470,043	1.107			5	15	30	50	
2009	194,529	1,727,831	.888			2	7	50	59	
TOTAL	1,191,652	12,010,193	1.008	1		25	53	236	315	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			345,276	83,084	188,227			403,552	128,940	372,145	200,574
2006	513,583		885,795	128,799	297,412			573,002	228,856	462,394	231,445
2007			656,344	222,956	141,575			856,061	274,761	400,684	216,854
2008			595,364	194,300	142,900			488,859	507,796	301,625	239,199
2009			201,934	186,471	333,887			184,216	178,631	513,308	129,384
TOTAL	513,583		2,684,713	815,610	1,104,001			2,505,690	1,318,984	2,050,156	1,017,456

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			638,070	146,229	373,067			1,703,393	470,632	1,455,832	249,715
2006	1,063,179	195,463	1,678,860	255,197	564,070		181,176	2,717,947	1,201,362	1,646,136	293,240
2007		110,303	1,012,219	400,495	243,223		333,375	3,056,263	1,237,920	1,352,134	340,895
2008		188,900	1,365,614	366,938	201,346		440,095	3,440,586	1,884,303	936,226	359,038
2009		167,617	1,377,169	483,848	335,485		164,359	2,745,119	1,302,581	1,045,007	167,423
TOTAL	1,063,179	662,283	6,071,932	1,652,707	1,717,191		1,119,005	13,663,308	6,096,798	6,435,335	1,410,311

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,579,707	15,902,031	1,410,311			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,405,759	-2,410,979	6,393			
TOTAL LOSSES	19,173,948	13,491,052	1,416,704			
EXPECTED LOSSES	11,499,442	7,185,662	750,741			
CREDIBILITY	.18	.45	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.609	1.132	.119	2.860		
INDICATED (POST-TEST)	1.052	.740	.078	1.870		
PRES. ON RATE LEVEL	1.096	.686	.072	1.854		
DERIVED BY FORMULA	1.088	.710	.075	1.873		
UNDERLYING PRES. RATE	.965	.603	.063	1.631		
PROPOSED	1.086	.709	.075	1.870		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.255
IND. RATES				2.26	MINIMUM PREMIUM	820
MAN. RATES	1.82	1.80	1.93	+ 2.26	PRESENT	750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	6,537	20,536	.314						1	1
2006	6,793	5,953	.087							
2007	6,609	13,308	.201						1	1
2008	6,135	24,342	.396						1	1
2009	6,674	1,079	.016							
TOTAL	32,748	65,218	.199						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,694					15,894	1,948
2006											5,953
2007					1,777					11,531	
2008					1,557					19,410	3,375
2009											1,079
TOTAL					6,028					46,835	12,355

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					5,340					62,177	2,425
2006											7,542
2007		34	529	458	2,823		213	3,304	5,065	37,213	
2008		102	1,130	853	1,886		1,368	15,476	16,966	51,166	5,066
2009											1,396
TOTAL		136	1,659	1,311	10,049		1,581	18,780	22,031	150,556	16,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,156	183,947	16,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,560	-22,520	119	
TOTAL LOSSES		161,427	16,548	
EXPECTED LOSSES	177,822	69,754	12,443	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.493	.051	.544
INDICATED (POST-TEST)	.000	.322	.033	.355
PRES. ON RATE LEVEL	.618	.242	.043	.903
DERIVED BY FORMULA	.606	.245	.043	.894
UNDERLYING PRES. RATE	.543	.213	.038	.794
PROPOSED	.606	.245	.043	.894

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.078
IND. RATES				1.08	MINIMUM PREMIUM	540
MAN. RATES	.97	.88	.94	+ 1.08	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	428	1,163	.271						1	1
2006	467	13,000	2.783						1	1
2007	533									
2008	300									
2009	178									
TOTAL	1,906	14,163	.743						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					768					395	
2006					13,000						
TOTAL					13,768					395	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,522					1,545	
2006			1,290	1,335	24,479						
TOTAL			1,290	1,335	26,001					1,545	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,290	28,881		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,554	-11,339	17	
TOTAL LOSSES		17,542	17	
EXPECTED LOSSES	23,997	31,621	2,535	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.920	.001	.921
INDICATED (POST-TEST)	.000	.602	.001	.603
PRES. ON RATE LEVEL	1.432	1.886	.151	3.469
DERIVED BY FORMULA	1.432	1.873	.150	3.455
UNDERLYING PRES. RATE	1.259	1.659	.133	3.051
PROPOSED	1.432	1.873	.150	3.455

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				4.17	MINIMUM PREMIUM	1280
MAN. RATES	3.32	3.30	3.61	+ 4.17	PRESENT	1165

+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
2005	13,115	1,276,991	9.736			13,115			2	7	34	43
2006	10,766	1,214,928	11.284			10,766			2	1	19	22
2007	11,297	988,589	8.750			11,297			2	1	11	14
2008	12,295	806,703	6.561			12,295			1	4	15	20
2009	11,994	453,291	3.779			11,994				1	22	23
TOTAL	59,467	4,740,502	7.972			59,467			7	14	101	122

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			265,856	146,873	83,979			301,607	271,276	170,747	36,653
2006			136,597	37,852	43,425			869,045	19,845	80,359	27,805
2007			399,922	13,789	35,324			489,404	12,302	14,787	23,061
2008			136,727	127,694	50,790			69,929	349,937	53,786	17,840
2009				15,500	183,642				9,729	226,279	18,141
TOTAL			939,102	341,708	397,160			1,729,985	663,089	545,958	123,500

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			353,190	258,496	166,446			821,255	990,157	667,962	45,633
2006		16,888	151,552	67,304	82,626		114,082	1,649,934	155,798	286,444	35,229
2007		42,665	373,093	39,678	59,311		103,053	902,907	98,255	54,448	36,252
2008		50,895	392,884	177,703	73,889		98,275	876,109	860,900	211,390	26,778
2009		46,208	390,223	172,049	169,668		30,177	547,433	354,219	428,703	23,474
TOTAL		156,656	1,660,942	715,230	551,940		345,587	4,797,638	2,459,329	1,648,947	167,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,960,823	5,375,446	167,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-547,296	-548,969	1,343	
TOTAL LOSSES	6,413,527	4,826,477	168,709	
EXPECTED LOSSES	1,926,731	1,697,782	140,342	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.785	8.116	.284	19.185
INDICATED (POST-TEST)	7.053	5.308	.186	12.547
PRES. ON RATE LEVEL	3.684	3.246	.268	7.198
DERIVED BY FORMULA	3.751	3.370	.262	7.383
UNDERLYING PRES. RATE	3.240	2.855	.236	6.331
PROPOSED	3.751	3.370	.262	7.383

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.905
IND. RATES				8.91	MINIMUM PREMIUM	2000
MAN. RATES	7.18	6.99	7.49	+ 8.91	PRESENT	2000

+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
2005	6,278	27,474	.437			6,278					2	2
2006	5,923	154,643	2.610			5,923					3	3
2007	7,024	285,430	4.063			7,024				1	5	6
2008	5,965	378,168	6.339			5,965					5	5
2009	5,118	586,262	11.454			5,118			1		3	4
TOTAL	30,308	1,431,977	4.725			30,308			1	1	18	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,307					6,279	17,888
2006					49,157					96,896	8,590
2007				8,017	162,608				12,714	96,272	5,819
2008					112,825					241,911	23,432
2009			121,193		112,567			20,000		331,364	1,138
TOTAL			121,193	8,017	440,464			20,000	12,714	772,722	56,867

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,555					24,563	22,271
2006			4,878	5,046	92,558			8,565	23,293	341,699	10,884
2007		3,223	52,323	54,257	258,731		2,546	39,267	84,266	312,755	9,147
2008		6,571	73,111	55,241	122,041		15,136	171,643	188,156	567,491	35,171
2009		57,182	427,766	103,374	93,013		43,758	762,694	436,456	541,077	1,473
TOTAL		66,976	558,078	217,918	572,898		61,440	982,169	732,171	1,787,585	78,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,668,663	3,310,572	78,946	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,944	-123,988	284	
TOTAL LOSSES	1,503,719	3,186,584	79,230	
EXPECTED LOSSES	571,003	375,214	32,430	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.961	10.514	.261	15.736
INDICATED (POST-TEST)	3.244	6.876	.171	10.291
PRES. ON RATE LEVEL	2.141	1.408	.122	3.671
DERIVED BY FORMULA	2.163	1.627	.124	3.914
UNDERLYING PRES. RATE	1.884	1.238	.107	3.229
PROPOSED	2.163	1.627	.124	3.914

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.721
IND. RATES				4.72	MINIMUM PREMIUM	1415
MAN. RATES	3.97	3.68	3.82	+ 4.72	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	247									
2006	442	4,128	.933							
2007	390	19,249	4.935				1	3		4
2008	701	4,754	.678					2		2
2009	832	12,407	1.491				1	4		5
TOTAL	2,612	40,538	1.552				2	9		11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,128
2007				8,119	3,210				3,957	3,963	
2008					636					3,362	756
2009				1,730	802				3,723	5,991	161
TOTAL				9,849	4,648				7,680	13,316	5,045

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											5,230
2007		299	4,818	13,244	5,551		319	4,769	14,804	13,437	
2008		40	463	348	767		232	2,681	2,930	8,857	1,135
2009		526	4,848	2,226	951		1,500	27,445	17,533	12,611	208
TOTAL		865	10,129	15,818	7,269		2,051	34,895	35,267	34,905	6,573

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,940	93,259	6,573	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,729	-24,363	53	
TOTAL LOSSES	25,211	68,896	6,626	
EXPECTED LOSSES	97,897	92,727	4,101	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.965	2.638	.254	3.857
INDICATED (POST-TEST)	.631	1.725	.166	2.522
PRES. ON RATE LEVEL	4.261	4.036	.179	8.476
DERIVED BY FORMULA	4.261	4.013	.179	8.453
UNDERLYING PRES. RATE	3.748	3.550	.157	7.455
PROPOSED	4.261	4.013	.179	8.453

YEAR	12-1-10	8-1-11	12-1-11	12-1-12	IND. RATE	10.196
IND. RATES				10.20	MINIMUM PREMIUM	2000
MAN. RATES	7.73	7.73	8.82	+ 10.20	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	63,317	2,462,660	3.889			5	6		54	65
2006	56,849	1,550,425	2.727			3	3		37	43
2007	51,612	4,001,870	7.753			3	5		18	26
2008	40,135	1,399,259	3.486			2	6		14	22
2009	36,238	1,030,753	2.844			1	5		13	19
TOTAL	248,151	10,444,967	4.209			14	25		136	175

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			781,540	117,856	210,211			585,381	64,514	525,479	177,679
2006			396,618	101,002	104,768			405,834	140,011	279,973	122,219
2007			950,783	140,375	65,533			2,541,749	114,478	133,057	55,895
2008			297,885	83,622	100,995			551,891	75,104	241,661	48,101
2009			313,339	203,002	77,792			120,997	157,328	75,249	83,046
TOTAL			2,740,165	645,857	559,299			4,205,852	551,435	1,255,419	486,940

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,377,940	207,425	416,640			2,361,835	235,476	2,055,674	221,210
2006		65,240	571,217	180,037	199,740		79,201	1,208,742	720,782	996,268	154,851
2007		68,540	626,281	245,958	115,622		297,788	2,650,964	580,849	461,435	87,867
2008		59,820	457,872	176,098	133,069		252,822	1,867,828	615,570	673,698	72,200
2009		120,812	976,263	283,688	105,057		75,967	1,253,618	550,842	206,886	107,462
TOTAL		314,412	4,009,573	1,093,206	970,128		705,778	9,342,987	2,703,519	4,393,961	643,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,372,750	9,160,814	643,590			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,916,224	-1,733,105	4,187			
TOTAL LOSSES	11,456,526	7,427,709	647,777			
EXPECTED LOSSES	9,377,626	4,938,205	533,525			
CREDIBILITY	.06	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.617	2.993	.261	7.871		
INDICATED (POST-TEST)	3.020	1.957	.171	5.148		
PRES. ON RATE LEVEL	4.297	2.263	.244	6.804		
DERIVED BY FORMULA	4.220	2.214	.232	6.666		
UNDERLYING PRES. RATE	3.779	1.990	.215	5.984		
PROPOSED	4.220	2.214	.232	6.666		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	8.040
IND. RATES				8.04	MINIMUM PREMIUM	2000
MAN. RATES	6.47	6.84	7.08	+ 8.04	PRESENT	2000

+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
2005	3,024	4,285	.141			3,024						
2006	3,751	281,354	7.500			3,751			1		1	2
2007	2,844	344	.012			2,844						
2008	2,082					2,082						
2009	2,569	34,862	1.357			2,569					1	1
TOTAL	14,270	320,845	2.248			14,270			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,285
2006			64,564		1,143			207,474		1,926	6,247
2007											344
2009					1,287					10,298	23,277
TOTAL			64,564		2,430			207,474		12,224	34,153

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											5,335
2006		14,246	118,664	1,234	2,266		65,604	941,012	28,433	7,928	7,915
2007											541
2009		303	2,531	1,109	1,175		1,282	23,262	15,081	19,354	30,120
TOTAL		14,549	121,195	2,343	3,441		66,886	964,274	43,514	27,282	43,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,166,904	76,580	43,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-189,104	-117,742	482	
TOTAL LOSSES	977,800		44,393	
EXPECTED LOSSES	625,454	347,760	55,654	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.852	.000	.311	7.163
INDICATED (POST-TEST)	4.481	.000	.203	4.684
PRES. ON RATE LEVEL	4.984	2.771	.443	8.198
DERIVED BY FORMULA	4.979	2.716	.436	8.131
UNDERLYING PRES. RATE	4.383	2.437	.390	7.210
PROPOSED	4.979	2.716	.436	8.131

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	9.807
IND. RATES				9.81	MINIMUM PREMIUM	2000
MAN. RATES	8.83	8.26	8.53	+ 9.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,593	17,357	.669						2	2
2006	3,463	192,126	5.547					2	4	6
2007	3,355	256,451	7.643				1			1
2008	2,869	16,548	.576						1	1
2009	3,104	23,755	.765						3	3
TOTAL	15,384	506,237	3.291						3	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,693					9,135	1,529
2006				50,909	17,837				31,863	86,425	5,092
2007				41,664					212,120		2,667
2008					4,207					4,099	8,242
2009					16,164					7,591	
TOTAL				92,573	44,901				243,983	107,250	17,530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					13,266					35,736	1,904
2006			10,806	84,582	34,562			18,590	161,801	306,494	6,452
2007		1,256	19,803	63,712	2,331		12,922	194,798	700,079	34,561	4,193
2008		275	3,052	2,306	5,095		289	3,271	3,582	10,807	12,371
2009		3,799	31,762	13,931	14,761		946	17,153	11,120	14,274	
TOTAL		5,330	65,423	164,531	70,015		14,157	233,812	876,582	401,872	24,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	318,722	1,513,000	24,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-222,428	-126,903	427	
TOTAL LOSSES	96,294	1,386,097	25,347	
EXPECTED LOSSES	792,891	398,907	44,768	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.626	9.010	.165	9.801
INDICATED (POST-TEST)	.409	5.893	.108	6.410
PRES. ON RATE LEVEL	5.860	2.948	.331	9.139
DERIVED BY FORMULA	5.805	3.036	.324	9.165
UNDERLYING PRES. RATE	5.154	2.593	.291	8.038
PROPOSED	5.789	3.027	.323	9.139

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.023
IND. RATES				11.02	MINIMUM PREMIUM	2000
MAN. RATES	9.12	8.87	9.51	+ 11.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	583	24,603	4.220						2	2
2006	835	8,218	.984						1	1
2007	1,337	78,948	5.904						1	2
2008	1,202	2,572	.213						1	1
2009	1,321	1,373,013	103.937					1		1
TOTAL	5,278	1,487,354	28.180					1	1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,632					20,438	2,533
2006					4,034					3,630	554
2007				35,734	3,257				29,558	5,295	5,104
2008					1,813					759	
2009		252,710					1,120,303				
TOTAL		252,710		35,734	10,736		1,120,303		29,558	30,122	8,191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,234					79,954	3,154
2006			400	414	7,595			322	874	12,800	702
2007		1,136	17,958	55,484	7,173		1,898	28,668	99,880	21,894	8,023
2008		114	1,318	997	2,197		56	605	664	1,995	
2009	9,133	111,921	27,095	1,306	256	77,833	656,196	243,626	27,104	2,514	
TOTAL	9,133	113,171	46,771	58,201	20,455	77,833	658,150	273,221	128,522	119,157	11,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,178,279	326,335	11,879	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,119	-37,700	215	
TOTAL LOSSES	1,101,160	288,635	12,094	
EXPECTED LOSSES	313,408	130,736	19,370	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.863	5.469	.229	26.561
INDICATED (POST-TEST)	13.644	3.577	.150	17.371
PRES. ON RATE LEVEL	6.752	2.816	.417	9.985
DERIVED BY FORMULA	6.752	2.824	.414	9.990
UNDERLYING PRES. RATE	5.938	2.477	.367	8.782
PROPOSED	6.752	2.824	.414	9.990

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	12.049
IND. RATES				12.05	MINIMUM PREMIUM	2000
MAN. RATES	10.24	9.81	10.39	+ 12.05	PRESENT	2000

+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
2005	195					195					
2006											
2007	106					106					
2008	343					343					
2009	744	7,373	.990			744					
TOTAL	1,388	7,373	.531			1,388					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,373
TOTAL											7,373

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											9,541
TOTAL											9,541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,077	-7,377	88	
TOTAL LOSSES			9,629	
EXPECTED LOSSES	83,252	33,174	4,871	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.694	.694
INDICATED (POST-TEST)	.000	.000	.454	.454
PRES. ON RATE LEVEL	6.820	2.717	.399	9.936
DERIVED BY FORMULA	6.820	2.690	.400	9.910
UNDERLYING PRES. RATE	5.998	2.390	.351	8.739
PROPOSED	6.820	2.690	.400	9.910

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.953
IND. RATES				11.95	MINIMUM PREMIUM	2000
MAN. RATES	9.53	9.50	10.34	+ 11.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	796	166,193	20.878				2	1	3
2006	831								
2007	674								
2008	859	387	.045						
2009	866	5,560	.642					1	1
TOTAL	4,026	172,140	4.276				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				46,533	517				118,309	84	750
2008											387
2009					560					5,000	
TOTAL				46,533	1,077				118,309	5,084	1,137

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				81,898	1,025				431,828	329	934
2008											581
2009		130	1,100	484	513		624	11,295	7,324	9,394	
TOTAL		130	1,100	82,382	1,538		624	11,295	439,152	9,723	1,515

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,149	532,795	1,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,619	-41,714	137	
TOTAL LOSSES		491,081	1,652	
EXPECTED LOSSES	183,786	132,296	13,648	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	12.198	.041	12.239
INDICATED (POST-TEST)	.000	7.977	.027	8.004
PRES. ON RATE LEVEL	5.190	3.736	.386	9.312
DERIVED BY FORMULA	5.190	3.778	.382	9.350
UNDERLYING PRES. RATE	4.565	3.286	.339	8.190
PROPOSED	5.169	3.763	.380	9.312

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.232
IND. RATES				11.23	MINIMUM PREMIUM	2000
MAN. RATES	9.43	9.09	9.69	+ 11.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	181,200	2,558,276	1.411	1		6	30	14	51	
2006	179,347	462,430	.257				6	11	17	
2007	204,565	3,954,989	1.933	1	1	2	22	23	49	
2008	188,362	3,647,686	1.936	1		4	10	52	67	
2009	188,707	3,848,584	2.039			2	26	65	93	
TOTAL	942,181	14,471,965	1.536	3	1	14	94	165	277	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	17,500		502,271	427,303	11,921			652,016	588,294	87,790	271,181
2006				190,952	23,705				118,370	87,040	42,363
2007	540,153	492,654	213,816	517,845	96,917	1,000	736,450	100,000	578,757	276,510	400,887
2008	579,012		655,697	215,814	365,261	450		376,560	354,748	516,752	583,392
2009			228,293	692,256	366,352			85,518	1,039,225	831,346	605,594
TOTAL	1,136,665	492,654	1,600,077	2,044,170	864,156	1,450	736,450	1,214,094	2,679,394	1,799,438	1,903,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	28,123		900,867	752,054	23,628			2,623,709	2,147,274	343,435	337,620
2006			36,249	312,809	48,305			48,381	544,845	313,345	53,674
2007	923,513	220,146	637,813	826,425	185,329	56,278	881,482	1,029,503	2,055,320	988,817	630,194
2008	964,512	219,458	1,645,557	533,043	474,532	15,279	340,292	2,755,329	1,715,564	1,472,065	875,672
2009		283,782	2,478,517	966,319	430,281			6,248,709	3,729,381	1,946,433	783,639
TOTAL	1,916,148	723,386	5,699,003	3,390,650	1,162,075	71,557	1,570,921	12,705,631	10,192,384	5,064,095	2,680,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,686,646	19,809,204	2,680,799			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,826,779	-2,302,883	14,224			
TOTAL LOSSES	19,859,867	17,506,321	2,695,023			
EXPECTED LOSSES	10,109,601	7,198,263	1,488,646			
CREDIBILITY	.15	.39	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.108	1.858	.286	4.252		
INDICATED (POST-TEST)	1.379	1.215	.187	2.781		
PRES. ON RATE LEVEL	1.219	.869	.180	2.268		
DERIVED BY FORMULA	1.243	1.004	.183	2.430		
UNDERLYING PRES. RATE	1.073	.764	.158	1.995		
PROPOSED	1.243	1.004	.183	2.430		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.931
IND. RATES				2.93	MINIMUM PREMIUM	985
MAN. RATES	2.37	2.26	2.36	+ 2.93	PRESENT	855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	5,270	261,332	4.958			1	1	2	4	
2006	3,643	28,097	.771				1	2	3	
2007	2,814	108,568	3.858				2	2	2	
2008	2,197	70,225	3.196				1	1	2	
2009	1,614	53,492	3.314				1	1	2	
TOTAL	15,538	521,714	3.358			1	6	6	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			80,932	32,241	1,052			38,739	102,421	2,725	3,222
2006				7,500	7,416				7,758	3,436	1,987
2007				53,785					54,514		269
2008				814	17,794				44,470	2,770	4,377
2009				30,292	2,400				18,700	2,100	
TOTAL			80,932	124,632	28,662			38,739	227,863	11,031	9,855

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			149,562	56,744	2,085			163,517	373,837	10,660	4,011
2006			2,066	12,952	14,109			2,970	35,161	12,537	2,518
2007		1,623	25,566	82,245	3,007		3,326	50,062	179,921	8,886	423
2008		1,233	13,714	10,773	21,632		8,143	88,716	136,817	18,714	6,570
2009		6,379	62,131	28,909	6,003		4,076	74,625	47,044	10,712	
TOTAL		9,235	253,039	191,623	46,836		15,545	379,890	772,780	61,509	13,522

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	657,709	1,072,748	13,522	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,722	-96,925	228	
TOTAL LOSSES	502,987	975,823	13,750	
EXPECTED LOSSES	456,661	255,445	35,116	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.237	6.280	.088	9.605
INDICATED (POST-TEST)	2.117	4.107	.058	6.282
PRES. ON RATE LEVEL	3.342	1.869	.257	5.468
DERIVED BY FORMULA	3.330	1.936	.251	5.517
UNDERLYING PRES. RATE	2.939	1.644	.226	4.809
PROPOSED	3.330	1.936	.251	5.517

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.654
IND. RATES				6.65	MINIMUM PREMIUM	1875
MAN. RATES	5.38	5.25	5.69	+ 6.65	PRESENT	1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	77												
2006													
2007	1												
2008													
2009													
TOTAL	78												

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.	-544	-510		
TOTAL LOSSES				
EXPECTED LOSSES	1,155	942	124	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.684	1.373	.181	3.238
DERIVED BY FORMULA	1.684	1.373	.181	3.238
UNDERLYING PRES. RATE	1.481	1.208	.159	2.848
PROPOSED	1.684	1.373	.181	3.238

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.905
IND. RATES				3.91	MINIMUM PREMIUM	1220
MAN. RATES	3.28	3.15	3.37	+ 3.91	PRESENT	1105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	1,464	84,228	5.753				1	1	2
2006	954	160,853	16.860				3		3
2007	2,349	52,017	2.214				1	4	5
2008	2,027	66,479	3.279				2	2	4
2009	2,405	1,580	.065						
TOTAL	9,199	365,157	3.970				7	7	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				42,027	7,588				30,798	2,574	1,241
2006				91,408					69,445		
2007				9,271	7,236				11,469	16,240	7,801
2008				45,735	3,631				11,368	2,577	3,168
2009											1,580
TOTAL				188,441	18,455				123,080	21,391	13,790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				73,968	15,039				112,413	10,069	1,545
2006			16,228	148,580	1,757			23,867	307,372	3,759	
2007		414	6,568	16,047	12,014		1,002	15,191	44,988	54,281	12,263
2008		4,530	47,513	58,977	8,396		2,225	24,171	36,599	9,717	4,755
2009											2,045
TOTAL		4,944	70,309	297,572	37,206		3,227	63,229	501,372	77,826	20,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	141,709	913,976	20,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,024	-33,393	124	
TOTAL LOSSES	103,685	880,583	20,732	
EXPECTED LOSSES	154,268	113,148	10,946	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.127	9.573	.225	10.925
INDICATED (POST-TEST)	.737	6.261	.147	7.145
PRES. ON RATE LEVEL	1.907	1.399	.135	3.441
DERIVED BY FORMULA	1.895	1.496	.135	3.526
UNDERLYING PRES. RATE	1.677	1.230	.119	3.026
PROPOSED	1.895	1.496	.135	3.526

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.253
IND. RATES				4.25	MINIMUM PREMIUM	1300
MAN. RATES	3.75	3.49	3.58	+ 4.25	PRESENT	1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	24,339	507,956	2.087			1	3	18	22
2006	26,048	2,279,101	8.749			3	3	13	19
2007	23,965	2,052,733	8.565			3	2	16	21
2008	23,623	1,460,570	6.182			2	8	16	26
2009	25,691	979,777	3.813			2	5	20	27
TOTAL	123,666	7,280,137	5.887			11	21	83	115

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			91,128	54,921	76,556			148,894	32,506	56,761	47,190
2006			827,500	88,544	31,446			1,146,907	72,686	61,345	50,673
2007			767,299	17,569	216,948			698,887	28,483	257,934	65,613
2008			305,983	249,940	195,259			293,494	153,071	199,270	63,553
2009			206,082	100,759	115,167			175,159	87,093	233,110	62,407
TOTAL			2,197,992	511,733	635,376			2,463,341	373,839	808,420	289,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			168,405	96,660	151,734			628,482	118,646	222,050	58,752
2006		66,048	568,439	152,324	61,443		146,852	2,136,405	399,071	222,808	64,203
2007		108,682	964,593	106,623	351,666		191,536	1,709,265	300,115	845,598	103,144
2008		103,275	834,151	442,949	263,459		202,927	1,567,469	765,639	577,228	95,393
2009		96,913	765,719	217,757	124,574		102,563	1,652,119	660,180	483,330	80,755
TOTAL		374,918	3,301,307	1,016,313	952,876		643,878	7,693,740	2,243,651	2,351,014	402,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,013,843	6,563,854	402,247			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-828,392	-884,002	2,100			
TOTAL LOSSES	11,185,451	5,679,852	404,347			
EXPECTED LOSSES	2,922,227	2,755,277	217,651			
CREDIBILITY	.04	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.045	4.593	.327	13.965		
INDICATED (POST-TEST)	5.915	3.004	.214	9.133		
PRES. ON RATE LEVEL	2.687	2.533	.200	5.420		
DERIVED BY FORMULA	2.816	2.580	.202	5.598		
UNDERLYING PRES. RATE	2.363	2.228	.176	4.767		
PROPOSED	2.816	2.580	.202	5.598		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.752
IND. RATES				6.75	MINIMUM PREMIUM	1900
MAN. RATES	5.29	5.20	5.64	+ 6.75	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	18									
2006	68									
2007	75									
2008	206									
2009	135									
TOTAL	502									

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.	-1,837	-1,327	10	
TOTAL LOSSES			10	
EXPECTED LOSSES	8,589	5,574	818	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.946	1.262	.185	3.393
DERIVED BY FORMULA	1.946	1.262	.185	3.393
UNDERLYING PRES. RATE	1.711	1.110	.163	2.984
PROPOSED	1.946	1.262	.185	3.393

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.092
IND. RATES				4.09	MINIMUM PREMIUM	1260
MAN. RATES	3.34	3.26	3.53	+ 4.09	PRESENT	1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	2,301	369,585	16,061				1	1	2
2006	2,628	62,410	2,374					1	1
2007	2,560	87,631	3,423				2	3	5
2008	2,194	19,430	.885				1		1
2009	1,942	83,887	4,319					3	3
TOTAL	11,625	622,943	5,359				4	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				48,643	80				319,126	1,114	622
2006					11,493					43,505	7,412
2007				36,438	982				44,797	834	4,580
2008				13,605					5,194		631
2009					30,942					45,928	7,017
TOTAL				98,686	43,497				369,117	91,381	20,262

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				62,087	159				844,741	4,358	774
2006			1,140	1,181	21,640			3,845	10,458	153,418	9,391
2007		1,117	17,611	55,970	3,596		2,732	41,381	148,211	9,992	7,200
2008		1,273	13,351	16,952	1,190		931	10,102	15,694	1,331	947
2009		7,287	60,802	26,671	28,258		5,713	103,724	67,254	86,294	9,080
TOTAL		9,677	92,904	162,861	54,843		9,376	159,052	1,086,358	255,393	27,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	271,009	1,559,455	27,392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-125,228	-126,031	307	
TOTAL LOSSES	145,781	1,433,424	27,699	
EXPECTED LOSSES	427,800	380,720	35,456	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.254	12.331	.238	13.823
INDICATED (POST-TEST)	.820	8.064	.156	9.040
PRES. ON RATE LEVEL	4.184	3.724	.347	8.255
DERIVED BY FORMULA	4.150	3.811	.343	8.304
UNDERLYING PRES. RATE	3.680	3.275	.305	7.260
PROPOSED	4.150	3.811	.343	8.304

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.016
IND. RATES				10.02	MINIMUM PREMIUM	2000
MAN. RATES	8.28	8.06	8.59	+ 10.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,737	288,630	10,545			1			3	4
2006	2,118	21,071	.994				1		1	2
2007	1,190									
2008	2,977	640	.021					1		1
2009	1,089	171,473	15,745			1			1	2
TOTAL	10,111	481,814	4,765			2	2		5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			74,170		6,810			193,940		6,041	7,669
2006				10,765	118				4,157	458	5,573
2008				74					566		
2009			89,993		387			64,297		7,221	9,575
TOTAL			164,163	10,839	7,315			258,237	4,723	13,720	22,817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			130,058		13,497			776,770		23,632	9,548
2006			1,921	17,510	428			1,468	18,512	1,843	7,061
2008		6	72	89	6		93	1,101	1,710	150	
2009		25,631	177,109	15,111	3,751		26,627	385,086	63,132	19,917	12,390
TOTAL		25,637	309,160	32,710	17,682		26,720	1,164,425	83,354	45,542	28,999

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,525,942	179,288	28,999	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,214	-30,366	107	
TOTAL LOSSES	1,480,728	148,922	29,106	
EXPECTED LOSSES	145,295	89,583	13,852	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.645	1.473	.288	16.406
INDICATED (POST-TEST)	9.578	.963	.188	10.729
PRES. ON RATE LEVEL	1.634	1.007	.156	2.797
DERIVED BY FORMULA	1.713	1.006	.157	2.876
UNDERLYING PRES. RATE	1.437	.886	.137	2.460
PROPOSED	1.713	1.006	.157	2.876

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.469
IND. RATES				3.47	MINIMUM PREMIUM	1115
MAN. RATES	2.39	2.57	2.91	+ 3.47	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	6,794	6,511	.095							
2006	7,068	3,229	.045							
2007	10,897	62,381	.572					2		2
2008	10,416	386	.003							
2009	10,308	50,746	.492						2	2
TOTAL	45,483	123,253	.271						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											6,511
2006											3,229
2007					26,619					30,681	5,081
2008											386
2009					5,262					38,038	7,446
TOTAL					31,881					68,719	22,653

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											8,106
2006											4,091
2007		491	7,944	6,873	42,284		559	8,792	13,483	99,008	7,987
2008											579
2009		1,241	10,340	4,534	4,804		4,741	85,922	55,699	71,482	9,635
TOTAL		1,732	18,284	11,407	47,088		5,300	94,714	69,182	170,490	30,398

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	120,030	298,167	30,398	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,598	-45,930	211	
TOTAL LOSSES	61,432	252,237	30,609	
EXPECTED LOSSES	226,960	152,823	20,013	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.135	.555	.067	.757
INDICATED (POST-TEST)	.088	.363	.044	.495
PRES. ON RATE LEVEL	.567	.382	.050	.999
DERIVED BY FORMULA	.557	.381	.050	.988
UNDERLYING PRES. RATE	.499	.336	.044	.879
PROPOSED	.557	.381	.050	.988

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.191
IND. RATES				1.19	MINIMUM PREMIUM	565
MAN. RATES	1.03	1.00	1.04	+ 1.19	PRESENT	525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	9,577	94,103	.982				1	5	6
2006	9,115	47,547	.521					3	3
2007	8,196	153,138	1.868				2	2	4
2008	6,685	71,096	1.063				2	2	4
2009	7,238	73,312	1.012					3	3
TOTAL	40,811	439,196	1.076				5	15	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				4,025	29,848				5,830	41,810	12,590
2006					4,547					32,931	10,069
2007				63,705	1,302				64,320	12,978	10,833
2008				16,192	926				48,811	1,987	3,180
2009					43,932					18,516	10,864
TOTAL				83,922	80,555				118,961	108,222	47,536

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				7,084	59,160				21,280	163,561	15,675
2006			449	467	8,561			2,909	7,911	116,128	12,757
2007		1,947	30,671	97,750	5,631		4,160	62,788	217,984	52,362	17,029
2008		1,582	16,559	20,684	2,538		8,870	96,536	149,245	17,767	4,773
2009		10,341	86,323	37,875	40,123		2,313	41,820	27,113	34,796	14,058
TOTAL		13,870	134,002	163,860	116,013		15,343	204,053	423,533	384,614	64,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	367,268	1,088,020	64,292	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,960	-146,915	448	
TOTAL LOSSES	125,308	941,105	64,740	
EXPECTED LOSSES	805,609	432,597	51,830	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.307	2.306	.159	2.772
INDICATED (POST-TEST)	.201	1.508	.104	1.813
PRES. ON RATE LEVEL	2.245	1.205	.144	3.594
DERIVED BY FORMULA	2.204	1.220	.142	3.566
UNDERLYING PRES. RATE	1.974	1.060	.127	3.161
PROPOSED	2.204	1.220	.142	3.566

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.301
IND. RATES				4.30	MINIMUM PREMIUM	1310
MAN. RATES	3.74	3.57	3.74	+ 4.30	PRESENT	1195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	4,732	408,580	8.634			1	1	1	3
2006	5,018	6,032	.120					1	1
2007	5,119	7,240	.141					1	1
2008	4,839	133,588	2.760				2		2
2009	4,704	21,818	.463					2	2
TOTAL	24,412	577,258	2.365			1	3	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			161,774	1,632	465			240,301	1,439		2,969
2006					1,803					1,880	2,349
2007					1,529					5,711	
2008				47,646					85,239		703
2009					3,935					17,068	815
TOTAL			161,774	49,278	7,732			240,301	86,678	24,659	6,836

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			206,434	2,872	922			700,394	5,252		3,696
2006			180	185	3,395			167	452	6,630	2,976
2007		28	455	395	2,429			1,634	2,511	18,430	
2008		4,468	46,752	59,373	4,170		106	165,824	257,604	21,867	1,055
2009		928	7,731	3,395	3,591			38,551	24,997	32,072	1,055
TOTAL		5,424	261,552	66,220	14,507		17,483	906,570	290,816	78,999	8,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,191,029	450,542	8,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,897	-71,394	317	
TOTAL LOSSES	1,090,132	379,148	9,099	
EXPECTED LOSSES	355,439	221,416	33,932	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.466	1.553	.037	6.056
INDICATED (POST-TEST)	2.921	1.016	.024	3.961
PRES. ON RATE LEVEL	1.656	1.031	.158	2.845
DERIVED BY FORMULA	1.669	1.031	.153	2.853
UNDERLYING PRES. RATE	1.456	.907	.139	2.502
PROPOSED	1.669	1.031	.153	2.853

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.441
IND. RATES				3.44	MINIMUM PREMIUM	1105
MAN. RATES	2.94	2.82	2.96	+ 3.44	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	23,805	34,563	.145						3	3
2006	22,584	541,156	2.396			2			4	6
2007	20,810	166,377	.799				1		6	7
2008	21,368	22,241	.104							
2009	19,096	101,157	.529				1		1	2
TOTAL	107,663	865,494	.804			2	2		14	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,209					13,164	18,190
2006			167,478		7,710			304,408		35,608	25,952
2007				6,048	11,838				74,951	54,684	18,856
2008											22,241
2009				25,980	6,985				29,171	29,070	9,951
TOTAL			167,478	32,028	29,742			304,408	104,122	132,526	95,190

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,360					51,498	22,647
2006		31,681	264,394	3,273	14,774		73,243	1,053,575	39,795	126,838	32,881
2007		404	6,405	12,309	19,140		5,561	84,496	271,388	188,681	29,642
2008											33,384
2009		6,628	62,965	29,039	9,652		9,559	174,664	111,163	65,184	12,877
TOTAL		38,713	333,764	44,621	49,926		88,363	1,312,735	422,346	432,201	131,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,773,575	949,094	131,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,554	-180,617	653	
TOTAL LOSSES	1,544,021	768,477	132,084	
EXPECTED LOSSES	782,710	545,852	73,210	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.434	.714	.123	2.271
INDICATED (POST-TEST)	.938	.467	.080	1.485
PRES. ON RATE LEVEL	.827	.576	.077	1.480
DERIVED BY FORMULA	.831	.566	.077	1.474
UNDERLYING PRES. RATE	.727	.507	.068	1.302
PROPOSED	.835	.568	.077	1.480

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.785
IND. RATES				1.79	MINIMUM PREMIUM	710
MAN. RATES	1.47	1.43	1.54	+ 1.79	PRESENT	650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	91,862	102,984	.112				1	9	10
2006	103,782	275,809	.265				3	6	9
2007	125,206	50,913	.040					4	4
2008	116,972	165,007	.141				3	3	6
2009	105,713	311,611	.294				2	6	8
TOTAL	543,535	906,324	.167				9	28	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				17,371	29,707				8,909	39,698	7,299
2006				104,009	24,316				86,416	30,383	30,685
2007					14,504					16,088	20,321
2008				72,238	37,481				24,193	16,543	14,552
2009				78,920	30,522				128,402	59,120	14,647
TOTAL				272,538	136,530				247,920	161,832	87,504

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				30,573	58,881				32,518	155,298	9,087
2006			20,874	171,558	47,783			32,393	389,793	111,822	38,878
2007		264	4,329	3,744	23,035		292	4,607	7,075	51,919	31,945
2008		9,217	98,092	110,568	51,736		5,490	60,250	87,582	49,806	21,843
2009		22,332	209,552	96,231	37,805		33,485	613,344	388,519	157,563	18,953
TOTAL		31,813	332,847	412,674	219,240		39,267	710,594	905,487	526,408	120,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,114,521	2,063,809	120,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,540	-189,677	364	
TOTAL LOSSES	936,981	1,874,132	121,070	
EXPECTED LOSSES	646,807	603,324	38,047	
CREDIBILITY	.11	.27	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.172	.345	.022	.539
INDICATED (POST-TEST)	.112	.226	.014	.352
PRES. ON RATE LEVEL	.135	.126	.008	.269
DERIVED BY FORMULA	.132	.153	.010	.295
UNDERLYING PRES. RATE	.119	.111	.007	.237
PROPOSED	.132	.153	.010	.295

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				.36	MINIMUM PREMIUM	365
MAN. RATES	.35	.30	.28	+ .36	PRESENT	340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	4,757	5,171	.108							
2006	4,983	4,348	.087							
2007	5,266	1,696	.032							
2008	4,928	22,206	.450					1		1
2009	5,229	1,259	.024							
TOTAL	25,163	34,680	.138					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											5,171
2006											4,348
2007											1,696
2008					2,206					20,000	
2009											1,259
TOTAL					2,206					20,000	12,474

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											6,438
2006											5,509
2007											2,666
2008		145	1,601	1,211	2,674		1,415	15,944	17,480	52,721	
2009											1,629
TOTAL		145	1,601	1,211	2,674		1,415	15,944	17,480	52,721	16,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,105	74,086	16,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,896	-27,561	129	
TOTAL LOSSES	4,209	46,525	16,371	
EXPECTED LOSSES	53,345	86,561	13,336	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.017	.185	.065	.267
INDICATED (POST-TEST)	.011	.121	.043	.175
PRES. ON RATE LEVEL	.241	.391	.060	.692
DERIVED BY FORMULA	.239	.383	.059	.681
UNDERLYING PRES. RATE	.212	.344	.053	.609
PROPOSED	.239	.383	.059	.681

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				.82	MINIMUM PREMIUM	475
MAN. RATES	.66	.66	.72	+ .82	PRESENT	450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	52,986	307,750	.580				3	23	26
2006	57,037	895,920	1.570			2	6	9	17
2007	58,676	287,884	.490				2	14	16
2008	59,587	460,382	.772				5	18	23
2009	63,649	314,578	.494				2	20	22
TOTAL	291,935	2,266,514	.776			2	18	84	104

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				13,081	44,050				54,654	156,039	39,926
2006			142,357	78,740	5,677			426,535	176,766	23,294	42,551
2007				36,782	50,379				91,193	45,251	64,279
2008				86,971	87,006				77,739	178,681	29,985
2009				11,137	44,276				11,291	144,818	103,056
TOTAL			142,357	226,711	231,388			426,535	411,643	548,083	279,797

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				23,023	87,305				199,487	610,425	49,708
2006		23,479	209,923	130,412	12,386		100,905	1,509,905	831,022	93,465	53,912
2007		2,036	32,515	69,258	82,079		6,394	96,709	320,861	160,883	101,047
2008		13,825	148,497	156,088	113,033		26,459	293,739	391,125	490,985	45,007
2009		12,544	108,111	48,041	41,822		20,362	369,259	238,622	276,227	133,355
TOTAL		51,884	499,046	426,822	336,625		154,120	2,269,612	1,981,117	1,631,985	383,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,974,662	4,376,549	383,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-339,712	-646,466	2,049	
TOTAL LOSSES	2,634,950	3,730,083	385,078	
EXPECTED LOSSES	1,234,885	2,063,980	204,354	
CREDIBILITY	.07	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.903	1.278	.132	2.313
INDICATED (POST-TEST)	.591	.836	.086	1.513
PRES. ON RATE LEVEL	.481	.804	.079	1.364
DERIVED BY FORMULA	.489	.810	.080	1.379
UNDERLYING PRES. RATE	.423	.707	.070	1.200
PROPOSED	.489	.810	.080	1.379

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.663
IND. RATES				1.66	MINIMUM PREMIUM	680
MAN. RATES	1.39	1.34	1.42	+ 1.66	PRESENT	625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,742	25,415	1.458						2	2
2006	2,524	3,549	.140							
2007	2,423	24,354	1.005						1	1
2008	1,072	15,338	1.430						1	1
2009	1,439	1,296	.090							
TOTAL	9,200	69,952	.760						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,172					21,828	415
2006											3,549
2007				18,300					5,826		228
2008				8,000					7,086		252
2009											1,296
TOTAL				26,300	3,172				12,912	21,828	5,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,287					85,391	517
2006											4,497
2007		553	8,698	27,985	1,022		355	5,346	19,230	948	358
2008		748	7,850	9,969	700		1,266	13,781	21,414	1,819	378
2009											1,677
TOTAL		1,301	16,548	37,954	8,009		1,621	19,127	40,644	88,158	7,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,597	174,765	7,427	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,817	-6,417	27	
TOTAL LOSSES	32,780	168,348	7,454	
EXPECTED LOSSES	19,136	18,583	3,496	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.356	1.830	.081	2.267
INDICATED (POST-TEST)	.233	1.197	.053	1.483
PRES. ON RATE LEVEL	.236	.230	.043	.509
DERIVED BY FORMULA	.236	.249	.043	.528
UNDERLYING PRES. RATE	.208	.202	.038	.448
PROPOSED	.236	.249	.043	.528

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE
IND. RATES				.64	MINIMUM PREMIUM
MAN. RATES	.58	.53	.53	+ .64	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	5,554	7,663	.137						1	1
2006	5,479	145,902	2.662				2		4	6
2007	6,061	5,995	.098						1	1
2008	6,575	53,101	.807						2	2
2009	6,314	10,411	.164						1	1
TOTAL	29,983	223,072	.744				2		9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					384					1,713	5,566
2006				34,755	12,508				40,348	53,709	4,582
2007					592					966	4,437
2008					4,322					35,193	13,586
2009					2,154					2,431	5,826
TOTAL				34,755	19,960				40,348	94,012	33,997

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					761					6,701	6,930
2006			7,409	57,777	24,217			18,619	191,504	191,583	5,805
2007		12	175	152	941		18	277	423	3,115	6,975
2008		281	3,140	2,371	5,236		2,466	28,058	30,755	92,768	20,393
2009		504	4,236	1,859	1,967		303	5,489	3,556	4,566	7,539
TOTAL		797	14,960	62,159	33,122		2,787	52,443	226,238	298,733	47,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,987	620,252	47,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-89,701	-94,620	390	
TOTAL LOSSES		525,632	48,032	
EXPECTED LOSSES	327,115	302,528	39,277	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.753	.160	1.913
INDICATED (POST-TEST)	.000	1.146	.105	1.251
PRES. ON RATE LEVEL	1.241	1.147	.149	2.537
DERIVED BY FORMULA	1.216	1.147	.147	2.510
UNDERLYING PRES. RATE	1.091	1.009	.131	2.231
PROPOSED	1.216	1.147	.147	2.510

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.027
IND. RATES				3.03	MINIMUM PREMIUM	1005
MAN. RATES	2.75	2.56	2.64	+ 3.03	PRESENT	925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	94,474	2,750,828	2.911			6	8	31	45
2006	101,078	1,637,191	1.619				11	46	57
2007	106,380	1,500,919	1.410			1	10	35	46
2008	114,639	2,094,825	1.827			3	12	37	52
2009	110,863	1,018,215	.918				3	48	51
TOTAL	527,434	9,001,978	1.707			10	44	197	251

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			751,159	164,063	99,128			834,540	457,401	329,866	114,671
2006				183,496	436,590				154,854	718,988	143,263
2007			78,647	157,028	132,969			299,741	419,274	268,280	144,980
2008			296,359	192,949	131,973			821,802	242,337	243,370	166,035
2009				36,142	213,057				64,479	520,295	184,242
TOTAL			1,126,165	733,678	1,013,717			1,956,083	1,338,345	2,080,799	753,191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,269,639	273,147	196,473			2,165,445	1,498,972	1,290,438	142,765
2006			75,884	343,082	825,601			116,782	858,243	2,543,862	181,514
2007		15,273	183,696	276,303	220,455		104,078	1,102,016	1,538,549	937,510	227,909
2008		92,406	722,957	336,709	181,671		212,895	1,713,480	1,066,660	715,642	249,219
2009		53,095	453,960	201,140	183,706		68,701	1,248,410	804,807	861,510	238,409
TOTAL		160,774	2,706,136	1,430,381	1,607,906		385,674	6,346,133	5,767,231	6,348,962	1,039,816

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,598,717	15,154,480	1,039,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,427,516	-1,712,580	5,863			
TOTAL LOSSES	8,171,201	13,441,900	1,045,679			
EXPECTED LOSSES	5,200,500	5,485,314	590,727			
CREDIBILITY	.10	.26	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.549	2.549	.198	4.296		
INDICATED (POST-TEST)	1.013	1.667	.129	2.809		
PRES. ON RATE LEVEL	1.121	1.183	.127	2.431		
DERIVED BY FORMULA	1.110	1.309	.128	2.547		
UNDERLYING PRES. RATE	.986	1.040	.112	2.138		
PROPOSED	1.110	1.309	.128	2.547		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.072
IND. RATES				3.07	MINIMUM PREMIUM	1015
MAN. RATES	2.44	2.33	2.53	+ 3.07	PRESENT	895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	32,577	1,378,018	4.230			3	5	19	27
2006	33,684	758,174	2.250				10	18	28
2007	32,900	936,641	2.846			1	8	19	28
2008	33,056	971,841	2.939			2	8	12	22
2009	32,023	909,986	2.841			1	7	11	19
TOTAL	164,240	4,954,660	3.017			7	38	79	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			266,386	138,701	63,724			516,026	97,733	243,755	51,693
2006				243,576	64,369				240,527	78,690	131,012
2007			195,601	123,947	64,575			147,190	153,595	185,954	65,779
2008			181,542	196,545	49,223			110,814	200,560	154,381	78,776
2009			102,235	184,033	78,345			114,317	187,513	116,580	126,963
TOTAL			745,764	886,802	320,236			888,347	879,928	779,360	454,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			460,607	244,114	126,300			2,071,830	356,726	953,568	64,357
2006			49,623	402,532	125,883			89,623	1,083,524	290,512	165,992
2007		39,665	375,430	214,120	111,531		75,034	735,849	619,854	627,985	103,404
2008		71,211	558,798	289,930	80,526		123,775	1,042,962	802,519	464,456	118,243
2009		80,672	688,583	246,172	98,301		95,094	1,572,222	698,348	297,403	164,290
TOTAL		191,548	2,133,041	1,396,868	542,541		293,903	5,512,486	3,560,971	2,633,924	616,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,130,978	8,134,304	616,286			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-788,807	-1,059,373	2,905			
TOTAL LOSSES	7,342,171	7,074,931	619,191			
EXPECTED LOSSES	2,774,014	3,288,085	308,771			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.470	4.308	.377	9.155		
INDICATED (POST-TEST)	2.923	2.817	.247	5.987		
PRES. ON RATE LEVEL	1.920	2.276	.214	4.410		
DERIVED BY FORMULA	1.970	2.341	.218	4.529		
UNDERLYING PRES. RATE	1.689	2.002	.188	3.879		
PROPOSED	1.970	2.341	.218	4.529		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.462
IND. RATES				5.46	MINIMUM PREMIUM	1590
MAN. RATES	4.22	4.19	4.59	+ 5.46	PRESENT	1410

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2005	3,442	2,955	.085								
2006	3,697	161,099	4.357				1	2		3	
2007	4,059	49,791	1.226					3		3	
2008	6,400	32,645	.510					3		3	
2009	6,333	117,185	1.850				1	2		3	
TOTAL	23,931	363,675	1.520				2	10		12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											2,955
2006				37,561	7,006				88,232	22,502	5,798
2007					19,451					29,528	812
2008					4,630					8,351	19,664
2009				2,900	27,033				20,000	60,858	6,394
TOTAL				40,461	58,120				108,232	121,239	35,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											3,679
2006			7,361	61,775	13,915			32,311	395,934	84,129	7,346
2007		355	5,805	5,021	30,897		541	8,461	12,976	95,285	1,276
2008		299	3,364	2,537	5,610		568	6,651	7,307	22,017	29,516
2009		6,920	58,613	25,875	25,052		11,644	212,198	136,153	121,598	8,274
TOTAL		7,574	75,143	95,208	75,474		12,753	259,621	552,370	323,029	50,091

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	355,091	1,046,081	50,091	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,357	-48,527	364	
TOTAL LOSSES	312,734	997,554	50,455	
EXPECTED LOSSES	169,910	170,868	31,349	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.307	4.168	.211	5.686
INDICATED (POST-TEST)	.855	2.726	.138	3.719
PRES. ON RATE LEVEL	.807	.812	.149	1.768
DERIVED BY FORMULA	.807	.869	.149	1.825
UNDERLYING PRES. RATE	.710	.714	.131	1.555
PROPOSED	.807	.869	.149	1.825

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.20	MINIMUM PREMIUM	810
MAN. RATES	1.92	1.79	1.84	+ 2.20	PRESENT	725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	8,242	200	.002							
2006	8,040									
2007	8,069									
2008	8,853									
2009	8,193	1,253	.015							
TOTAL	41,397	1,453	.004							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											200
2009											1,253
TOTAL											1,453

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											249
2009											1,621
TOTAL											1,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,870			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-39,288	-20,751	87			
TOTAL LOSSES			1,957			
EXPECTED LOSSES	139,509	64,993	9,107			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.005	.005		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	.383	.179	.025	.587		
DERIVED BY FORMULA	.375	.170	.024	.569		
UNDERLYING PRES. RATE	.337	.157	.022	.516		
PROPOSED	.375	.170	.024	.569		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.686
IND. RATES				.69	MINIMUM PREMIUM	445
MAN. RATES	.59	.57	.61	+ .69	PRESENT	420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	541									
2006	484									
2007	791									
2008	683									
2009	752									
TOTAL	3,251									

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.	-7,522	-6,830	17	
TOTAL LOSSES			17	
EXPECTED LOSSES	28,803	22,334	1,627	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.007	.781	.057	1.845
DERIVED BY FORMULA	1.007	.773	.056	1.836
UNDERLYING PRES. RATE	.886	.687	.050	1.623
PROPOSED	1.007	.773	.056	1.836

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.214
IND. RATES				2.21	MINIMUM PREMIUM	810
MAN. RATES	2.12	1.91	1.92	+ 2.21	PRESENT	745

+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
2005	3,152	73,075	2,318			3,152				2	1	3
2006	2,751	37,206	1,352			2,751				1		1
2007	2,804	5,103	.181			2,804					1	1
2008	2,638	4,851	.183			2,638					1	1
2009	2,323	46,342	1,994			2,323					1	1
TOTAL	13,668	166,577	1,219			13,668				3	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				40,005	2,951				25,565	2,514	2,040
2006				12,669					12,736		11,801
2007					692					777	3,634
2008					1,079					3,772	
2009					13,057					33,285	
TOTAL				52,674	17,779				38,301	40,348	17,475

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				70,409	5,849				93,312	9,835	2,540
2006			2,249	20,594	244			4,377	56,373	688	14,952
2007		12	206	178	1,100		18	219	343	2,507	5,713
2008		68	784	589	1,305		270	3,005	3,297	9,938	
2009		3,074	25,653	11,253	11,925		4,149	75,178	48,738	62,551	
TOTAL		3,154	28,892	103,023	20,423		4,437	82,779	202,063	85,519	23,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	119,262	411,028	23,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-124,908	-87,176	228	
TOTAL LOSSES		323,852	23,433	
EXPECTED LOSSES	422,889	260,103	26,378	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2,369	.171	2,540
INDICATED (POST-TEST)	.000	1,549	.112	1,661
PRES. ON RATE LEVEL	3,518	2,164	.219	5,901
DERIVED BY FORMULA	3,483	2,152	.216	5,851
UNDERLYING PRES. RATE	3,094	1,903	.193	5,190
PROPOSED	3,483	2,152	.216	5,851

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.057
IND. RATES				7.06	MINIMUM PREMIUM	1975
MAN. RATES	6.19	5.86	6.14	+ 7.06	PRESENT	1790

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	257	120,770	469,922				1			1
2006	198									
2007	232									
2008	261									
2009	225	5,947	26,431						1	1
TOTAL	1,173	126,717	108,028						1	1
										2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				25,313					95,251		206
2009					2,154					3,793	
TOTAL				25,313	2,154				95,251	3,793	206

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				44,551					347,666		256
2009		504	4,236	1,859	1,967		477	8,573	5,554	7,125	
TOTAL		504	4,236	46,410	1,967		477	8,573	353,220	7,125	256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,790	408,722	256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,666	-30,639	131	
TOTAL LOSSES		378,083	387	
EXPECTED LOSSES	87,353	95,030	13,800	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	322,321	.330	322,651
INDICATED (POST-TEST)	.000	210,798	.216	211,014
PRES. ON RATE LEVEL	84.671	92.113	13.377	190.161
DERIVED BY FORMULA	83.824	94.487	12.982	191.293
UNDERLYING PRES. RATE	74.469	81,014	11.765	167,248
PROPOSED	83.824	94.487	12.982	191.293

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	230.737
IND. RATES				230.74	MINIMUM PREMIUM	510
MAN. RATES	146.70	161.76	197.88	+230.74	PRESENT	474

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	54									
2006	52	3,468	66,692						1	1
2007	40									
2008	49	695	14,183							
2009	35	77,226	2206,457						1	1
TOTAL	230	81,389	353,865						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					226					2,992	250
2008											695
2009				26,343					50,883		
TOTAL				26,343	226				50,883	2,992	945

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			22	24	426			266	718	10,550	317
2008											1,043
2009		5,058	49,927	23,340	3,317		10,350	190,138	119,664	18,409	
TOTAL		5,058	49,949	23,364	3,743		10,350	190,404	120,382	28,959	1,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	255,761	176,448	1,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,583	-3,376	23	
TOTAL LOSSES	254,178	173,072	1,383	
EXPECTED LOSSES	5,232	10,022	2,790	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1105.122	752.487	6.013	1863.622
INDICATED (POST-TEST)	722.750	492.126	3.933	1218.809
PRES. ON RATE LEVEL	25.861	49.537	13.792	89.190
DERIVED BY FORMULA	25.861	49.537	13.693	89.091
UNDERLYING PRES. RATE	22.745	43.568	12.130	78.443
PROPOSED	25.890	49.592	13.708	89.190

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	107.580
IND. RATES				107.58	MINIMUM PREMIUM	387
MAN. RATES	82.54	83.29	92.81	+107.58	PRESENT	366

+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
2005	598	1,153	.192			598						
2006	610	1,345	.220			610						
2007	638	793	.124			638						
2008	640	1,822	.284			640						
2009	645	8,644	1,340			645					1	1
TOTAL	3,131	13,757	.439			3,131					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,153
2006											1,345
2007											793
2008											1,822
2009					812					7,832	
TOTAL					812					7,832	5,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,435
2006											1,704
2007											1,247
2008											2,735
2009		187	1,596	701	743		975	17,690	11,472	14,716	
TOTAL		187	1,596	701	743		975	17,690	11,472	14,716	7,121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,448	27,632	7,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,396	-25,429	80	
TOTAL LOSSES		2,203	7,201	
EXPECTED LOSSES	144,778	80,061	8,298	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.070	.230	.300
INDICATED (POST-TEST)	.000	.046	.150	.196
PRES. ON RATE LEVEL	5.258	2.907	.301	8.466
DERIVED BY FORMULA	5.258	2.878	.299	8.435
UNDERLYING PRES. RATE	4.624	2.557	.265	7.446
PROPOSED	5.258	2.878	.299	8.435

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.174
IND. RATES				10.17	MINIMUM PREMIUM	2000
MAN. RATES	9.79	8.83	8.81	+ 10.17	PRESENT	2000

+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
2005	10,777	349,352	3.241			10,777				4	5	9
2006	14,834	228,475	1.540			14,834				3	3	6
2007	11,035	880,611	7.980			11,035			2	1	7	10
2008	11,188	264,500	2.364			11,188				5	1	6
2009	12,550	58,200	.463			12,550					3	3
TOTAL	60,384	1,781,138	2.950			60,384			2	13	19	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				108,262	20,716				179,062	10,333	30,979
2006				65,135	16,661				89,432	37,617	19,630
2007			399,809	15,388	10,527			428,196	13,049	11,539	2,103
2008				100,196	855				157,371	2,747	3,331
2009					10,533					16,331	31,336
TOTAL			399,809	288,981	59,292			428,196	438,914	78,567	87,379

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				190,542	41,060				653,577	40,423	38,569
2006			13,217	107,583	32,625			34,059	404,880	137,497	24,871
2007		40,491	351,304	35,319	19,910		79,428	697,221	87,447	42,997	3,306
2008		9,453	98,944	125,319	9,801		28,350	308,352	478,002	47,615	5,000
2009		2,482	20,694	9,081	9,621		2,032	36,895	23,919	30,696	40,549
TOTAL		52,426	484,159	467,844	113,017		109,810	1,076,527	1,647,825	299,228	112,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,722,922	2,527,914	112,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-434,398	-421,064	1,390	
TOTAL LOSSES	1,288,524	2,106,850	113,685	
EXPECTED LOSSES	1,521,074	1,319,994	144,318	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.134	3.489	.188	5.811
INDICATED (POST-TEST)	1.396	2.282	.123	3.801
PRES. ON RATE LEVEL	2.864	2.485	.272	5.621
DERIVED BY FORMULA	2.835	2.473	.262	5.570
UNDERLYING PRES. RATE	2.519	2.186	.239	4.944
PROPOSED	2.835	2.473	.262	5.570

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.718
IND. RATES				6.72	MINIMUM PREMIUM	1895
MAN. RATES	5.76	5.50	5.85	+ 6.72	PRESENT	1720

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	110	803	7.300							
2006	105	5,206	49.580							
2007	116	105,052	905.620			1			1	2
2008	100	60,269	602.690						2	2
2009	81	84	1.037							
TOTAL	512	171,414	334.793			1			3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											803
2006											5,206
2007			76,651		2,289			16,097		5,422	4,593
2008					4,936					55,333	
2009											84
TOTAL			76,651		7,225			16,097		60,755	10,686

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											1,000
2006											6,596
2007		14,944	128,180	3,983	4,508		7,548	66,370	6,120	17,840	7,220
2008		324	3,582	2,711	5,979		3,890	44,116	48,358	145,868	
2009											109
TOTAL		15,268	131,762	6,694	10,487		11,438	110,486	54,478	163,708	14,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	268,954	235,367	14,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,666	-22,514	78	
TOTAL LOSSES	251,288	212,853	15,003	
EXPECTED LOSSES	60,084	67,267	9,263	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	490.797	415.729	29.303	935.829
INDICATED (POST-TEST)	320.981	271.887	19.164	612.032
PRES. ON RATE LEVEL	133.428	149.378	20.569	303.375
DERIVED BY FORMULA	133.428	151.828	20.541	305.797
UNDERLYING PRES. RATE	117.351	131.379	18.091	266.821
PROPOSED	133.428	151.828	20.541	305.797

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	368.852
IND. RATES				368.85	MINIMUM PREMIUM	648
MAN. RATES	286.28	285.41	315.69	+368.85	PRESENT	596

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2005	138										
2006	137	20,227	147,642							1	1
2007	155	41,393	267,051							2	2
2008	174	5,678	32,632						1		1
2009	162	7,514	46,382							1	1
TOTAL	766	74,812	97,666							1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					572					3,155	16,500
2007					20,336					18,320	2,737
2008				315					1,155		4,208
2009					548					3,779	3,187
TOTAL				315	21,456				1,155	25,254	26,632

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			57	58	1,078			279	758	11,125	20,906
2007		370	6,065	5,251	32,300		337	5,252	8,053	59,122	4,303
2008		31	307	394	26		214	2,249	3,485	293	6,316
2009		128	1,075	469	502		473	8,535	5,530	7,101	4,124
TOTAL		529	7,504	6,172	33,906		1,024	16,315	17,826	77,641	35,649

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,372	135,545	35,649	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,236	-45,887	184	
TOTAL LOSSES		89,658	35,833	
EXPECTED LOSSES	173,750	147,922	18,358	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	117,047	46,779	163,826
INDICATED (POST-TEST)	.000	76,549	30,593	107,142
PRES. ON RATE LEVEL	257,905	219,567	27,250	504,722
DERIVED BY FORMULA	255,326	215,276	27,350	497,952
UNDERLYING PRES. RATE	226,829	193,111	23,967	443,907
PROPOSED	255,326	215,276	27,350	497,952

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	600.629
IND. RATES				600.63	MINIMUM PREMIUM	880
MAN. RATES	394.87	439.29	525.21	+600.63	PRESENT	812

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	66,178	1,086,572	1.641				6	26	32
2006	51,182	1,397,143	2.729			3	9	24	36
2007	48,996	733,200	1.496				8	13	21
2008	36,938	1,132,486	3.065			2	2	20	24
2009	41,593	346,607	.833				3	14	17
TOTAL	244,887	4,696,008	1.918			5	28	97	130

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				245,376	56,124				478,829	211,478	94,765
2006			262,567	159,541	49,263			306,590	364,690	139,886	114,606
2007				191,910	45,055				257,583	130,203	108,449
2008			316,487	63,085	84,186			316,005	63,559	248,884	40,280
2009				27,717	46,066				30,568	179,350	62,906
TOTAL			579,054	687,629	280,694			622,595	1,195,229	909,801	421,006

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				431,861	111,238				1,747,726	827,299	117,982
2006		57,941	514,865	264,679	96,240		96,955	1,525,192	1,652,877	514,266	145,206
2007		6,616	104,663	305,108	82,294		18,094	273,866	907,344	462,134	170,482
2008		68,340	502,224	145,484	111,765		183,441	1,384,754	532,918	684,479	60,460
2009		16,164	143,054	64,273	45,570		28,564	519,314	334,507	348,082	81,400
TOTAL		149,061	1,264,806	1,211,405	447,107		327,054	3,703,126	5,175,372	2,836,260	575,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,444,047	9,670,144	575,530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,028,241	-1,153,113	2,812	
TOTAL LOSSES	4,415,806	8,517,031	578,342	
EXPECTED LOSSES	3,340,258	3,296,179	337,943	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.803	3.478	.236	5.517
INDICATED (POST-TEST)	1.179	2.275	.154	3.608
PRES. ON RATE LEVEL	1.551	1.530	.157	3.238
DERIVED BY FORMULA	1.529	1.649	.156	3.334
UNDERLYING PRES. RATE	1.364	1.346	.138	2.848
PROPOSED	1.529	1.649	.156	3.334

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.021
IND. RATES				4.02	MINIMUM PREMIUM	1245
MAN. RATES	3.28	3.15	3.37	+ 4.02	PRESENT	1105

+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
2005	2,804	7,346	.261			2,804					1	1
2006	2,794	18,941	.677			2,794				1	1	2
2007	3,320	224,025	6.747			3,320			1		1	2
2008	2,782					2,782						
2009	2,546	201,819	7.926			2,546				1	3	4
TOTAL	14,246	452,131	3.174			14,246			1	2	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					686					365	6,295
2006				9,893	1,334				4,352	2,668	694
2007			71,058		3,237			145,389		4,051	290
2009				8,926	52,687				35,526	102,478	2,202
TOTAL			71,058	18,819	57,944			145,389	39,878	109,562	9,481

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					1,360					1,428	7,837
2006			1,890	16,217	2,702			1,734	19,904	9,643	879
2007		13,867	119,157	3,979	5,952		67,396	586,585	35,527	16,195	456
2009		14,109	120,452	53,328	49,238		19,993	364,207	233,610	205,415	2,849
TOTAL		27,976	241,499	73,524	59,252		87,389	952,526	289,041	232,681	12,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,309,390	654,498	12,021	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,866	-69,979	232	
TOTAL LOSSES	1,242,524	584,519	12,253	
EXPECTED LOSSES	234,489	214,260	25,643	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.722	4.103	.086	12.911
INDICATED (POST-TEST)	5.704	2.683	.056	8.443
PRES. ON RATE LEVEL	1.872	1.709	.205	3.786
DERIVED BY FORMULA	1.910	1.728	.201	3.839
UNDERLYING PRES. RATE	1.646	1.504	.180	3.330
PROPOSED	1.910	1.728	.201	3.839

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.630
IND. RATES				4.63	MINIMUM PREMIUM	1390
MAN. RATES	4.12	3.84	3.94	+ 4.63	PRESENT	1245

+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
2005	68,266	1,547,086	2.266			68,266			3	3	27	33
2006	70,795	1,295,837	1.830			70,795			2	4	24	30
2007	76,213	1,173,580	1.539			76,213	1		2	11	25	39
2008	73,777	1,320,002	1.789			73,777			1	9	20	30
2009	72,333	524,120	.724			72,333				5	17	22
TOTAL	361,384	5,860,625	1.622			361,384		1	8	32	113	154

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			349,417	67,631	158,739			634,912	92,498	173,268	70,621
2006			394,452	53,036	35,728			522,154	68,432	149,163	72,872
2007		41,174	178,101	182,967	54,034		110,265	123,125	203,915	159,666	120,333
2008			135,446	222,006	142,498			111,455	347,146	294,647	66,804
2009				67,998	49,214				166,308	158,791	81,809
TOTAL		41,174	1,057,416	593,638	440,213		110,265	1,391,646	878,299	935,535	412,439

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			473,029	119,031	314,623			1,790,192	337,617	677,826	87,923
2006		48,609	417,446	93,685	68,687		85,924	1,269,000	375,381	531,218	92,329
2007		131,247	403,325	301,662	98,073		868,426	744,948	772,205	551,140	189,163
2008		64,276	548,514	365,606	194,536		153,945	1,397,044	1,352,462	870,441	100,273
2009		24,641	225,601	102,673	53,502		53,626	980,064	623,613	358,549	105,861
TOTAL		268,773	2,067,915	982,657	729,421		1,161,921	6,181,248	3,461,278	2,989,174	575,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,679,857	8,162,530	575,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-752,838	-891,343	3,289	
TOTAL LOSSES	8,927,019	7,271,187	578,838	
EXPECTED LOSSES	2,692,312	2,797,112	343,314	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.470	2.012	.160	4.642
INDICATED (POST-TEST)	1.615	1.316	.105	3.036
PRES. ON RATE LEVEL	.847	.880	.108	1.835
DERIVED BY FORMULA	.908	.972	.107	1.987
UNDERLYING PRES. RATE	.745	.774	.095	1.614
PROPOSED	.908	.972	.107	1.987

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.40	MINIMUM PREMIUM	855
MAN. RATES	1.73	1.71	1.91	+ 2.40	PRESENT	745

+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
2005	79,016	5,179,552	6.555			79,016		1	6	8	51	66
2006	76,466	1,476,260	1.930			76,466			3	5	55	63
2007	81,600	1,841,213	2.256			81,600	1		1	5	42	49
2008	88,190	1,548,924	1.756			88,190			4	4	37	45
2009	91,169	1,328,785	1.457			91,169			1	5	49	55
TOTAL	416,441	11,374,734	2.731			416,441	1	1	15	27	234	278

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		637,138	817,074	215,231	277,022		355,100	1,393,592	688,739	616,797	178,859
2006			354,085	85,860	161,606			323,044	111,205	310,129	130,331
2007	3,500		73,350	128,543	251,184			348,616	316,804	567,286	151,930
2008			330,474	138,457	181,572			293,356	246,596	263,469	95,000
2009			67,813	160,172	260,764			69,500	215,221	413,481	141,834
TOTAL	3,500	637,138	1,642,796	728,263	1,132,148		355,100	2,428,108	1,578,565	2,171,162	697,954

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		566,580	1,178,497	374,629	549,058		413,211	4,022,005	2,405,053	2,412,907	222,679
2006		65,429	575,696	161,278	306,472		86,223	1,302,270	603,520	1,101,157	165,129
2007	9,659	16,273	202,684	263,215	406,615		117,889	1,220,186	1,339,089	1,886,361	238,834
2008		115,027	868,770	304,910	238,849		266,525	2,091,999	1,138,226	773,742	142,595
2009		111,347	948,842	377,839	260,842		123,105	2,136,699	1,168,424	861,696	183,533
TOTAL	9,659	874,656	3,774,489	1,481,871	1,761,836		1,006,953	10,773,159	6,654,312	7,035,863	952,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,438,916	16,933,882	952,770			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,130,678	-1,938,153	5,499			
TOTAL LOSSES	14,308,238	14,995,729	958,269			
EXPECTED LOSSES	7,762,460	6,192,477	545,537			
CREDIBILITY	.09	.23	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.436	3.601	.230	7.267		
INDICATED (POST-TEST)	2.247	2.355	.150	4.752		
PRES. ON RATE LEVEL	2.119	1.691	.149	3.959		
DERIVED BY FORMULA	2.131	1.844	.149	4.124		
UNDERLYING PRES. RATE	1.864	1.487	.131	3.482		
PROPOSED	2.131	1.844	.149	4.124		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.974
IND. RATES				4.97	MINIMUM PREMIUM	1475
MAN. RATES	3.97	3.84	4.12	+ 4.97	PRESENT	1290

+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
2005	3,505	19,154	.546			3,505					2	2
2006	4,354	91,438	2.100			4,354			1			1
2007	4,640	1,438	.030			4,640						
2008	4,030	55,090	1.366			4,030					1	1
2009	3,251	90,906	2.796			3,251				1	1	2
TOTAL	19,780	258,026	1.304			19,780			1	1	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					2,329					7,344	9,481
2006			64,892					23,618			2,928
2007											1,438
2008					1,668					51,906	1,516
2009				3,770	47,085				1,377	37,223	1,451
TOTAL			64,892	3,770	51,082			23,618	1,377	96,473	16,814

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					4,616					28,730	11,804
2006		14,317	119,154	1,121	115		7,471	107,103	3,184	128	3,710
2007											2,261
2008		108	1,212	916	2,022		3,658	41,381	45,365	136,834	2,276
2009		11,805	99,667	43,929	43,478		4,918	89,205	57,746	70,443	1,878
TOTAL		26,230	220,033	45,966	50,231		16,047	237,689	106,295	236,135	21,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	499,999	438,627	21,929	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,050	-95,332	238	
TOTAL LOSSES	427,949	343,295	22,167	
EXPECTED LOSSES	251,403	293,140	27,296	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.164	1.736	.112	4.012
INDICATED (POST-TEST)	1.415	1.135	.073	2.623
PRES. ON RATE LEVEL	1.445	1.685	.157	3.287
DERIVED BY FORMULA	1.445	1.669	.154	3.268
UNDERLYING PRES. RATE	1.271	1.482	.138	2.891
PROPOSED	1.445	1.669	.154	3.268

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.941
IND. RATES				3.94	MINIMUM PREMIUM	1225
MAN. RATES	3.30	3.20	3.42	+ 3.94	PRESENT	1115

+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
2005	6,116	35,157	.574			6,116					3	3
2006	6,360	7,746	.121			6,360					1	1
2007	6,010	81,945	1.363			6,010			1		1	2
2008	5,342	3,875	.072			5,342					2	2
2009	5,325	60,663	1.139			5,325				2	1	3
TOTAL	29,153	189,386	.650			29,153				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					5,484					27,750	1,923
2006					680					2,853	4,213
2007				7,387	561				44,078	27,218	2,701
2008					726					1,503	1,646
2009				10,649	575				38,296	7,364	3,779
TOTAL				18,036	8,026				82,374	66,688	14,262

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					10,868					108,558	2,394
2006			67	70	1,280			253	687	10,060	5,338
2007		231	3,679	11,441	1,300		3,184	48,280	157,436	95,009	4,246
2008		47	525	395	879		102	1,195	1,309	3,963	2,471
2009		2,178	21,308	9,933	1,867		8,698	159,731	100,849	27,695	4,890
TOTAL		2,456	25,579	21,839	16,194		11,984	209,459	260,281	245,285	19,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	249,478	543,599	19,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,590	-95,270	308	
TOTAL LOSSES	145,888	448,329	19,647	
EXPECTED LOSSES	354,792	288,322	34,402	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.500	1.538	.067	2.105
INDICATED (POST-TEST)	.327	1.006	.044	1.377
PRES. ON RATE LEVEL	1.384	1.124	.134	2.642
DERIVED BY FORMULA	1.363	1.119	.130	2.612
UNDERLYING PRES. RATE	1.217	.989	.118	2.324
PROPOSED	1.363	1.119	.130	2.612

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.150
IND. RATES				3.15	MINIMUM PREMIUM	1035
MAN. RATES	2.90	2.63	2.75	+ 3.15	PRESENT	950

+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
2005	19,580	78,524	.401			19,580			1		1	2
2006	19,703	3,209	.016			19,703						
2007	19,503	264,948	1.358			19,503			1		1	2
2008	18,448	221,531	1.200			18,448				1		1
2009	17,250	13,963	.080			17,250					1	1
TOTAL	94,484	582,175	.616			94,484			2	1	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			58,355		711			15,731		1,646	2,081
2006											3,209
2007			158,434		4,108			75,500		22,665	4,241
2008				64,889					138,107		18,535
2009					4,000					1,000	8,963
TOTAL			216,789	64,889	8,819			91,231	138,107	25,311	37,029

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			107,840		1,409			66,401		6,439	2,591
2006											4,066
2007		30,873	264,754	8,072	8,324		35,379	310,501	27,488	74,769	6,667
2008		6,081	63,677	80,855	5,676		24,701	268,680	417,378	35,430	27,821
2009		940	7,859	3,446	3,652		129	2,258	1,464	1,884	11,598
TOTAL		37,894	444,130	92,373	19,061		60,209	647,840	446,330	118,522	52,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,190,073	676,286	52,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,006	-74,321	145	
TOTAL LOSSES	1,087,067	601,965	52,888	
EXPECTED LOSSES	356,205	226,761	16,064	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.151	.637	.056	1.844
INDICATED (POST-TEST)	.753	.417	.037	1.207
PRES. ON RATE LEVEL	.429	.273	.019	.721
DERIVED BY FORMULA	.439	.285	.021	.745
UNDERLYING PRES. RATE	.377	.240	.017	.634
PROPOSED	.439	.285	.021	.745

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				.90	MINIMUM PREMIUM	495
MAN. RATES	.64	.66	.75	+ .90	PRESENT	455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,927	27,935	.711						2	2
2006	3,299	10,685	.323						1	1
2007	3,562	88,641	2.488						2	4
2008	3,049	336,989	11.052			1			2	3
2009	2,714	28,740	1.058						1	1
TOTAL	16,551	492,990	2.979			1			3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,470					6,924	17,541
2006					1,887					1,102	7,696
2007				37,792	8,386				25,360	3,869	13,234
2008			201,499		7,767			95,946		16,906	14,871
2009				8,588					5,162		14,990
TOTAL			201,499	46,380	21,510			95,946	30,522	28,801	68,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,877					27,087	21,839
2006			187	193	3,554			99	266	3,887	9,751
2007		1,296	20,467	59,956	15,435		1,613	24,402	85,401	16,612	20,804
2008		55,524	372,136	24,265	13,512		67,894	472,077	67,975	49,786	22,321
2009		1,650	16,278	7,610	1,081		1,046	19,289	12,143	1,869	19,397
TOTAL		58,470	409,068	92,024	40,459		70,553	515,867	165,785	99,241	94,112

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,053,958	397,509	94,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,866	-147,507	324	
TOTAL LOSSES	921,092	250,002	94,436	
EXPECTED LOSSES	446,050	434,795	38,232	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.565	1.510	.571	7.646
INDICATED (POST-TEST)	3.640	.988	.373	5.001
PRES. ON RATE LEVEL	3.064	2.987	.263	6.314
DERIVED BY FORMULA	3.070	2.927	.266	6.263
UNDERLYING PRES. RATE	2.695	2.627	.231	5.553
PROPOSED	3.070	2.927	.266	6.263

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.554
IND. RATES				7.55	MINIMUM PREMIUM	2000
MAN. RATES	6.18	6.08	6.57	+ 7.55	PRESENT	1895

+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
2005	56,498	2,136,189	3.780			56,498			6	11	33	50
2006	54,387	2,028,284	3.729			54,387			6	8	23	37
2007	52,840	1,094,962	2.072			52,840			1	10	25	36
2008	45,431	463,624	1.020			45,431	1			5	25	31
2009	43,556	679,707	1.560			43,556				4	16	20
TOTAL	252,712	6,402,766	2.534			252,712	1		13	38	122	174

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			704,185	267,224	72,187			584,769	275,878	165,103	66,843
2006			688,630	233,987	22,214			434,803	307,462	184,056	157,132
2007			85,791	165,050	231,255			85,607	185,760	263,618	77,881
2008	3,403			108,664	83,300				78,692	149,291	40,274
2009				68,217	219,509				91,845	241,819	58,317
TOTAL	3,403		1,478,606	843,142	628,465			1,105,179	939,637	1,003,887	400,447

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,256,095	470,314	143,075			2,391,573	1,006,955	645,886	83,220
2006		151,959	1,308,196	394,512	47,554		137,489	2,093,661	1,463,738	668,093	199,086
2007		25,887	290,148	315,908	377,523		55,795	590,843	748,795	882,826	122,429
2008	12,374	15,627	167,084	181,103	110,441		24,580	272,105	368,305	413,735	60,451
2009		64,757	560,607	249,675	209,058		48,827	889,367	570,097	487,623	75,462
TOTAL	12,374	258,230	3,582,130	1,611,512	887,651		266,691	6,237,549	4,157,890	3,098,163	540,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,356,974	9,755,216	540,648			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,354,205	-1,215,394	2,345			
TOTAL LOSSES	9,002,769	8,539,822	542,993			
EXPECTED LOSSES	4,569,032	3,618,836	270,402			
CREDIBILITY	.06	.16	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.562	3.379	.215	7.156		
INDICATED (POST-TEST)	2.330	2.210	.141	4.681		
PRES. ON RATE LEVEL	2.056	1.628	.122	3.806		
DERIVED BY FORMULA	2.072	1.721	.125	3.918		
UNDERLYING PRES. RATE	1.808	1.432	.107	3.347		
PROPOSED	2.072	1.721	.125	3.918		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.725
IND. RATES				4.73	MINIMUM PREMIUM	1415
MAN. RATES	3.75	3.69	3.96	+ 4.73	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	803									
2006	844	800	.094							
2007	830									
2008	720	5,402	.750							
2009	788	675	.085							
TOTAL	3,985	6,877	.173							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											800
2008											5,402
2009											675
TOTAL											6,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,014
2008											8,108
2009											873
TOTAL											9,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,185	-13,646	45	
TOTAL LOSSES			10,040	
EXPECTED LOSSES	73,883	41,882	4,821	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.252	.252
INDICATED (POST-TEST)	.000	.000	.165	.165
PRES. ON RATE LEVEL	2.108	1.195	.138	3.441
DERIVED BY FORMULA	2.108	1.183	.138	3.429
UNDERLYING PRES. RATE	1.854	1.051	.121	3.026
PROPOSED	2.108	1.183	.138	3.429

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.136
IND. RATES				4.14	MINIMUM PREMIUM	1275
MAN. RATES	3.75	3.49	3.58	+ 4.14	PRESENT	1160

+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
2005	70,619	2,349,767	3.327			70,619			2	5	16	23
2006	80,759	1,227,916	1.520			80,759			4	4	20	28
2007	82,925	2,100,263	2.532			82,925			4	20	27	51
2008	80,992	1,746,834	2.156			80,992			4	13	32	49
2009	67,661	1,826,479	2.699			67,661			2	12	34	48
TOTAL	382,956	9,251,259	2.416			382,956			16	54	129	199

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			508,685	71,479	39,946			1,393,074	142,234	115,600	78,749
2006			442,523	42,801	64,077			381,893	25,991	141,975	128,656
2007			414,466	280,338	115,605			372,464	607,411	168,685	141,294
2008			510,942	269,498	107,492			263,674	301,414	187,466	106,348
2009			221,452	408,555	160,463			171,242	436,217	371,031	57,519
TOTAL			2,098,068	1,072,671	487,583			2,582,347	1,513,267	984,757	512,566

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			265,383	125,802	79,172			1,548,273	519,155	452,228	98,043
2006		75,574	642,814	82,065	122,086		91,697	1,336,388	188,260	503,667	163,007
2007		90,912	853,578	465,448	203,592		205,072	1,992,389	1,757,244	631,174	222,114
2008		168,231	1,248,194	444,224	163,944		234,172	1,884,388	1,207,981	584,570	159,629
2009		172,820	1,480,707	532,785	205,146		190,810	3,268,154	1,681,975	866,869	74,430
TOTAL		507,537	4,490,676	1,650,324	773,940		721,751	10,029,592	5,354,615	3,038,508	717,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,749,556	10,817,387	717,223			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,728,734	-1,328,791	4,342			
TOTAL LOSSES	14,020,822	9,488,596	721,565			
EXPECTED LOSSES	6,077,512	4,124,436	478,695			
CREDIBILITY	.08	.21	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.661	2.478	.188	6.327		
INDICATED (POST-TEST)	2.394	1.621	.123	4.138		
PRES. ON RATE LEVEL	1.804	1.225	.142	3.171		
DERIVED BY FORMULA	1.851	1.308	.138	3.297		
UNDERLYING PRES. RATE	1.587	1.077	.125	2.789		
PROPOSED	1.851	1.308	.138	3.297		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.976
IND. RATES				3.98	MINIMUM PREMIUM	1235
MAN. RATES	3.31	3.09	3.30	+ 3.98	PRESENT	1090

+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
2005	62,886	2,127,122	3.382			62,886			3	4	32	39
2006	63,032	650,239	1.031			63,032			1	3	22	26
2007	62,309	994,323	1.595			62,309			2	4	6	12
2008	56,186	1,528,286	2.720			56,186			5	4	15	24
2009	56,065	411,121	.733			56,065				3	16	19
TOTAL	300,478	5,711,091	1.901			300,478			11	18	91	120

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			377,775	68,919	154,904			1,073,122	69,963	314,559	67,880
2006			72,593	111,777	80,539			14,865	135,235	150,071	85,159
2007			292,597	142,431	21,079			268,472	132,792	74,435	62,517
2008			558,350	84,702	68,656			345,318	255,217	132,556	83,487
2009				78,998	48,365				136,396	106,411	40,951
TOTAL			1,301,315	486,827	373,543			1,701,777	729,603	778,032	339,994

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			457,323	121,298	307,018			1,578,029	255,365	1,230,558	84,511
2006		16,019	161,126	191,210	153,927		4,700	127,141	636,654	536,628	107,896
2007		60,681	553,148	235,995	44,721		131,522	1,204,692	532,180	267,499	98,277
2008		159,133	1,108,705	191,173	101,186		276,102	2,113,348	1,024,746	428,928	125,314
2009		26,529	244,743	111,687	54,115		41,014	750,002	476,589	249,311	52,991
TOTAL		262,362	2,525,045	851,363	660,967		453,338	5,773,212	2,925,534	2,712,924	468,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,013,957	7,150,788	468,989			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-864,170	-992,494	3,361			
TOTAL LOSSES	8,149,787	6,158,294	472,350			
EXPECTED LOSSES	2,983,746	3,019,803	369,588			
CREDIBILITY	.07	.18	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.712	2.049	.157	4.918		
INDICATED (POST-TEST)	1.774	1.340	.103	3.217		
PRES. ON RATE LEVEL	1.129	1.143	.140	2.412		
DERIVED BY FORMULA	1.174	1.178	.133	2.485		
UNDERLYING PRES. RATE	.993	1.005	.123	2.121		
PROPOSED	1.174	1.178	.133	2.485		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.997
IND. RATES				3.00	MINIMUM PREMIUM	1000
MAN. RATES	2.33	2.34	2.51	+ 3.00	PRESENT	890

+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
2005	21,882	438,479	2.003			21,882			1	3	12	16
2006	23,238	672,393	2.893			23,238			3	4	10	17
2007	22,969	939,149	4.088			22,969			4	1	6	11
2008	19,553	666,123	3.406			19,553				4	5	9
2009	17,188	175,635	1.021			17,188				2	2	4
TOTAL	104,830	2,891,779	2.759			104,830			8	14	35	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			91,184	89,665	28,124			19,381	75,571	99,211	35,343
2006			254,881	127,301	11,043			85,971	106,601	50,398	36,198
2007			390,182	14,300	11,583			455,198	40	48,094	19,752
2008				145,135	44,513				442,826	19,792	13,857
2009				29,228	7,481				109,556	14,858	14,512
TOTAL			736,247	405,629	102,744			560,550	734,594	232,353	119,662

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			168,508	157,810	55,739			81,807	275,834	388,112	44,002
2006		56,248	491,704	212,464	23,698		27,182	430,944	495,539	183,966	45,863
2007		71,932	620,327	41,090	23,364		179,018	1,562,742	110,551	163,474	31,050
2008		15,158	160,641	187,364	65,370		69,941	761,379	1,175,522	150,495	20,799
2009		7,364	70,090	32,349	10,512		24,131	442,950	279,390	67,572	18,779
TOTAL		150,702	1,511,270	631,077	178,683		300,272	3,279,822	2,336,836	953,619	160,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,242,066	4,100,215	160,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-472,286	-462,551	1,218	
TOTAL LOSSES	4,769,780	3,637,664	161,711	
EXPECTED LOSSES	1,600,754	1,384,803	142,570	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.550	3.470	.154	8.174
INDICATED (POST-TEST)	2.976	2.269	.101	5.346
PRES. ON RATE LEVEL	1.736	1.502	.155	3.393
DERIVED BY FORMULA	1.786	1.571	.150	3.507
UNDERLYING PRES. RATE	1.527	1.321	.136	2.984
PROPOSED	1.786	1.571	.150	3.507

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.230
IND. RATES				4.23	MINIMUM PREMIUM	1295
MAN. RATES	3.34	3.26	3.53	+ 4.23	PRESENT	1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	78,047	595,717	.763			1	5	18	24
2006	61,695	902,914	1.463			2	2	7	11
2007	90,753	741,045	.816			1	2	17	20
2008	97,271	1,071,855	1.101			3	4	9	16
2009	97,853	127,263	.130					6	6
TOTAL	425,619	3,438,794	.808			7	13	57	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			81,038	166,603	13,567			51,221	162,056	36,873	84,359
2006			287,986	24,863	33,138			460,687	34,429	38,443	23,368
2007			133,166	35,280	188,945			92,685	8,878	218,809	63,282
2008			211,103	94,135	16,435			305,279	311,472	75,376	58,055
2009					10,706					57,748	58,809
TOTAL			713,293	320,881	262,791			909,872	516,835	427,249	287,873

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			149,758	293,221	26,891			216,204	591,506	144,247	105,027
2006		38,016	324,045	46,794	63,181		80,780	1,173,673	196,076	138,833	29,607
2007		30,409	294,632	108,645	303,601		47,449	444,069	146,968	709,541	99,479
2008		62,571	450,836	130,872	31,106		246,023	1,913,294	1,054,718	284,653	87,141
2009		2,520	21,030	9,221	9,774		7,197	130,448	84,559	108,517	76,099
TOTAL		133,516	1,240,301	588,753	434,553		381,449	3,877,688	2,073,827	1,385,791	397,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,632,954	4,482,924	397,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-619,803	-620,940	1,964	
TOTAL LOSSES	5,013,151	3,861,984	399,317	
EXPECTED LOSSES	2,349,417	2,030,203	187,272	
CREDIBILITY	.09	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.178	.907	.094	2.179
INDICATED (POST-TEST)	.770	.593	.061	1.424
PRES. ON RATE LEVEL	.628	.542	.050	1.220
DERIVED BY FORMULA	.641	.554	.053	1.248
UNDERLYING PRES. RATE	.552	.477	.044	1.073
PROPOSED	.641	.554	.053	1.248

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.505
IND. RATES				1.51	MINIMUM PREMIUM	640
MAN. RATES	1.17	1.17	1.27	+ 1.51	PRESENT	585

+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
2005	201,439	5,103,099	2.533			201,439		1	5	25	76	107
2006	216,644	4,890,308	2.257			216,644			7	23	81	111
2007	262,806	6,217,077	2.365			262,806			8	47	100	155
2008	234,883	2,586,233	1.101			234,883	1		1	43	55	100
2009	230,325	2,534,334	1.100			230,325			1	7	89	97
TOTAL	1,146,097	21,331,051	1.861			1,146,097	1	1	22	145	401	570

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		848,347	381,527	529,617	337,574		886,338	574,364	610,299	545,674	389,359
2006			772,965	605,205	301,795			972,541	1,089,140	625,447	523,215
2007			940,759	1,056,410	374,928			959,174	1,611,354	715,575	558,877
2008			80,767	654,819	96,063	3,500		56,824	1,039,678	235,463	419,119
2009			100,825	171,404	415,642			110,458	114,588	1,189,529	431,888
TOTAL		848,347	2,276,843	3,017,455	1,526,002	3,500	886,338	2,673,361	4,465,059	3,311,688	2,322,458

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		383,087	669,325	932,129	669,070		523,741	2,124,420	2,227,590	2,134,677	484,752
2006		153,839	1,416,006	1,013,385	580,974		232,253	3,727,043	4,640,281	2,263,322	662,914
2007		198,936	1,984,756	1,748,739	663,925		445,269	4,588,607	5,800,007	2,587,219	878,555
2008		89,682	859,185	876,657	175,329	259,472	242,007	2,482,029	3,379,412	890,521	629,098
2009		156,024	1,316,285	524,865	404,524		210,646	3,675,054	2,091,165	2,286,337	558,863
TOTAL		981,568	6,245,557	5,095,775	2,493,822	259,472	1,653,916	16,597,153	18,138,455	10,162,076	3,214,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,737,666	35,890,128	3,214,182			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,482,005	-4,329,989	17,688			
TOTAL LOSSES	22,255,661	31,560,139	3,231,870			
EXPECTED LOSSES	12,652,911	13,707,320	1,833,755			
CREDIBILITY	.18	.44	.48			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.942	2.754	.282	4.978		
INDICATED (POST-TEST)	1.270	1.801	.184	3.255		
PRES. ON RATE LEVEL	1.255	1.360	.182	2.797		
DERIVED BY FORMULA	1.258	1.554	.183	2.995		
UNDERLYING PRES. RATE	1.104	1.196	.160	2.460		
PROPOSED	1.258	1.554	.183	2.995		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.612
IND. RATES				3.61	MINIMUM PREMIUM	1145
MAN. RATES	2.39	2.57	2.91	+ 3.61	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	21,536	14,144	.065						1	1
2006	19,765	62,124	.314						6	6
2007	1,805	563	.031							
2008	3,906	15,979	.409				1		2	3
2009	7,344	116,669	1.588						4	4
TOTAL	54,356	209,479	.385						1	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					95					202	13,847
2006					38,461					14,134	9,529
2007											563
2008				4,045	698				7,847	2,343	1,046
2009					48,542					66,535	1,592
TOTAL				4,045	87,796				7,847	83,214	26,577

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					188					790	17,240
2006			3,818	3,948	72,420			1,248	3,404	49,843	12,073
2007											885
2008		424	4,477	5,421	1,197		1,563	17,135	25,758	8,190	1,570
2009		11,421	95,379	41,846	44,330		8,292	150,256	97,421	125,022	2,060
TOTAL		11,845	103,674	51,215	118,135		9,855	168,639	126,583	183,845	33,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	294,013	479,778	33,828	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-504,771	-228,611	481	
TOTAL LOSSES		251,167	34,309	
EXPECTED LOSSES	1,352,920	576,718	73,381	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.462	.063	.525
INDICATED (POST-TEST)	.000	.302	.041	.343
PRES. ON RATE LEVEL	2.830	1.206	.154	4.190
DERIVED BY FORMULA	2.773	1.152	.147	4.072
UNDERLYING PRES. RATE	2.489	1.061	.135	3.685
PROPOSED	2.773	1.152	.147	4.072

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.911
IND. RATES				4.91	MINIMUM PREMIUM	1460
MAN. RATES	4.67	4.27	4.36	+ 4.91	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	17,106	6,887	.040						1	1
2006	13,488	9,507	.070						3	3
2007	12,328	40,543	.328						1	2
2008	12,657	46,905	.370						1	1
2009	11,170	77,420	.693						1	2
TOTAL	66,749	181,262	.272						2	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					29					27	6,831
2006					1,934					615	6,958
2007				17,335	225				13,677	395	8,911
2008					14,739					30,541	1,625
2009				38,731	1,040				29,819	7,118	712
TOTAL				56,066	17,967				43,496	38,696	25,037

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					57					106	8,505
2006			193	198	3,644			56	147	2,168	8,816
2007		528	8,309	26,564	1,327		843	12,673	45,313	3,504	14,008
2008		958	10,698	8,084	17,859		2,159	24,351	26,692	80,507	2,439
2009		7,680	75,451	35,211	5,827		6,946	127,502	80,552	24,167	921
TOTAL		9,166	94,651	70,057	28,714		9,948	164,582	152,704	110,452	34,689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	278,347	361,927	34,689	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,483	-81,026	228	
TOTAL LOSSES	192,864	280,901	34,917	
EXPECTED LOSSES	283,016	237,626	26,699	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.289	.421	.052	.762
INDICATED (POST-TEST)	.189	.275	.034	.498
PRES. ON RATE LEVEL	.482	.405	.045	.932
DERIVED BY FORMULA	.473	.396	.044	.913
UNDERLYING PRES. RATE	.424	.356	.040	.820
PROPOSED	.473	.396	.044	.913

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.101
IND. RATES				1.10	MINIMUM PREMIUM	545
MAN. RATES	1.03	.95	.97	+ 1.10	PRESENT	510

+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
2005	7,085	137,913	1,946			7,085					4	4
2006	7,615	98,199	1,289			7,615					3	3
2007	6,951	247,767	3,564			6,951			1	1	2	4
2008	7,067	258,665	3,660			7,067			1	1	1	3
2009	6,572	64,301	.978			6,572					4	4
TOTAL	35,290	806,845	2,286			35,290			2	2	14	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					18,721					90,240	28,952
2006					13,682					61,370	23,147
2007			84,909	60,929	4,819			13,903	71,414	6,617	5,176
2008			195,090	758	3,268			29,831	1,320	19,175	9,223
2009					22,416					31,773	10,112
TOTAL			279,999	61,687	62,906			43,734	72,734	209,175	76,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					37,106					353,019	36,045
2006			1,357	1,404	25,763			5,428	14,756	216,421	29,327
2007		18,433	171,629	98,175	12,026		10,909	123,465	241,826	33,292	8,137
2008		53,553	357,961	22,108	7,996		22,337	160,451	37,300	52,509	13,844
2009		5,278	44,048	19,324	20,467		3,968	71,760	46,524	59,704	13,085
TOTAL		77,264	574,995	141,011	103,358		37,214	361,104	340,406	714,945	100,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,050,577	1,299,720	100,438	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,896	-177,635	458	
TOTAL LOSSES	780,681	1,122,085	100,896	
EXPECTED LOSSES	936,597	546,642	49,759	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.212	3.180	.286	5.678
INDICATED (POST-TEST)	1.447	2.080	.187	3.714
PRES. ON RATE LEVEL	3.018	1.761	.160	4.939
DERIVED BY FORMULA	2.987	1.774	.161	4.922
UNDERLYING PRES. RATE	2.654	1.549	.141	4.344
PROPOSED	2.987	1.774	.161	4.922

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.936
IND. RATES				5.94	MINIMUM PREMIUM	1705
MAN. RATES	4.23	4.02	5.14	+ 5.94	PRESENT	1545

+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
2005	22,015	389,126	1.767			22,015			1	3	10	14
2006	21,756	1,423,087	6.541			21,756			5	3	18	26
2007	21,384	96,385	.450			21,384				1	8	9
2008	21,738	595,824	2.740			21,738			1		4	5
2009	23,514	486,880	2.070			23,514			1	1	8	10
TOTAL	110,407	2,991,302	2.709			110,407			8	8	48	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			74,268	51,800	30,508			90,526	45,127	65,057	31,840
2006			603,343	5,203	41,730			602,201	22,202	113,637	34,771
2007				4,818	16,979				8,743	22,146	43,699
2008			176,564		35,890			316,558		36,511	30,301
2009			71,624	14,975	21,727			100,038	28,148	104,066	146,302
TOTAL			925,799	76,796	146,834			1,109,323	104,220	341,417	286,913

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			137,247	91,168	60,469			382,110	164,714	254,502	39,641
2006		123,604	1,033,601	22,418	79,679		120,755	1,749,429	177,076	404,038	44,055
2007		453	7,359	11,754	27,237		939	14,378	38,596	72,886	68,695
2008		22,730	161,896	27,095	45,008		95,654	669,123	106,161	103,534	45,482
2009		28,318	211,432	43,757	24,432		58,714	913,987	300,348	215,607	189,315
TOTAL		175,105	1,551,535	196,192	236,825		276,062	3,729,027	786,895	1,050,567	387,188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,731,729	2,270,479	387,188	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-438,757	-449,951	1,669	
TOTAL LOSSES	5,292,972	1,820,528	388,857	
EXPECTED LOSSES	1,563,362	1,411,003	170,027	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.794	1.649	.352	6.795
INDICATED (POST-TEST)	3.135	1.078	.230	4.443
PRES. ON RATE LEVEL	1.610	1.453	.175	3.238
DERIVED BY FORMULA	1.671	1.419	.181	3.271
UNDERLYING PRES. RATE	1.416	1.278	.154	2.848
PROPOSED	1.671	1.419	.181	3.271

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.945
IND. RATES				3.95	MINIMUM PREMIUM	1230
MAN. RATES	3.15	3.13	3.37	+ 3.95	PRESENT	1105

+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
2005	5,263	10,440	.198			5,263				1	1	2
2006	4,985	9,434	.189			4,985						
2007	5,039	486	.009			5,039					1	1
2008	3,883	19,455	.501			3,883				1	1	2
2009	3,420					3,420						
TOTAL	22,590	39,815	.176			22,590				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				1,087	434				758	315	7,846
2006											9,434
2007					453					33	
2008				8,070	328				8,557	2,500	
TOTAL				9,157	1,215				9,315	2,848	17,280

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				1,913	860				2,767	1,232	9,768
2006											11,953
2007		9	135	118	718			10	15	106	
2008		779	8,158	10,236	1,104		1,704	18,635	28,046	8,789	
TOTAL		788	8,293	12,267	2,682		1,704	18,645	30,828	10,127	21,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,430	55,904	21,721	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,826	-61,128	206	
TOTAL LOSSES			21,927	
EXPECTED LOSSES	171,005	177,783	25,527	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.097	.097
INDICATED (POST-TEST)	.000	.000	.063	.063
PRES. ON RATE LEVEL	.861	.895	.128	1.884
DERIVED BY FORMULA	.852	.868	.125	1.845
UNDERLYING PRES. RATE	.757	.787	.113	1.657
PROPOSED	.852	.868	.125	1.845

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.225
IND. RATES				2.23	MINIMUM PREMIUM	815
MAN. RATES	1.92	1.85	1.96	+ 2.23	PRESENT	755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	37,335	4,191	.011							
2006	24,997	17,161	.068						2	2
2007	31,802	196,866	.619						1	2
2008	30,176	137,019	.454						2	2
2009	36,402	27,197	.074							1
TOTAL	160,712	382,434	.238						3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,191
2006					4,833					5,589	6,739
2007				30,797	9,423				138,798	15,049	2,799
2008				53,931					82,495		593
2009					6,157					19,928	1,112
TOTAL				84,728	20,413				221,293	40,566	15,434

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											5,218
2006			479	497	9,100			493	1,344	19,711	8,538
2007		1,102	17,451	49,528	16,689		8,727	131,777	464,700	71,176	4,400
2008		5,058	52,921	67,203	4,716		14,761	160,501	249,314	21,164	890
2009		1,452	12,096	5,307	5,623		2,479	45,009	29,182	37,447	1,439
TOTAL		7,612	82,947	122,535	36,128		25,967	337,780	744,540	149,498	20,485

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	454,306	1,052,701	20,485			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-132,905	-72,618	193			
TOTAL LOSSES	321,401	980,083	20,678			
EXPECTED LOSSES	475,708	224,997	19,285			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.200	.610	.013	.823		
INDICATED (POST-TEST)	.131	.399	.009	.539		
PRES. ON RATE LEVEL	.337	.158	.014	.509		
DERIVED BY FORMULA	.327	.187	.013	.527		
UNDERLYING PRES. RATE	.296	.140	.012	.448		
PROPOSED	.327	.187	.013	.527		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.635
IND. RATES				.64	MINIMUM PREMIUM	435
MAN. RATES	.56	.50	.53	+ .64	PRESENT	400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,540	18,507	1.201						2	2
2006	3,595	290,242	8.073			1			4	5
2007	13,238	220,790	1.667						9	13
2008	12,127	203,944	1.681						5	8
2009	11,126	74,446	.669						7	7
TOTAL	41,626	807,929	1.941			1			9	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					425					6,803	11,279
2006			86,665		7,577			158,499		18,611	18,890
2007				94,564	44,552				31,227	41,061	9,386
2008				61,809	8,744				113,402	8,499	11,490
2009					14,823					42,488	17,135
TOTAL			86,665	156,373	76,121			158,499	144,629	117,462	68,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					843					26,613	14,042
2006		19,126	159,886	2,275	14,422		50,115	720,395	25,838	66,502	23,934
2007		3,669	58,241	156,110	76,043		2,652	40,451	121,111	137,591	14,755
2008		6,369	67,001	81,820	15,999		20,894	227,385	350,144	51,510	17,246
2009		3,485	29,125	12,777	13,530		5,298	95,948	62,224	79,835	22,172
TOTAL		32,649	314,253	252,982	120,837		78,959	1,084,179	559,317	362,051	92,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,510,040	1,295,187	92,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-577,355	-444,362	1,526	
TOTAL LOSSES	932,685	850,825	93,675	
EXPECTED LOSSES	2,736,910	1,714,991	125,293	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.241	2.044	.225	4.510
INDICATED (POST-TEST)	1.466	1.337	.147	2.950
PRES. ON RATE LEVEL	7.476	4.684	.342	12.502
DERIVED BY FORMULA	7.356	4.517	.332	12.205
UNDERLYING PRES. RATE	6.575	4.120	.301	10.996
PROPOSED	7.356	4.517	.332	12.205

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	14.721
IND. RATES				14.72	MINIMUM PREMIUM	2000
MAN. RATES	13.54	12.62	13.01	+ 14.72	PRESENT	2000

+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
2005	26					26						
2006	83					83						
2007	106					106						
2008	138					138						
2009	77					77						
TOTAL	430					430						

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.	-2,797	-2,986	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	11,314	10,672	1,599	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.991	2.822	.423	6.236
DERIVED BY FORMULA	2.991	2.822	.423	6.236
UNDERLYING PRES. RATE	2.631	2.482	.372	5.485
PROPOSED	2.991	2.822	.423	6.236

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.521
IND. RATES				7.52	MINIMUM PREMIUM	2000
MAN. RATES	6.12	5.98	6.49	+ 7.52	PRESENT	1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	4,761	495,774	10.413				3	1	4
2006	5,451	24,907	.456					4	4
2007	5,550	135,709	2.445				2	1	3
2008	5,941	18,593	.312					3	3
2009	5,957	35,219	.591					3	3
TOTAL	27,660	710,202	2.568				5	12	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				75,000	4,597				371,233	12,990	31,954
2006					4,616					1,598	18,693
2007				25,413	3,859				48,300	26,759	31,378
2008					6,109					1,679	10,805
2009					4,640					10,862	19,717
TOTAL				100,413	23,821				419,533	53,888	112,547

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				114,509	9,111				1,075,120	50,817	39,783
2006			459	476	8,691			142	385	5,635	23,684
2007		840	13,230	39,856	7,550		3,424	52,026	171,168	94,221	49,326
2008		399	4,431	3,348	7,403		112	1,342	1,467	4,426	16,218
2009		1,092	9,110	3,993	4,235		1,345	24,541	15,904	20,417	25,514
TOTAL		2,331	27,230	162,182	36,990		4,881	78,051	1,264,044	175,516	154,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	112,493	1,638,732	154,525	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,806	-190,101	691	
TOTAL LOSSES		1,448,631	155,216	
EXPECTED LOSSES	566,754	612,670	68,874	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5.237	.561	5.798
INDICATED (POST-TEST)	.000	3.425	.367	3.792
PRES. ON RATE LEVEL	2.330	2.518	.283	5.131
DERIVED BY FORMULA	2.307	2.554	.286	5.147
UNDERLYING PRES. RATE	2.049	2.215	.249	4.513
PROPOSED	2.300	2.546	.285	5.131

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.189
IND. RATES				6.19	MINIMUM PREMIUM	1765
MAN. RATES	5.50	5.13	5.34	+ 6.19	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	44,803	704,439	1.572			1	3	26	30
2006	50,170	907,386	1.808			2	5	28	35
2007	53,063	1,602,183	3.019			5	9	26	40
2008	59,045	975,809	1.652			1	13	35	49
2009	59,338	749,593	1.263				3	44	47
TOTAL	266,419	4,939,410	1.854			9	33	159	201

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			130,985	56,203	123,818			96,916	18,250	201,493	76,774
2006			139,649	128,140	53,301			112,814	103,617	280,194	89,671
2007			484,824	217,345	78,820			471,478	210,076	101,282	38,358
2008			84,914	177,810	100,113			57,503	237,433	156,326	161,710
2009				78,329	215,885				111,031	273,736	70,612
TOTAL			840,372	657,827	571,937			738,711	680,407	1,013,031	437,125

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			242,060	98,918	245,406			409,082	66,613	788,242	95,584
2006		30,817	284,459	216,167	103,078		35,668	571,960	541,186	994,309	113,613
2007		102,234	933,255	374,169	142,846		232,990	2,120,379	847,305	371,186	60,299
2008		46,382	401,622	284,889	138,573		93,400	861,426	886,112	476,117	242,727
2009		65,833	572,659	255,513	207,022		56,704	1,033,150	661,937	554,548	91,372
TOTAL		245,266	2,434,055	1,229,656	836,925		418,762	4,995,997	3,003,153	3,184,402	603,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,094,080	8,254,136	603,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-756,119	-1,136,066	4,574			
TOTAL LOSSES	7,337,961	7,118,070	608,169			
EXPECTED LOSSES	2,808,057	3,705,889	444,919			
CREDIBILITY	.07	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.754	2.672	.228	5.654		
INDICATED (POST-TEST)	1.801	1.747	.149	3.697		
PRES. ON RATE LEVEL	1.198	1.582	.190	2.970		
DERIVED BY FORMULA	1.240	1.610	.183	3.033		
UNDERLYING PRES. RATE	1.054	1.391	.167	2.612		
PROPOSED	1.240	1.610	.183	3.033		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.658
IND. RATES				3.66	MINIMUM PREMIUM	1160
MAN. RATES	2.99	2.89	3.09	+ 3.66	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	29,166	326,656	1.119				4	12	16
2006	30,191	1,176,544	3.897	1		4	6	22	33
2007	35,052	482,117	1.375			1	4	27	32
2008	44,280	300,703	.679				3	17	20
2009	44,073	1,360,494	3.086	1		1	3	29	34
TOTAL	182,762	3,646,514	1.995	2		6	20	107	135

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				95,530	20,935				134,368	49,693	26,130
2006	1,851		358,293	157,830	53,716			365,112	93,120	87,771	58,851
2007			77,817	69,981	58,031			88,729	27,115	131,371	29,073
2008				53,353	49,997				98,400	72,489	26,464
2009	638,990		127,236	109,423	86,975			55,796	79,831	180,473	81,770
TOTAL	640,841		563,346	486,117	269,654			509,637	432,834	521,797	222,288

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				168,132	41,493				490,443	194,398	32,532
2006	7,095	79,064	691,244	268,252	104,820		115,450	1,695,439	482,487	316,565	74,564
2007		18,297	180,009	125,441	96,976		45,143	419,827	167,832	430,263	45,702
2008		8,254	88,654	93,908	65,236		22,690	249,227	360,736	216,326	39,722
2009	979,792	77,572	627,624	192,834	98,022		61,062	1,025,895	497,599	373,527	105,811
TOTAL	986,887	183,187	1,587,531	848,567	406,547		244,345	3,390,388	1,999,097	1,531,079	298,331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,392,338	4,785,290	298,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-507,958	-787,687	2,425	
TOTAL LOSSES	5,884,380	3,997,603	300,756	
EXPECTED LOSSES	1,957,382	2,653,704	222,970	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.220	2.187	.165	5.572
INDICATED (POST-TEST)	2.106	1.430	.108	3.644
PRES. ON RATE LEVEL	1.218	1.651	.138	3.007
DERIVED BY FORMULA	1.262	1.622	.134	3.018
UNDERLYING PRES. RATE	1.071	1.452	.122	2.645
PROPOSED	1.262	1.622	.134	3.018

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				3.64	MINIMUM PREMIUM	1155
MAN. RATES	3.07	2.96	3.13	+ 3.64	PRESENT	1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	12,875	106,153	.824						5	5
2006	12,653	245,899	1.943			1			8	9
2007	15,785	142,343	.901						13	14
2008	17,536	491,285	2.801			1	1		17	19
2009	19,393	114,360	.589					1	10	11
TOTAL	78,242	1,100,040	1.406			2	3		53	58

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					28,211					54,419	23,523
2006			84,880		21,713			82,000		20,803	36,503
2007				58,823	28,979				3,645	32,547	18,349
2008			99,563	10,635	60,693			223,730	9,789	77,946	8,929
2009				14,055	19,690				24,308	30,837	25,470
TOTAL			184,443	83,513	159,286			305,730	37,742	216,552	112,774

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					55,914					212,886	29,286
2006		18,730	158,011	3,695	41,035		25,931	373,686	16,053	73,810	46,249
2007		2,306	36,607	97,431	49,305		817	12,674	26,337	105,616	28,845
2008		21,793	166,688	52,666	75,723		103,542	743,805	174,595	215,530	13,402
2009		7,322	65,329	29,427	19,761		8,786	160,463	102,313	66,748	32,958
TOTAL		50,151	426,635	183,219	241,738		139,076	1,290,628	319,298	674,590	150,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,906,490	1,418,845	150,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-735,328	-503,522	770	
TOTAL LOSSES	1,171,162	915,323	151,510	
EXPECTED LOSSES	2,830,013	1,682,205	70,419	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.497	1.170	.194	2.861
INDICATED (POST-TEST)	.979	.765	.127	1.871
PRES. ON RATE LEVEL	4.113	2.445	.101	6.659
DERIVED BY FORMULA	4.019	2.327	.103	6.449
UNDERLYING PRES. RATE	3.617	2.150	.090	5.857
PROPOSED	4.019	2.327	.103	6.449

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	7.778
IND. RATES				7.78	MINIMUM PREMIUM	2000
MAN. RATES	7.18	6.69	6.93	+ 7.78	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
2005	30,005	1,713,027	5.709			30,005			3	4	11	18
2006	31,089	497,421	1.599			31,089			2	1	8	11
2007	33,419	723,535	2.165			33,419				6	14	20
2008	34,926	1,043,113	2.986			34,926			1	2	8	11
2009	32,205	692,752	2.151			32,205				2	8	10
TOTAL	161,644	4,669,848	2.889			161,644			6	15	49	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			739,358	35,630	13,332			694,758	128,927	47,356	53,666
2006			261,039	7,500	12,615			111,611	18,305	52,227	34,124
2007				166,293	67,121				172,536	197,355	120,230
2008			112,807	21,337	225,186			303,652	132,156	176,313	71,662
2009				15,170	25,395				477,631	107,205	67,351
TOTAL			1,113,204	245,930	343,649			1,110,021	929,555	580,456	347,033

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			681,584	62,708	26,424			1,249,827	470,584	185,256	66,814
2006		57,601	481,904	17,997	24,363		35,296	517,033	108,623	185,780	43,235
2007		6,243	99,071	271,623	115,909		14,121	215,008	656,167	664,995	189,002
2008		28,814	264,760	153,612	273,571		119,919	974,195	619,702	502,955	107,565
2009		8,447	74,258	33,276	24,798		52,996	969,936	615,000	271,942	87,152
TOTAL		101,105	1,601,577	539,216	465,065		222,332	3,925,999	2,470,076	1,810,928	493,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,851,013	5,285,285	493,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-704,241	-632,142	2,260	
TOTAL LOSSES	5,146,772	4,653,143	496,028	
EXPECTED LOSSES	2,534,578	1,999,537	234,384	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.184	2.879	.307	6.370
INDICATED (POST-TEST)	2.082	1.883	.201	4.166
PRES. ON RATE LEVEL	1.783	1.406	.165	3.354
DERIVED BY FORMULA	1.798	1.463	.170	3.431
UNDERLYING PRES. RATE	1.568	1.237	.145	2.950
PROPOSED	1.798	1.463	.170	3.431

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.138
IND. RATES				4.14	MINIMUM PREMIUM	1275
MAN. RATES	3.26	3.21	3.49	+ 4.14	PRESENT	1135

+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
2005	7,499	35,110	.468			7,499					4	4
2006	6,969	755,725	10.844			6,969			2	2	4	8
2007	6,365	27,497	.432			6,365				1	2	3
2008	7,647	64,816	.847			7,647				2	4	6
2009	5,467	262,725	4.805			5,467				3	2	5
TOTAL	33,947	1,145,873	3.375			33,947			2	8	16	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					8,044					14,037	13,029
2006			167,632	20,381	10,301			467,939	14,311	55,086	20,075
2007				12,953	1,161				3,121	3,140	7,122
2008				12,207	7,068				24,087	12,938	8,516
2009				54,190	4,821				172,517	10,330	20,867
TOTAL			167,632	99,731	31,395			467,939	214,036	95,531	69,609

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					15,942					54,913	16,221
2006		24,688	210,086	36,119	19,986		67,809	982,269	105,492	196,206	25,435
2007		413	6,504	20,104	2,568		248	3,766	11,684	10,640	11,196
2008		1,598	17,108	19,086	9,635		5,193	57,177	84,100	40,291	12,783
2009		11,537	112,182	52,169	11,228		36,388	667,985	420,816	81,842	27,002
TOTAL		38,236	345,880	127,478	59,359		109,638	1,711,197	622,092	383,892	92,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,204,951	1,192,821	92,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,085	-144,332	463	
TOTAL LOSSES	2,055,866	1,048,489	93,100	
EXPECTED LOSSES	507,509	437,577	53,296	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.056	3.089	.274	9.419
INDICATED (POST-TEST)	3.961	2.020	.179	6.160
PRES. ON RATE LEVEL	1.700	1.466	.178	3.344
DERIVED BY FORMULA	1.745	1.488	.178	3.411
UNDERLYING PRES. RATE	1.495	1.289	.157	2.941
PROPOSED	1.745	1.488	.178	3.411

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.114
IND. RATES				4.11	MINIMUM PREMIUM	1265
MAN. RATES	3.50	3.29	3.48	+ 4.11	PRESENT	1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	11,870	296,914	2.501			1			1	2
2006	8,903	38,064	.427				1		1	2
2007	9,518	170,452	1.790			1	1		2	4
2008	6,314	871	.013							
2009	11,708	177,907	1.519					1	5	6
TOTAL	48,313	684,208	1.416			2	3		9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			227,075		5,163			59,553		178	4,945
2006				13,697	13,767					8,630	1,970
2007			93,199	12,955	6,623			11,731	15,757	27,793	2,394
2008											871
2009				27,019	40,557					4,909	3,801
TOTAL			320,274	53,671	66,110			71,284	20,666	138,222	13,981

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			419,635		10,233			251,373		696	6,157
2006			3,798	23,677	26,186			764	2,076	30,434	2,496
2007		18,627	163,154	25,648	12,301		6,901	69,675	66,945	92,508	3,763
2008											1,307
2009		14,723	130,898	58,899	40,439		13,661	247,857	160,347	192,730	4,918
TOTAL		33,350	717,485	108,224	89,159		20,562	569,669	229,368	316,368	18,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,341,066	743,119	18,641	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-286,971	-204,141	329	
TOTAL LOSSES	1,054,095	538,978	18,970	
EXPECTED LOSSES	997,664	615,024	32,853	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.182	1.116	.039	3.337
INDICATED (POST-TEST)	1.427	.730	.026	2.183
PRES. ON RATE LEVEL	2.348	1.448	.077	3.873
DERIVED BY FORMULA	2.330	1.412	.074	3.816
UNDERLYING PRES. RATE	2.065	1.273	.068	3.406
PROPOSED	2.330	1.412	.074	3.816

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.602
IND. RATES				4.60	MINIMUM PREMIUM	1385
MAN. RATES	4.25	3.90	4.03	+ 4.60	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	6,160	545,081	8.848			1	7	4	12
2006	3,715	9,373	.252					2	2
2007	5,720	201,832	3.528				1	1	2
2008	5,298	151,518	2.859				1	3	4
2009	4,988	28,924	.579					3	3
TOTAL	25,881	936,728	3.619			1	9	13	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			105,286	68,247	21,867			209,010	61,009	79,022	640
2006					2,320					3,474	3,579
2007				35,334	508				151,390	2,330	12,270
2008				11,890	70,028				2,347	65,710	1,543
2009					5,971					22,061	892
TOTAL			105,286	115,471	100,694			209,010	214,746	172,597	18,924

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			163,856	120,114	43,340			742,972	222,683	309,135	797
2006			231	237	4,368			304	833	12,251	4,535
2007		1,077	16,944	54,162	2,782		9,268	139,691	500,672	32,189	19,288
2008		5,679	62,497	53,219	85,892		5,026	56,951	64,520	173,825	2,316
2009		1,400	11,734	5,146	5,455		2,753	49,825	32,308	41,457	1,154
TOTAL		8,156	255,262	232,878	141,837		17,047	989,743	821,016	568,857	28,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,270,208	1,764,588	28,090	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,277	-181,050	456	
TOTAL LOSSES	1,085,931	1,583,538	28,546	
EXPECTED LOSSES	651,166	551,265	48,914	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.196	6.119	.110	10.425
INDICATED (POST-TEST)	2.744	4.002	.072	6.818
PRES. ON RATE LEVEL	2.860	2.422	.215	5.497
DERIVED BY FORMULA	2.859	2.485	.209	5.553
UNDERLYING PRES. RATE	2.516	2.130	.189	4.835
PROPOSED	2.859	2.485	.209	5.553

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.698
IND. RATES				6.70	MINIMUM PREMIUM	1890
MAN. RATES	6.13	5.62	5.72	+ 6.70	PRESENT	1690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	11,812	110,438	.934						5	5
2006	11,185	34,143	.305						2	2
2007	14,934	236,563	1.584			1	3		5	9
2008	16,549	96,122	.580				2		4	6
2009	12,911	199,590	1.545				3		10	13
TOTAL	67,391	676,856	1.004			1	8		26	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					53,493					27,763	29,182
2006					1,717					7,286	25,140
2007			99,452	49,100	5,345			7,232	22,480	32,588	20,366
2008				38,247	3,769				23,767	11,869	18,470
2009				54,818	17,869				67,401	50,668	8,834
TOTAL			99,452	142,165	82,193			7,232	113,648	130,174	101,992

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					106,023					108,609	36,332
2006			170	176	3,233			643	1,752	25,694	31,852
2007		20,908	190,354	80,863	12,361		5,322	59,117	90,203	108,977	32,015
2008		3,832	40,269	49,726	7,911		5,110	55,698	82,198	37,382	27,723
2009		14,726	139,008	63,979	23,223		20,031	366,287	232,692	119,600	11,431
TOTAL		39,466	369,801	194,744	152,751		30,463	481,745	406,845	400,262	139,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	921,475	1,154,602	139,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,794	-179,543	614	
TOTAL LOSSES	817,681	975,059	139,967	
EXPECTED LOSSES	383,455	578,214	63,347	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.213	1.447	.208	2.868
INDICATED (POST-TEST)	.793	.946	.136	1.875
PRES. ON RATE LEVEL	.647	.976	.106	1.729
DERIVED BY FORMULA	.651	.974	.108	1.733
UNDERLYING PRES. RATE	.569	.858	.094	1.521
PROPOSED	.651	.974	.108	1.733

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	2.090
IND. RATES				2.09	MINIMUM PREMIUM	780
MAN. RATES	1.78	1.70	1.80	+ 2.09	PRESENT	715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	10,126	57,209	.564				1	1	2
2006	17,051	6,000	.035						
2007	13,147	25,831	.196				1	1	2
2008	11,404	7,472	.065					1	1
2009	8,560	581	.006						
TOTAL	60,288	97,093	.161				2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				36,384	132				10,101	4,946	5,646
2006											6,000
2007				15,000	1,583				1,327	7,007	914
2008					571					4,977	1,924
2009											581
TOTAL				51,384	2,286				11,428	16,930	15,065

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				64,036	262				36,869	19,349	7,029
2006											7,602
2007		482	7,603	23,348	3,353		204	3,226	7,462	22,832	1,437
2008		37	415	312	693		354	3,970	4,347	13,114	2,888
2009											752
TOTAL		519	8,018	87,696	4,308		558	7,196	48,678	55,295	19,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,291	195,977	19,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,290	-73,477	196	
TOTAL LOSSES		122,500	19,904	
EXPECTED LOSSES	294,808	221,256	24,115	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.203	.033	.236
INDICATED (POST-TEST)	.000	.133	.022	.155
PRES. ON RATE LEVEL	.556	.417	.046	1.019
DERIVED BY FORMULA	.545	.400	.044	.989
UNDERLYING PRES. RATE	.489	.367	.040	.896
PROPOSED	.545	.400	.044	.989

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				1.19	MINIMUM PREMIUM	565
MAN. RATES	1.09	1.02	1.06	+ 1.19	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	713,136	1,248,985	.175				2	10	22	34
2006	731,468	2,324,719	.317				6	10	38	54
2007	748,903	2,075,902	.277			1	2	9	25	37
2008	724,279	2,742,895	.378				5	5	26	36
2009	713,025	1,465,695	.205				2	7	28	37
TOTAL	3,630,811	9,858,196	.272				1	41	139	198

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			250,074	109,232	117,109			129,644	268,964	116,323	257,639
2006			615,952	109,575	108,660			645,540	222,076	442,911	180,005
2007	658,420		237,854	170,013	142,394	150		290,223	140,118	274,123	162,607
2008			832,759	216,431	225,776			791,762	220,495	241,794	213,878
2009			148,121	182,924	167,558			86,560	163,264	397,697	319,571
TOTAL	658,420		2,084,760	788,175	761,497	150		1,943,729	1,014,917	1,472,848	1,133,700

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			462,137	192,249	232,108			547,228	981,718	455,055	320,761
2006		130,870	1,119,214	199,520	207,756		177,750	2,664,564	1,165,166	1,577,011	228,067
2007	1,148,380	50,169	486,393	306,404	238,166	8,608	135,773	1,269,677	644,155	913,099	255,619
2008		188,792	1,400,774	449,439	303,960		429,657	3,187,963	1,175,397	723,160	321,031
2009		116,580	966,205	330,832	181,655		117,421	2,004,821	1,037,082	814,947	413,525
TOTAL	1,148,380	486,411	4,434,723	1,478,444	1,163,645	8,608	860,601	9,674,253	5,003,518	4,483,272	1,539,003

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,612,976	12,128,879	1,539,003			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,919,504	-1,588,921	6,854			
TOTAL LOSSES	13,693,472	10,539,958	1,545,857			
EXPECTED LOSSES	10,311,503	4,937,902	726,163			
CREDIBILITY	.38	.96	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.377	.290	.043	.710		
INDICATED (POST-TEST)	.247	.190	.028	.465		
PRES. ON RATE LEVEL	.323	.155	.022	.500		
DERIVED BY FORMULA	.294	.189	.028	.511		
UNDERLYING PRES. RATE	.284	.136	.020	.440		
PROPOSED	.288	.185	.027	.500		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.603
IND. RATES				.60	MINIMUM PREMIUM	425
MAN. RATES	.55	.50	.52	+ .60	PRESENT	400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	47,846	114,786	.239				1	4	5
2006	55,688	777,457	1.396			2	1	3	6
2007	51,787	68,507	.132					5	5
2008	61,653	180,287	.292				3	1	4
2009	46,053	9,031	.019					1	1
TOTAL	263,027	1,150,068	.437			2	5	14	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			399,942	30,435	4,573			253,418	19,029	43,994	16,755
2006				14,373	8,352				29,321	52,209	19,842
2007					20,220					29,273	19,014
2008				125,247	4,236				35,560	2,403	12,841
2009					856					2,016	6,159
TOTAL			399,942	170,055	38,237			253,418	83,910	129,895	74,611

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				53,566	9,064				69,456	172,104	20,860
2006		65,356	547,233	29,338	16,529		59,521	868,335	167,706	186,731	25,140
2007		367	6,032	5,221	32,114		532	8,387	12,863	94,468	29,890
2008		12,021	125,983	158,388	16,082		6,533	71,095	109,567	15,457	19,274
2009		201	1,684	738	780		255	4,555	2,948	3,787	7,970
TOTAL		77,945	680,932	247,251	74,569		66,841	952,372	362,540	472,547	103,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,778,090	1,156,907	103,134	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-341,972	-192,420	917	
TOTAL LOSSES	1,436,118	964,487	104,051	
EXPECTED LOSSES	1,207,293	604,962	99,949	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.546	.367	.040	.953
INDICATED (POST-TEST)	.357	.240	.026	.623
PRES. ON RATE LEVEL	.522	.262	.043	.827
DERIVED BY FORMULA	.510	.258	.040	.808
UNDERLYING PRES. RATE	.459	.230	.038	.727
PROPOSED	.510	.258	.040	.808

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				.97	MINIMUM PREMIUM	515
MAN. RATES	.85	.80	.86	+ .97	PRESENT	485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,260,289	10,150,530	.311	1		9	44	74	128	
2006	3,614,016	6,786,356	.187		1	7	35	84	127	
2007	3,815,000	8,232,585	.215			13	32	67	112	
2008	3,824,783	5,746,564	.150			9	48	63	120	
2009	3,802,243	5,207,232	.136	1		6	23	73	103	
TOTAL	18,316,331	36,123,267	.197	2	1	44	182	361	590	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	1,737,528		1,349,441	700,230	318,566	1,762,473		2,074,148	945,497	615,867	646,780
2006		70,277	885,263	663,982	388,076		1,491,537	325,782	1,003,995	1,223,666	733,778
2007			2,124,483	900,251	417,487			2,235,982	1,178,750	783,988	591,644
2008			1,291,795	976,582	391,961			834,043	1,122,363	647,517	482,303
2009	680,512		615,212	696,016	483,792			419,944	696,229	1,144,741	470,786
TOTAL	2,418,040	70,277	6,266,194	3,937,061	1,999,882	1,762,473	1,491,537	5,889,899	4,946,834	4,415,779	2,925,291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005	568,949		1,732,712	1,232,403	631,396	410,842		3,537,410	3,451,066	2,409,272	805,242
2006		216,987	1,782,031	1,134,413	745,074		1,058,782	1,923,362	4,756,169	3,994,227	929,697
2007		328,393	3,064,409	1,551,284	730,602		674,085	6,419,243	4,529,528	2,749,325	930,065
2008		426,160	3,301,539	1,544,241	583,361		701,940	5,833,080	4,321,391	2,030,505	723,936
2009	979,792	397,340	3,295,757	1,102,535	529,620		424,386	7,165,355	3,525,711	2,351,786	609,197
TOTAL	1,548,741	1,368,880	13,176,448	6,564,876	3,220,053	410,842	2,859,193	24,878,450	20,583,865	13,535,115	3,998,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,242,554	43,903,909	3,998,137			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,369,625	-5,639,678	23,363			
TOTAL LOSSES	37,872,929	38,264,231	4,021,500			
EXPECTED LOSSES	23,078,577	17,950,004	2,381,124			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.207	.209	.022	.438		
INDICATED (POST-TEST)	.135	.137	.014	.286		
PRES. ON RATE LEVEL	.143	.111	.015	.269		
DERIVED BY FORMULA	.135	.137	.014	.286		
UNDERLYING PRES. RATE	.126	.098	.013	.237		
PROPOSED	.135	.137	.014	.286		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.344
IND. RATES				.34	MINIMUM PREMIUM	360
MAN. RATES	.35	.30	.28	+ .34	PRESENT	340

+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
2005	39,565	1,464,535	3.701			39,565			2	3	18	23
2006	38,316	976,022	2.547			38,316			2	4	6	12
2007	43,405	941,222	2.168			43,405			2	8	10	20
2008	41,430	735,561	1.775			41,430			1	10	4	15
2009	39,923	536,170	1.343			39,923			1		8	9
TOTAL	202,639	4,653,510	2.296			202,639			8	25	46	79

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			176,155	65,449	90,662			109,038	836,244	147,616	39,371
2006			215,701	147,575	64,799			124,500	260,401	131,038	32,008
2007			173,319	184,935	38,497			127,601	348,150	27,604	41,116
2008			103,664	210,706	13,044			52,000	317,372	10,957	27,818
2009			188,200		25,566			169,000		92,129	61,275
TOTAL			857,039	608,665	232,568			582,139	1,762,167	409,344	201,588

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			325,535	98,352	179,691			460,250	1,384,112	577,474	49,017
2006		47,598	428,694	250,256	125,235		39,369	665,663	1,200,856	476,880	40,554
2007		39,977	387,674	300,412	73,463		80,833	841,425	1,190,785	148,555	64,634
2008		48,905	404,797	280,001	36,341		93,711	874,708	997,572	113,115	41,755
2009		43,420	308,532	43,676	28,333		58,824	886,948	231,649	184,807	79,290
TOTAL		179,900	1,855,232	972,697	443,063		272,737	3,728,994	5,004,974	1,500,831	275,250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,036,863	7,921,565	275,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-963,007	-932,298	1,559	
TOTAL LOSSES	5,073,856	6,989,267	276,809	
EXPECTED LOSSES	3,434,732	2,909,896	164,138	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.504	3.449	.137	6.090
INDICATED (POST-TEST)	1.638	2.256	.090	3.984
PRES. ON RATE LEVEL	1.927	1.633	.092	3.652
DERIVED BY FORMULA	1.910	1.720	.092	3.722
UNDERLYING PRES. RATE	1.695	1.436	.081	3.212
PROPOSED	1.910	1.720	.092	3.722

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.489
IND. RATES				4.49	MINIMUM PREMIUM	1360
MAN. RATES	3.78	3.60	3.80	+ 4.49	PRESENT	1210

+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
2005	239,205	810,911	.339			239,205			2	3	10	15
2006	280,562	965,723	.344			280,562			2	4	13	19
2007	266,849	415,925	.155			266,849				5	11	16
2008	239,022	119,827	.050			239,022					2	2
2009	214,964	180,522	.083			214,964				1	7	8
TOTAL	1,240,602	2,492,908	.201			1,240,602			4	13	43	60

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			219,679	43,706	23,401			235,653	60,265	114,789	113,418
2006			350,236	98,558	62,833			215,707	54,676	140,873	42,840
2007				113,863	8,275				155,845	19,999	117,943
2008					8,523					53,016	58,288
2009				15,486	17,017				41,622	67,894	38,503
TOTAL			569,915	271,613	120,049			451,360	312,408	396,571	370,992

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			405,967	76,922	46,381			994,691	219,967	449,054	141,206
2006		71,116	615,505	172,221	120,780		58,534	870,773	300,831	500,760	54,279
2007		3,592	56,595	176,252	19,506		9,836	148,858	523,128	89,941	185,406
2008		559	6,188	4,673	10,325		3,741	42,266	46,344	139,766	87,490
2009		6,977	62,784	28,390	17,489		16,923	308,886	197,296	142,640	49,823
TOTAL		82,244	1,147,039	458,458	214,481		89,034	2,365,474	1,287,566	1,322,161	518,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,683,791	3,282,666	518,204			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,437,623	-716,144	3,728			
TOTAL LOSSES	2,246,168	2,566,522	521,932			
EXPECTED LOSSES	4,950,002	2,183,460	421,805			
CREDIBILITY	.18	.47	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.181	.207	.042	.430		
INDICATED (POST-TEST)	.118	.135	.027	.280		
PRES. ON RATE LEVEL	.454	.200	.038	.692		
DERIVED BY FORMULA	.394	.169	.032	.595		
UNDERLYING PRES. RATE	.399	.176	.034	.609		
PROPOSED	.394	.169	.032	.595		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.717
IND. RATES				.72	MINIMUM PREMIUM	455
MAN. RATES	.90	.76	.72	+ .72	PRESENT	450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	300,056	325,771	.108			1	1	6	8
2006	324,247	921,739	.284			1	2	4	7
2007	338,109	218,990	.064			1	3	1	5
2008	355,997	154,133	.043				2	2	4
2009	372,182	89,359	.024					2	2
TOTAL	1,690,591	1,709,992	.101			3	8	15	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			68,754	8,500	18,521			77,466		66,021	86,509
2006			419,880	93,446	2,616			250,776	99,025	9,776	46,220
2007			132,869	16,197	10,473				6,400	14,857	38,194
2008				9,555	34,226				36,131	7,400	66,821
2009					6,381					27,824	55,154
TOTAL			621,503	127,698	72,217			328,242	141,556	125,878	292,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			127,057	14,960	36,709			326,984		258,274	107,704
2006		46,391	402,889	155,795	7,098		39,704	604,313	457,579	40,524	58,561
2007		26,505	231,828	33,355	19,046		664	10,136	27,648	48,981	60,041
2008		3,127	34,226	30,676	42,307		6,971	76,194	115,663	28,779	100,298
2009		1,504	12,540	5,502	5,829		3,459	62,845	40,744	52,286	71,369
TOTAL		77,527	808,540	240,288	110,989		50,798	1,080,472	641,634	428,844	397,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,017,337	1,421,755	397,973			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-410,652	-257,478	2,396			
TOTAL LOSSES	1,606,685	1,164,277	400,369			
EXPECTED LOSSES	1,504,626	828,389	236,683			
CREDIBILITY	.23	.57	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.095	.069	.024	.188		
INDICATED (POST-TEST)	.062	.045	.016	.123		
PRES. ON RATE LEVEL	.101	.056	.016	.173		
DERIVED BY FORMULA	.092	.050	.016	.158		
UNDERLYING PRES. RATE	.089	.049	.014	.152		
PROPOSED	.092	.050	.016	.158		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.190
IND. RATES				.19	MINIMUM PREMIUM	325
MAN. RATES	.20	.17	.18	+ .19	PRESENT	315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	508,648	1,504,921	.295			3	6	30	39
2006	565,601	4,228,748	.747		1	7	9	31	48
2007	613,901	1,803,686	.293			5	16	38	59
2008	653,357	1,596,000	.244			1	14	26	41
2009	677,007	1,874,312	.276			1	11	40	52
TOTAL	3,018,514	11,007,667	.365		1	17	56	165	239

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			386,919	189,181	153,572			136,699	300,922	193,032	144,596
2006		400,000	1,166,504	229,162	136,410			1,754,722	257,001	142,736	142,213
2007			381,766	358,406	89,492			262,804	359,794	179,545	171,879
2008			65,554	410,221	107,430			102,286	475,411	234,354	200,744
2009			227,341	293,089	200,563			151,773	329,321	454,582	217,643
TOTAL		400,000	2,228,084	1,480,059	687,467			2,408,284	1,722,449	1,204,249	877,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			715,027	332,958	304,379			577,007	1,098,365	755,144	180,022
2006		1,142,430	1,470,922	399,768	262,617		272,651	4,011,084	1,288,075	522,004	180,184
2007		86,666	832,054	588,085	166,518		146,892	1,440,078	1,327,349	643,680	270,194
2008		63,351	599,764	576,580	167,379		172,618	1,600,669	1,698,298	745,303	301,316
2009		142,337	1,218,002	455,082	225,247		160,288	2,781,781	1,514,876	982,399	281,631
TOTAL		1,434,784	4,835,769	2,352,473	1,126,140		752,449	10,410,619	6,926,963	3,648,530	1,213,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,433,621	14,054,106	1,213,347			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,697,502	-1,715,245	7,452			
TOTAL LOSSES	14,736,119	12,338,861	1,220,799			
EXPECTED LOSSES	10,021,465	5,584,251	724,444			
CREDIBILITY	.33	.85	.92			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.488	.409	.040	.937		
INDICATED (POST-TEST)	.319	.267	.026	.612		
PRES. ON RATE LEVEL	.378	.210	.027	.615		
DERIVED BY FORMULA	.359	.258	.026	.643		
UNDERLYING PRES. RATE	.332	.185	.024	.541		
PROPOSED	.343	.247	.025	.615		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.741
IND. RATES				.74	MINIMUM PREMIUM	460
MAN. RATES	.57	.58	.64	+ .74	PRESENT	430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	14,393	175,980	1.222				2	2	4
2006	11,817	440,162	3.724			1		2	3
2007	17,906	27,139	.151						
2008	24,492	399,512	1.631			2	1	5	8
2009	26,535	79,664	.300					5	5
TOTAL	95,143	1,122,457	1.180			3	3	14	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				45,416	5,311				97,496	21,345	6,412
2006			153,692		5,101			262,504		10,195	8,670
2007											27,139
2008			189,612	50,000	12,791			104,846		6,874	35,389
2009					9,522					38,548	31,594
TOTAL			343,304	95,416	32,725			367,350	97,496	76,962	109,204

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				79,932	10,527				355,861	83,502	7,983
2006		20,395	170,216	2,120	9,770		49,916	716,760	23,736	36,818	10,985
2007											42,663
2008		57,292	403,231	88,137	23,727		73,359	506,628	64,142	23,820	53,119
2009		2,246	18,705	8,205	8,701		4,804	87,081	56,443	72,429	40,883
TOTAL		79,933	592,152	178,394	52,725		128,079	1,310,469	500,182	216,569	155,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,110,633	947,870	155,633	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-141,602	-122,156	1,270	
TOTAL LOSSES	1,969,031	825,714	156,903	
EXPECTED LOSSES	580,373	430,998	106,560	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.070	.868	.165	3.103
INDICATED (POST-TEST)	1.354	.568	.108	2.030
PRES. ON RATE LEVEL	.694	.515	.127	1.336
DERIVED BY FORMULA	.714	.519	.125	1.358
UNDERLYING PRES. RATE	.610	.453	.112	1.175
PROPOSED	.714	.519	.125	1.358

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.638
IND. RATES				1.64	MINIMUM PREMIUM	675
MAN. RATES	1.36	1.30	1.39	+ 1.64	PRESENT	615

+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
2005	27,407	91,030	.332			27,407				2	8	10
2006	29,291	640,114	2.185			29,291			1	2	11	14
2007	30,783	134,071	.435			30,783				1	6	7
2008	32,336	183,503	.567			32,336				2	8	10
2009	33,923	170,797	.503			33,923					6	6
TOTAL	153,740	1,219,515	.793			153,740			1	7	39	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				1,814	6,305				22,669	18,872	41,370
2006			141,762	58,331	6,467			228,768	96,118	38,622	70,046
2007				35,695	8,227				11,940	27,237	50,972
2008				15,730	21,015				13,366	48,638	84,754
2009					8,080					52,742	109,975
TOTAL			141,762	111,570	50,094			228,768	144,093	186,111	357,117

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				3,193	12,497				82,742	73,828	51,506
2006		21,343	188,588	97,150	13,469		49,351	744,214	455,762	142,256	88,748
2007		1,228	19,422	56,711	15,062		1,224	18,768	51,371	89,840	80,128
2008		2,842	30,686	31,120	26,834		5,809	64,788	82,909	131,650	127,216
2009		1,898	15,874	6,958	7,375		6,567	119,121	77,247	99,101	142,308
TOTAL		27,311	254,570	195,132	75,237		62,951	946,891	750,031	536,675	489,906

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,291,723	1,557,075	489,906	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-301,154	-353,190	2,711	
TOTAL LOSSES	990,569	1,203,885	492,617	
EXPECTED LOSSES	1,103,852	1,136,138	267,507	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.644	.783	.320	1.747
INDICATED (POST-TEST)	.421	.512	.209	1.142
PRES. ON RATE LEVEL	.816	.840	.198	1.854
DERIVED BY FORMULA	.796	.801	.199	1.796
UNDERLYING PRES. RATE	.718	.739	.174	1.631
PROPOSED	.796	.801	.199	1.796

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.17	MINIMUM PREMIUM	800
MAN. RATES	1.99	1.86	1.93	+ 2.17	PRESENT	750

+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
2005	113,383	4,517,413	3.984			113,383			7	14	91	112
2006	130,362	3,346,011	2.566			130,362			8	9	59	76
2007	131,210	3,976,736	3.030			131,210			6	8	64	78
2008	172,573	2,313,732	1.340			172,573			3	9	81	93
2009	179,462	2,095,899	1.167			179,462				12	79	91
TOTAL	726,990	16,249,791	2.235			726,990			24	52	374	450

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			912,886	420,908	374,582			1,384,771	521,915	584,556	317,795
2006			999,748	232,641	442,957			575,359	192,961	551,767	350,578
2007			1,466,797	210,218	337,239			1,121,580	155,030	372,262	313,610
2008			364,613	186,489	279,853			238,932	183,546	801,516	258,783
2009				307,232	355,659				268,243	755,891	408,874
TOTAL			3,744,044	1,357,488	1,790,290			3,320,642	1,321,695	3,065,992	1,649,640

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,320,054	740,798	742,419			4,174,711	1,904,989	2,286,781	395,655
2006		208,213	1,817,829	439,933	840,213		166,562	2,503,785	1,057,731	1,959,106	444,182
2007		197,983	1,787,437	450,807	558,250		315,539	2,851,321	825,255	1,240,446	492,995
2008		133,972	1,040,791	421,602	362,701		249,743	2,099,961	1,383,298	2,172,510	388,433
2009		142,666	1,281,122	578,810	363,468		148,765	2,709,586	1,737,687	1,517,458	529,083
TOTAL		682,834	7,247,233	2,631,950	2,867,051		880,609	14,339,364	6,908,960	9,176,301	2,250,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,150,040	21,584,262	2,250,348			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,128,375	-3,611,867	15,170			
TOTAL LOSSES	19,021,665	17,972,395	2,265,518			
EXPECTED LOSSES	15,848,382	12,206,163	1,381,282			
CREDIBILITY	.13	.33	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.616	2.472	.312	5.400		
INDICATED (POST-TEST)	1.711	1.617	.204	3.532		
PRES. ON RATE LEVEL	2.479	1.909	.216	4.604		
DERIVED BY FORMULA	2.379	1.813	.212	4.404		
UNDERLYING PRES. RATE	2.180	1.679	.190	4.049		
PROPOSED	2.379	1.813	.212	4.404		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.312
IND. RATES				5.31	MINIMUM PREMIUM	1555
MAN. RATES	5.07	4.74	4.79	+ 5.31	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	303,810	2,367,406	.779			3	9	52	64	
2006	306,064	2,106,680	.688			3	5	52	60	
2007	326,769	3,261,024	.997			4	18	69	91	
2008	338,000	2,286,469	.676			7	8	46	61	
2009	354,137	1,075,517	.303			1	5	49	55	
TOTAL	1,628,780	11,097,096	.681			18	45	268	331	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			474,371	272,039	301,128			401,623	226,787	517,996	173,462
2006			380,090	144,504	199,217			612,484	107,223	496,741	166,421
2007			595,381	505,991	301,769			414,101	739,676	490,583	213,523
2008			864,357	197,119	185,864			404,629	137,286	297,195	200,019
2009			133,248	94,111	138,557			50,700	81,766	404,874	172,261
TOTAL			2,447,447	1,213,764	1,126,535			1,883,537	1,292,738	2,207,389	925,686

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			710,977	478,789	596,837			1,291,955	827,772	2,026,396	215,961
2006		70,750	634,155	260,878	378,468		120,656	1,811,028	645,432	1,759,625	210,856
2007		128,275	1,250,287	876,144	513,898		235,712	2,399,218	2,747,852	1,712,138	335,658
2008		261,265	1,864,915	431,419	259,629		315,047	2,357,664	889,691	839,737	300,229
2009		88,463	711,737	224,705	143,399		87,407	1,510,716	826,606	795,382	222,905
TOTAL		548,753	5,172,071	2,271,935	1,892,231		758,822	9,370,581	5,937,353	7,133,278	1,285,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,850,227	17,234,797	1,285,609			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,014,891	-2,022,439	6,693			
TOTAL LOSSES	13,835,336	15,212,358	1,292,302			
EXPECTED LOSSES	7,329,511	6,449,969	667,799			
CREDIBILITY	.22	.56	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.849	.934	.079	1.862		
INDICATED (POST-TEST)	.555	.611	.052	1.218		
PRES. ON RATE LEVEL	.512	.450	.047	1.009		
DERIVED BY FORMULA	.521	.540	.050	1.111		
UNDERLYING PRES. RATE	.450	.396	.041	.887		
PROPOSED	.521	.540	.050	1.111		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.340
IND. RATES				1.34	MINIMUM PREMIUM	600
MAN. RATES	1.00	.95	1.05	+ 1.34	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2005	73,162	18,095	.024								
2006	82,143	45,786	.055							1	1
2007	82,652	47									
2008	78,354	2,715	.003								
2009	89,367	215,770	.241					1		1	2
TOTAL	405,678	282,413	.070					1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											18,095
2006					30						45,756
2007											47
2008											2,715
2009			71,498		15,000			121,770		4,246	3,256
TOTAL			71,498		15,030			121,770		4,246	69,869

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											22,528
2006			4	3	57						57,973
2007											74
2008											4,075
2009		23,817	169,580	24,670	16,400		49,240	708,006	105,760	20,011	4,213
TOTAL		23,817	169,584	24,673	16,457		49,240	708,006	105,760	20,011	88,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	950,647	166,901	88,863			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-95,245	-29,345	406			
TOTAL LOSSES	855,402	137,556	89,269			
EXPECTED LOSSES	344,827	93,305	40,567			
CREDIBILITY	.09	.22	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.211	.034	.022	.267		
INDICATED (POST-TEST)	.138	.022	.014	.174		
PRES. ON RATE LEVEL	.097	.026	.011	.134		
DERIVED BY FORMULA	.101	.025	.012	.138		
UNDERLYING PRES. RATE	.085	.023	.010	.118		
PROPOSED	.101	.025	.012	.138		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.166
IND. RATES				.17	MINIMUM PREMIUM	320
MAN. RATES	.16	.14	.14	+ .17	PRESENT	305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	55,533	199,028	.358			1				1
2006	55,108	59,697	.108						3	3
2007	65,857	406,758	.617			1				1
2008	60,170	86,561	.143				2		1	3
2009	59,099	243,518	.412						7	7
TOTAL	295,767	995,562	.337			2	2		11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			75,000					1,736			122,292
2006					10,319					20,808	28,570
2007			146,345					211,887			48,526
2008				16,345	2,191				54,256	4,562	9,207
2009					41,314					199,590	2,614
TOTAL			221,345	16,345	53,824			213,623	54,256	224,960	211,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			138,600					7,328			152,254
2006			1,026	1,059	19,429			1,837	5,003	73,381	36,198
2007		20,074	171,775	4,569	1,172		69,239	602,074	34,708	3,213	76,283
2008		1,681	17,631	21,573	4,084		10,033	109,186	167,947	25,945	13,820
2009		9,720	81,182	35,616	37,732		24,885	450,788	292,280	375,049	3,383
TOTAL		31,475	410,214	62,817	62,417		104,157	1,171,213	499,938	477,588	281,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,717,059	1,102,760	281,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-222,632	-174,295	1,926	
TOTAL LOSSES	1,494,427	928,465	283,864	
EXPECTED LOSSES	801,528	547,169	201,121	
CREDIBILITY	.07	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.505	.314	.096	.915
INDICATED (POST-TEST)	.330	.205	.063	.598
PRES. ON RATE LEVEL	.308	.211	.077	.596
DERIVED BY FORMULA	.310	.210	.074	.594
UNDERLYING PRES. RATE	.271	.185	.068	.524
PROPOSED	.311	.211	.074	.596

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				.72	MINIMUM PREMIUM	455
MAN. RATES	.62	.59	.62	+ .72	PRESENT	425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	15,906	293,165	1.843						16	16
2006	13,669	1,260,597	9.222			2	5		7	14
2007	16,276	642,557	3.947				9		14	23
2008	15,273	110,341	.722				3		5	8
2009	16,366	129,218	.789						6	6
TOTAL	77,490	2,435,878	3.143			2	17		48	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					80,575					140,448	72,142
2006			299,744	106,161	14,800			632,256	127,232	36,104	44,300
2007				170,963	51,147				222,903	117,739	79,805
2008				22,100	2,724				25,308	12,865	47,344
2009					30,304					65,391	33,523
TOTAL			299,744	299,224	179,550			632,256	375,443	372,547	277,114

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					159,699					549,432	89,817
2006		31,015	278,394	176,505	30,157		96,417	1,429,595	612,934	135,873	56,128
2007		6,102	96,523	274,642	90,792		15,731	238,447	787,412	416,264	125,453
2008		2,240	23,660	29,027	5,232		5,436	59,497	87,729	40,405	71,063
2009		7,125	59,544	26,120	27,672		8,140	147,693	95,754	122,871	43,379
TOTAL		46,482	458,121	506,294	313,552		125,724	1,875,232	1,583,829	1,264,845	385,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,505,559	3,668,520	385,840			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-170,367	-359,606	1,925			
TOTAL LOSSES	2,335,192	3,308,914	387,765			
EXPECTED LOSSES	611,396	1,123,606	196,824			
CREDIBILITY	.03	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.014	4.270	.500	7.784		
INDICATED (POST-TEST)	1.971	2.793	.327	5.091		
PRES. ON RATE LEVEL	.897	1.649	.289	2.835		
DERIVED BY FORMULA	.929	1.729	.292	2.950		
UNDERLYING PRES. RATE	.789	1.450	.254	2.493		
PROPOSED	.929	1.729	.292	2.950		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.558
IND. RATES				3.56	MINIMUM PREMIUM	1135
MAN. RATES	2.71	2.71	2.95	+ 3.56	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	226,906	593,223	.261				3	16	19	
2006	237,679	455,634	.191			1	2	14	17	
2007	273,673	1,059,351	.387			2	4	12	18	
2008	257,304	1,108,165	.430			2	1	16	19	
2009	258,017	594,439	.230				6	9	15	
TOTAL	1,253,579	3,810,812	.304			5	16	67	88	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				109,822	33,473				112,464	139,397	198,067
2006			61,204	17,375	61,197			26,353	10,312	179,227	99,966
2007			242,081	89,698	50,540			282,866	111,446	150,277	132,443
2008			306,094	1,018	130,120			90,900	4,411	431,745	143,877
2009				152,932	42,579				171,233	80,656	147,039
TOTAL			609,379	370,845	317,909			400,119	409,866	981,302	721,392

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				193,287	66,344				410,494	545,322	246,593
2006		13,507	121,533	35,580	115,671		8,331	138,880	92,279	632,730	126,657
2007		42,794	392,823	159,134	87,579		110,368	1,022,280	484,409	507,793	208,200
2008		92,163	652,205	103,018	163,976		94,404	787,308	441,070	1,144,203	215,959
2009		39,379	373,519	172,215	58,158		44,881	822,014	520,760	213,510	190,268
TOTAL		187,843	1,540,080	663,234	491,728		257,984	2,770,482	1,949,012	3,043,558	987,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,756,389	6,147,532	987,677	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-705,222	-807,244	4,887	
TOTAL LOSSES	4,051,167	5,340,288	992,564	
EXPECTED LOSSES	2,557,301	2,557,301	501,432	
CREDIBILITY	.19	.47	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.323	.426	.079	.828
INDICATED (POST-TEST)	.211	.279	.052	.542
PRES. ON RATE LEVEL	.232	.232	.045	.509
DERIVED BY FORMULA	.228	.254	.049	.531
UNDERLYING PRES. RATE	.204	.204	.040	.448
PROPOSED	.228	.254	.049	.531

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE
IND. RATES				.64	MINIMUM PREMIUM
MAN. RATES	.58	.53	.53	+ .64	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,944	40,527	1.027				1			1
2006	4,556	10,518	.230						3	3
2007	5,110	307,299	6.013				2		4	6
2008	5,836	18,203	.311				1			1
2009	4,616	78,164	1.693				1		1	2
TOTAL	24,062	454,711	1.890				5		8	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				20,972					17,332		2,223
2006					2,199					2,410	5,909
2007				77,692	59,200				47,382	116,382	6,643
2008				6,029					6,029		6,145
2009				20,692	18,524				22,615	10,000	6,333
TOTAL				125,385	79,923				93,358	128,792	27,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				36,911					63,262		2,768
2006			219	226	4,140			214	581	8,499	7,487
2007		3,429	54,590	134,089	98,373		5,011	76,869	207,514	383,302	10,443
2008		565	5,917	7,514	529		1,080	11,729	18,219	1,542	9,224
2009		8,330	75,615	34,301	19,519		5,845	107,090	67,824	26,972	8,195
TOTAL		12,324	136,341	213,041	122,561		11,936	195,902	357,400	420,315	38,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	356,503	1,113,317	38,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,989	-68,012	229	
TOTAL LOSSES	284,514	1,045,305	38,346	
EXPECTED LOSSES	264,442	219,926	23,581	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.182	4.344	.159	5.685
INDICATED (POST-TEST)	.773	2.841	.104	3.718
PRES. ON RATE LEVEL	1.250	1.039	.111	2.400
DERIVED BY FORMULA	1.245	1.093	.111	2.449
UNDERLYING PRES. RATE	1.099	.914	.098	2.111
PROPOSED	1.245	1.093	.111	2.449

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.408
IND. RATES				3.41	MINIMUM PREMIUM	1100
MAN. RATES	3.05	2.75	2.85	+ 3.41	PRESENT	975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	9,410	7,825	.083							
2006	9,332	157,438	1.687						2	2
2007	9,432	383	.004							
2008	10,039	1,223,644	12.188		1	1			1	3
2009	9,043	23,881	.264						2	2
TOTAL	47,256	1,413,171	2.990		1	1			5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											7,825
2006					20,077					25,638	111,723
2007											383
2008		576,185	107,362		4,499	484,700		30,500		10,024	10,374
2009					6,560					14,112	3,209
TOTAL		576,185	107,362		31,136	484,700		30,500		49,774	133,514

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											9,742
2006			1,991	2,062	37,803			2,266	6,165	90,412	141,553
2007											602
2008		302,303	210,660	13,671	7,658	780,585		170,066	28,366	28,196	15,571
2009		1,544	12,888	5,654	5,991	1,758		31,870	20,664	26,521	4,152
TOTAL		303,847	225,539	21,387	51,452	782,343		204,202	55,195	145,129	171,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,515,931	273,163	171,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,197	-50,679	451	
TOTAL LOSSES	1,465,734	222,484	172,071	
EXPECTED LOSSES	177,210	157,835	48,202	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.102	.471	.364	3.937
INDICATED (POST-TEST)	2.029	.308	.238	2.575
PRES. ON RATE LEVEL	.426	.380	.116	.922
DERIVED BY FORMULA	.458	.376	.123	.957
UNDERLYING PRES. RATE	.375	.334	.102	.811
PROPOSED	.458	.376	.123	.957

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.154
IND. RATES				1.15	MINIMUM PREMIUM	555
MAN. RATES	.93	.87	.96	+ 1.15	PRESENT	510

+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
2005	7,352	219,120	2.980			7,352			1			1
2006	6,958	46,868	.673			6,958				1	3	4
2007	7,129	516	.007			7,129						
2008	6,818	1,084	.015			6,818				1		1
2009	6,579	5,674	.086			6,579				1		1
TOTAL	34,836	273,262	.784			34,836			1	1	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005			119,312					94,331				5,477
2006				892	3,314				7,210	6,618		28,834
2007												516
2008					803					155		126
2009					622					1,582		3,470
TOTAL			119,312	892	4,739			94,331	7,210	8,355		38,423

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005			220,489					398,171				6,819
2006			488	1,788	6,259			3,064	33,501	23,726		36,533
2007												811
2008		49	583	442	971		9	126	135	407		189
2009		147	1,223	537	568		196	3,579	2,319	2,974		4,490
TOTAL		196	222,783	2,767	7,798		205	404,940	35,955	27,107		48,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	628,124	73,627	48,842	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,495	-74,565	359	
TOTAL LOSSES	513,629		49,201	
EXPECTED LOSSES	398,175	228,176	39,015	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.474	.000	.141	1.615
INDICATED (POST-TEST)	.964	.000	.092	1.056
PRES. ON RATE LEVEL	1.300	.745	.127	2.172
DERIVED BY FORMULA	1.293	.715	.125	2.133
UNDERLYING PRES. RATE	1.143	.655	.112	1.910
PROPOSED	1.293	.715	.125	2.133

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE
IND. RATES				2.57	MINIMUM PREMIUM 895
MAN. RATES	2.56	2.44	2.26	+ 2.57	PRESENT 830

+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
2005	21,442	325,099	1.516			21,442				5	18	23
2006	20,031	312,578	1.560			20,031				3	12	15
2007	20,596	1,524,829	7.403			20,596			3	2	11	16
2008	20,025	728,619	3.638			20,025				8	7	15
2009	19,308	62,587	.324			19,308					4	4
TOTAL	101,402	2,953,712	2.913			101,402			3	18	52	73

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				65,123	70,958				57,133	96,852	35,033
2006				34,615	47,040				33,538	98,813	98,572
2007			526,864	20,595	23,240			735,677	109,043	65,181	44,229
2008				172,918	56,835				333,675	121,961	43,230
2009					8,739					30,054	23,794
TOTAL			526,864	293,251	206,812			735,677	533,389	412,861	244,858

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				114,616	140,637				208,535	378,888	43,616
2006			10,813	61,092	89,238			20,271	172,199	350,278	124,891
2007		61,335	532,611	51,221	41,583		229,186	2,043,476	499,485	238,377	69,528
2008		19,920	210,931	246,637	83,985		68,259	746,378	1,115,014	407,109	64,888
2009		2,056	17,173	7,536	7,976		3,757	67,874	44,007	56,470	30,789
TOTAL		83,311	771,528	481,102	363,419		301,202	2,877,999	2,039,240	1,431,122	333,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,034,040	4,314,883	333,712	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-734,989	-651,879	2,214	
TOTAL LOSSES	3,299,051	3,663,004	335,926	
EXPECTED LOSSES	2,561,415	1,998,634	239,309	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.253	3.612	.331	7.196
INDICATED (POST-TEST)	2.127	2.362	.216	4.705
PRES. ON RATE LEVEL	2.872	2.241	.268	5.381
DERIVED BY FORMULA	2.850	2.252	.263	5.365
UNDERLYING PRES. RATE	2.526	1.971	.236	4.733
PROPOSED	2.850	2.252	.263	5.365

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.471
IND. RATES				6.47	MINIMUM PREMIUM	1835
MAN. RATES	5.43	5.27	5.60	+ 6.47	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	12									
2006	12									
2007	11	387	3.518							
2008	12									
2009	11									
TOTAL	58	387	.667							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											387
TOTAL											387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											608
TOTAL											608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-376	-515	16	
TOTAL LOSSES			624	
EXPECTED LOSSES	1,309	1,594	1,682	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.076	1.076
INDICATED (POST-TEST)	.000	.000	.704	.704
PRES. ON RATE LEVEL	2.564	3.123	3.299	8.986
DERIVED BY FORMULA	2.564	3.123	3.299	8.986
UNDERLYING PRES. RATE	2.255	2.747	2.901	7.903
PROPOSED	2.564	3.123	3.299	8.986

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.838
IND. RATES				10.84	MINIMUM PREMIUM	2000
MAN. RATES	9.53	9.00	9.35	+ 10.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	104,064	3,610,830	3.469			6	29	51	86
2006	115,577	2,600,666	2.250			5	13	52	70
2007	118,544	3,559,728	3.002			9	13	38	60
2008	125,174	2,225,365	1.777			7	13	21	41
2009	121,072	2,100,089	1.734			3	7	40	50
TOTAL	584,431	14,096,678	2.412			30	75	202	307

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			493,614	598,640	103,770			499,778	1,488,070	262,825	164,133
2006			521,008	257,559	212,985			692,599	408,717	338,810	168,988
2007			1,104,658	244,483	187,442			917,274	281,822	634,815	189,234
2008			739,540	184,055	116,001			622,764	258,175	194,351	110,479
2009			242,400	205,444	300,530			239,745	216,437	587,229	308,304
TOTAL			3,101,220	1,490,181	920,728			2,972,160	2,653,221	2,018,030	941,138

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			878,255	1,035,084	205,669			1,924,469	4,890,235	1,028,172	204,346
2006		90,248	817,843	447,586	406,722		116,611	1,842,819	1,940,224	1,218,938	214,108
2007		225,409	2,007,549	469,437	313,344		453,072	4,126,457	1,410,092	2,026,851	297,476
2008		212,394	1,514,284	361,179	170,634		455,549	3,378,299	1,265,785	609,505	165,829
2009		172,393	1,409,705	477,110	308,613		200,286	3,326,155	1,538,676	1,202,297	398,945
TOTAL		700,444	6,627,636	2,790,396	1,404,982		1,225,518	14,598,199	11,045,012	6,085,763	1,280,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,151,797	21,326,153	1,280,704			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,705,683	-2,908,208	6,436			
TOTAL LOSSES	19,446,114	18,417,945	1,287,140			
EXPECTED LOSSES	13,430,225	9,280,764	654,563			
CREDIBILITY	.11	.28	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.327	3.151	.220	6.698		
INDICATED (POST-TEST)	2.176	2.061	.144	4.381		
PRES. ON RATE LEVEL	2.613	1.806	.127	4.546		
DERIVED BY FORMULA	2.565	1.877	.132	4.574		
UNDERLYING PRES. RATE	2.298	1.588	.112	3.998		
PROPOSED	2.549	1.866	.131	4.546		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.483
IND. RATES				5.48	MINIMUM PREMIUM	1595
MAN. RATES	4.71	4.51	4.73	+ 5.48	PRESENT	1440

+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
2005	37,165	1,255,195	3.377			37,165			3	4	18	25
2006	38,890	1,370,569	3.524			38,890	1		1	7	12	21
2007	42,076	769,029	1.827			42,076			1	9	16	26
2008	42,703	1,568,764	3.673			42,703			4	8	22	34
2009	39,221	491,183	1.252			39,221				4	20	24
TOTAL	200,055	5,454,740	2.727			200,055	1		9	32	88	130

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			322,416	98,648	39,079			492,819	116,097	115,732	70,404
2006	617,697		92,313	145,588	102,267			62,726	217,467	107,412	25,099
2007			69,547	140,456	79,085			57,183	249,226	133,771	39,761
2008			365,720	186,735	100,182			377,074	311,072	142,510	85,471
2009			135,317	135,317	32,930				123,832	154,619	44,485
TOTAL	617,697		849,996	706,744	353,543			989,802	1,017,694	654,044	265,220

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			486,806	173,621	77,457			1,465,589	423,754	452,744	87,653
2006	906,829	20,370	205,494	248,743	195,528		19,832	368,690	996,812	390,903	31,800
2007		19,214	206,036	238,280	134,263		44,098	497,460	894,609	473,532	62,504
2008		118,167	883,103	321,859	144,734		295,945	2,302,629	1,248,399	473,479	128,292
2009		33,720	321,165	148,283	47,102		44,477	811,934	517,596	335,366	57,564
TOTAL	906,829	191,471	2,102,604	1,130,786	599,084		404,352	5,446,302	4,081,170	2,126,024	367,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,051,558	7,937,064	367,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-767,601	-831,160	1,834	
TOTAL LOSSES	8,283,957	7,105,904	369,647	
EXPECTED LOSSES	2,752,756	2,618,720	192,052	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.141	3.552	.185	7.878
INDICATED (POST-TEST)	2.708	2.323	.121	5.152
PRES. ON RATE LEVEL	1.565	1.488	.109	3.162
DERIVED BY FORMULA	1.622	1.605	.111	3.338
UNDERLYING PRES. RATE	1.376	1.309	.096	2.781
PROPOSED	1.622	1.605	.111	3.338

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.026
IND. RATES				4.03	MINIMUM PREMIUM	1245
MAN. RATES	3.03	3.02	3.29	+ 4.03	PRESENT	1085

+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
2005	22,060	282,659	1.281			22,060			1	1	12	14
2006	39,044	654,804	1.677			39,044			1	1	21	23
2007	41,859	736,138	1.758			41,859			1	4	18	23
2008	32,858	765,393	2.329			32,858			1	3	21	25
2009	31,021	182,485	.588			31,021					17	17
TOTAL	166,842	2,621,479	1.571			166,842			4	9	89	102

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			62,096	13,616	55,828			72,859	1,320	61,265	15,675
2006			76,194	16,039	211,152			42,518	20,724	235,093	53,084
2007			91,177	69,344	115,990			176,992	59,108	102,935	120,592
2008			101,562	49,131	263,546			63,131	48,581	184,746	54,696
2009					18,184					88,627	75,674
TOTAL			331,029	148,130	664,700			355,500	129,733	672,666	319,721

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			114,753	23,964	110,651			307,538	4,818	239,668	19,515
2006		16,814	163,697	49,066	398,030		13,447	220,710	153,959	830,395	67,257
2007		18,791	192,289	139,325	188,953		72,900	669,867	274,112	344,931	189,571
2008		49,513	424,236	215,833	325,696		65,597	543,578	343,307	502,905	82,099
2009		4,270	35,731	15,673	16,603		11,048	200,170	129,788	166,541	97,922
TOTAL		89,388	930,706	443,861	1,039,933		162,992	1,941,863	905,984	2,084,440	456,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,124,949	4,474,218	456,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-705,720	-786,211	2,052	
TOTAL LOSSES	2,419,229	3,688,007	458,416	
EXPECTED LOSSES	2,561,024	2,507,636	220,232	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.450	2.210	.275	3.935
INDICATED (POST-TEST)	.948	1.445	.180	2.573
PRES. ON RATE LEVEL	1.745	1.709	.150	3.604
DERIVED BY FORMULA	1.705	1.677	.154	3.536
UNDERLYING PRES. RATE	1.535	1.503	.132	3.170
PROPOSED	1.705	1.677	.154	3.536

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.265
IND. RATES				4.27	MINIMUM PREMIUM	1305
MAN. RATES	3.76	3.59	3.75	+ 4.27	PRESENT	1200

+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
2005	190,693	2,014,014	1.056			190,693			3	16	80	99
2006	200,830	2,361,115	1.175			200,830			2	32	56	90
2007	203,965	2,677,326	1.312			203,965			4	24	57	85
2008	205,698	1,945,156	.945			205,698			1	23	58	82
2009	206,107	1,438,635	.698			206,107				9	57	66
TOTAL	1,007,293	10,436,246	1.036			1,007,293			10	104	308	422

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			242,110	282,147	162,834			132,110	358,310	502,048	334,455
2006			232,838	505,071	114,992			157,142	758,451	240,235	352,386
2007			306,121	428,229	273,235			238,842	727,320	382,995	320,584
2008			78,625	274,354	336,432			2,517	520,933	408,259	324,036
2009				139,434	142,699				149,931	738,570	268,001
TOTAL			859,694	1,629,235	1,030,192			530,611	2,514,945	2,272,107	1,599,462

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			447,419	496,578	322,739			557,637	1,307,832	1,964,011	416,396
2006		51,382	528,592	836,794	226,639		49,689	994,519	3,435,951	889,094	446,473
2007		77,454	794,244	738,949	461,419		161,955	1,739,445	2,624,189	1,359,590	503,958
2008		68,956	654,974	532,325	433,114		122,992	1,344,744	1,922,859	1,209,160	486,378
2009		59,914	540,878	244,912	146,122		95,603	1,739,374	1,117,080	1,035,231	346,793
TOTAL		257,706	2,966,107	2,849,558	1,590,033		430,239	6,375,719	10,407,911	6,457,086	2,199,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,029,771	21,304,588	2,199,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,402,831	-3,053,399	12,581	
TOTAL LOSSES	7,626,940	18,251,189	2,212,579	
EXPECTED LOSSES	8,592,209	9,609,575	1,299,408	
CREDIBILITY	.16	.41	.44	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.757	1.812	.220	2.789
INDICATED (POST-TEST)	.495	1.185	.144	1.824
PRES. ON RATE LEVEL	.970	1.085	.146	2.201
DERIVED BY FORMULA	.894	1.126	.145	2.165
UNDERLYING PRES. RATE	.853	.954	.129	1.936
PROPOSED	.894	1.126	.145	2.165

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.61	MINIMUM PREMIUM	905
MAN. RATES	2.33	2.20	2.29	+ 2.61	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	46,912	751,293	1.601				5	17	22
2006	49,420	456,220	.923				3	12	15
2007	51,893	350,933	.676				3	10	13
2008	52,640	591,851	1.124					8	8
2009	53,396	294,700	.551					13	13
TOTAL	254,261	2,444,997	.962				11	60	71

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				137,763	184,971				112,592	228,441	87,526
2006				63,027	61,815				79,633	119,073	132,672
2007				80,557	9,185				152,763	39,415	69,013
2008					68,169					463,752	59,930
2009					69,436					138,764	86,500
TOTAL				281,347	393,576				344,988	989,445	435,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				242,463	366,614				410,960	893,661	108,970
2006			17,323	108,792	117,605			37,896	381,088	424,218	168,095
2007		2,604	41,033	125,560	19,094		10,012	151,584	521,517	152,076	108,488
2008		3,267	36,446	27,532	60,829		20,355	230,598	252,775	762,429	89,955
2009		16,347	136,444	59,855	63,414		17,286	313,427	203,210	260,748	111,931
TOTAL		22,218	231,246	564,202	627,556		47,653	733,505	1,769,550	2,493,132	587,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,034,622	5,454,440	587,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-401,736	-707,385	2,753	
TOTAL LOSSES	632,886	4,747,055	590,192	
EXPECTED LOSSES	1,451,830	2,245,125	279,687	
CREDIBILITY	.06	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.249	1.867	.232	2.348
INDICATED (POST-TEST)	.163	1.221	.152	1.536
PRES. ON RATE LEVEL	.649	1.004	.125	1.778
DERIVED BY FORMULA	.620	1.039	.130	1.789
UNDERLYING PRES. RATE	.571	.883	.110	1.564
PROPOSED	.616	1.033	.129	1.778

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.14	MINIMUM PREMIUM	795
MAN. RATES	1.80	1.75	1.85	+ 2.14	PRESENT	730

+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
2005	40,143	29,979	.074			40,143				1	3	4
2006	42,946	105,926	.246			42,946				1	4	5
2007	43,582	118,974	.272			43,582				1	5	6
2008	42,597	70,723	.166			42,597				1	2	3
2009	42,295	184,506	.436			42,295				1	1	2
TOTAL	211,563	510,108	.241			211,563				5	15	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				4,783	2,088				11,694	4,977	6,437
2006				34,880	6,149				24,100	14,245	26,552
2007				5,268	30,420				8,565	51,477	23,244
2008				24,253	4,632				33,216	5,202	3,420
2009				26,841	34,900				33,059	76,000	13,706
TOTAL				96,025	78,189				110,634	151,901	73,359

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				8,418	4,139				42,683	19,470	8,014
2006			6,803	57,327	12,251			9,544	110,099	51,542	33,641
2007		716	11,585	15,914	48,607		1,455	22,609	50,886	167,515	36,540
2008		2,574	27,159	32,757	7,733		6,292	68,773	104,931	22,231	5,133
2009		13,370	119,452	53,868	35,251		16,199	295,186	189,044	154,771	17,736
TOTAL		16,660	164,999	168,284	107,981		23,946	396,112	497,643	415,529	101,064

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	601,717	1,189,437	101,064			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-154,691	-164,234	585			
TOTAL LOSSES	447,026	1,025,203	101,649			
EXPECTED LOSSES	550,064	514,098	61,353			
CREDIBILITY	.06	.14	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.211	.485	.048	.744		
INDICATED (POST-TEST)	.138	.317	.031	.486		
PRES. ON RATE LEVEL	.296	.276	.033	.605		
DERIVED BY FORMULA	.287	.282	.033	.602		
UNDERLYING PRES. RATE	.260	.243	.029	.532		
PROPOSED	.287	.282	.033	.602		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.726
IND. RATES				.73	MINIMUM PREMIUM	455
MAN. RATES	.67	.62	.63	+ .73	PRESENT	425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,717	4,468	.164						1	1
2006	2,540	8,451	.332						1	1
2007	2,790	9,567	.342							
2008	3,172	72,344	2.280						1	1
2009	3,426	17,874	.521							
TOTAL	14,645	112,704	.770						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					396					1,148	2,924
2006					2,331					2,119	4,001
2007											9,567
2008					17,765					49,419	5,160
2009											17,874
TOTAL					20,492					52,686	39,526

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					785					4,491	3,640
2006			231	240	4,390			189	510	7,471	5,069
2007											15,039
2008		1,159	12,896	9,741	21,526		3,490	39,405	43,193	130,277	7,745
2009											23,129
TOTAL		1,159	13,127	9,981	26,701		3,490	39,594	43,703	142,239	54,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,370	222,624	54,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,469	-36,104	296	
TOTAL LOSSES		186,520	54,918	
EXPECTED LOSSES	269,174	117,306	28,119	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.274	.375	1.649
INDICATED (POST-TEST)	.000	.833	.245	1.078
PRES. ON RATE LEVEL	2.090	.911	.218	3.219
DERIVED BY FORMULA	2.069	.909	.219	3.197
UNDERLYING PRES. RATE	1.838	.801	.192	2.831
PROPOSED	2.069	.909	.219	3.197

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				3.86	MINIMUM PREMIUM	1205
MAN. RATES	3.52	3.29	3.35	+ 3.86	PRESENT	1100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	25,904	1,431,614	5.526			2	2	22	26	
2006	11,052	605,137	5.475			1	3	7	11	
2007	11,407	121,364	1.063				1	8	9	
2008	12,774	193,544	1.515				2	8	10	
2009	12,912	203,048	1.572					8	8	
TOTAL	74,049	2,554,707	3.450			3	8	53	64	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			500,400	61,878	31,973			608,326	45,390	137,821	45,826
2006			91,467	106,960	8,020			215,250	158,079	16,053	9,308
2007				25,949	29,646				19,640	28,319	17,810
2008				68,485	14,838				56,622	37,467	16,132
2009					49,077					109,409	44,562
TOTAL			591,867	263,272	133,554			823,576	279,731	329,069	133,638

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			451,250	108,905	63,371			839,488	165,674	539,156	57,053
2006		15,642	149,942	175,911	17,281		52,748	812,227	726,024	66,079	11,793
2007		1,327	21,178	47,336	48,541		1,721	26,146	77,265	94,588	27,997
2008		7,394	77,970	93,466	23,966		12,749	140,009	203,871	113,293	24,214
2009		11,550	96,432	42,307	44,816		13,638	247,105	160,217	205,589	57,663
TOTAL		35,913	796,772	467,925	197,975		80,856	2,064,975	1,333,051	1,018,705	178,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,978,516	3,017,656	178,720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-496,400	-462,172	1,032	
TOTAL LOSSES	2,482,116	2,555,484	179,752	
EXPECTED LOSSES	1,579,464	1,289,193	122,922	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.352	3.451	.243	7.046
INDICATED (POST-TEST)	2.192	2.257	.159	4.608
PRES. ON RATE LEVEL	2.424	1.980	.189	4.593
DERIVED BY FORMULA	2.417	1.999	.187	4.603
UNDERLYING PRES. RATE	2.133	1.741	.166	4.040
PROPOSED	2.417	1.999	.187	4.603

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.552
IND. RATES				5.55	MINIMUM PREMIUM	1610
MAN. RATES	4.79	4.53	4.78	+ 5.55	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	32,014	636,093	1.986				5	22	27
2006	33,865	1,059,888	3.129			2	2	20	24
2007	35,964	4,578,958	12.732			3	6	21	30
2008	39,081	535,596	1.370			1	2	19	22
2009	38,920	872,806	2.242			1		27	28
TOTAL	179,844	7,683,341	4.272			7	15	109	131

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				118,764	110,703				95,189	211,623	99,814
2006			356,611	21,972	55,875			393,426	18,065	140,471	73,468
2007			304,010	174,368	73,635			542,856	3,249,162	156,525	78,402
2008			110,000	49,186	48,801			44,850	70,980	145,405	66,374
2009			113,078		177,585			33,076		438,128	110,939
TOTAL			883,699	364,290	466,599			1,014,208	3,433,396	1,092,152	428,997

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				209,025	219,413				347,440	827,870	124,268
2006		58,421	495,584	46,028	106,101		88,475	1,287,438	151,455	497,868	93,084
2007		58,422	536,842	217,882	126,903		205,068	1,942,772	1,345,796	572,059	123,248
2008		37,815	283,765	98,972	65,665		54,111	468,413	366,473	403,957	99,627
2009		73,884	570,526	171,646	166,464		67,867	1,179,266	668,608	826,573	143,555
TOTAL		228,542	1,886,717	743,553	684,546		415,521	4,877,889	2,879,772	3,128,327	583,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,408,669	7,436,198	583,782			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-950,985	-758,992	3,498			
TOTAL LOSSES	6,457,684	6,677,206	587,280			
EXPECTED LOSSES	3,487,175	2,444,080	347,099			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.591	3.713	.327	7.631		
INDICATED (POST-TEST)	2.349	2.428	.214	4.991		
PRES. ON RATE LEVEL	2.205	1.545	.219	3.969		
DERIVED BY FORMULA	2.212	1.660	.218	4.090		
UNDERLYING PRES. RATE	1.939	1.359	.193	3.491		
PROPOSED	2.212	1.660	.218	4.090		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.933
IND. RATES				4.93	MINIMUM PREMIUM	1465
MAN. RATES	4.06	3.87	4.13	+ 4.93	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	44,117	1,271,858	2.882			1	3	25	29
2006	37,388	626,039	1.674			1	7	14	22
2007	37,691	1,680,953	4.459			1	5	24	30
2008	35,571	450,561	1.266				3	14	17
2009	42,512	501,249	1.179				1	21	22
TOTAL	197,279	4,530,660	2.297			3	19	98	120

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			57,591	64,800	93,426			577,902	297,261	135,810	45,068
2006			82,930	124,507	25,385			126,745	191,987	56,290	18,195
2007			459,080	91,307	67,266			640,034	172,148	171,722	79,396
2008				94,976	52,400				98,265	96,002	108,918
2009				5,089	88,196				31,604	239,985	136,375
TOTAL			599,601	380,679	326,673			1,344,681	791,265	699,809	387,952

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			34,860	114,048	185,168			799,005	1,085,004	531,288	56,109
2006		18,301	176,895	206,418	50,339		40,082	645,713	880,375	209,596	23,053
2007		22,997	226,150	161,328	113,059		76,762	756,310	675,295	585,142	124,811
2008		12,314	131,242	147,079	71,800		24,321	267,724	380,876	278,285	163,486
2009		21,742	182,950	80,532	81,190		36,336	660,121	425,730	462,399	176,469
TOTAL		75,354	752,097	709,405	501,556		177,501	3,128,873	3,447,280	2,066,710	543,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,133,825	6,724,951	543,928			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-810,549	-751,911	3,410			
TOTAL LOSSES	3,323,276	5,973,040	547,338			
EXPECTED LOSSES	2,840,817	2,310,137	351,156			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.685	3.028	.277	4.990		
INDICATED (POST-TEST)	1.102	1.980	.181	3.263		
PRES. ON RATE LEVEL	1.637	1.332	.202	3.171		
DERIVED BY FORMULA	1.610	1.423	.199	3.232		
UNDERLYING PRES. RATE	1.440	1.171	.178	2.789		
PROPOSED	1.610	1.423	.199	3.232		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	3.898
IND. RATES				3.90	MINIMUM PREMIUM	1215
MAN. RATES	3.25	3.09	3.30	+ 3.90	PRESENT	1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	2,973	30,712	1.033						6	6
2006	2,980	157,832	5.296					2	3	5
2007	2,757	513,850	18.638			1		2	5	8
2008	2,861	12,692	.443					3	1	4
2009	3,183	240,237	7.547			1			1	2
TOTAL	14,754	955,323	6.475			2		7	16	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					8,003					16,509	6,200
2006				73,059	10,895				48,467	14,345	11,066
2007			189,719	12,479	24,089			211,321	35,940	36,446	3,856
2008				3,800	536				6,011	136	2,209
2009			71,023		2,570			150,056		6,031	10,557
TOTAL			260,742	89,338	46,093			361,377	90,418	73,467	33,888

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					15,862					64,584	7,719
2006			14,049	119,876	21,917			17,928	217,972	53,209	14,021
2007		27,285	239,576	31,333	40,507		73,073	654,072	169,834	126,717	6,062
2008		396	4,116	5,032	984		1,078	11,805	18,282	1,897	3,316
2009		16,640	115,752	11,493	4,480		48,506	698,172	106,387	23,120	13,661
TOTAL		44,321	373,493	167,734	83,750		122,657	1,381,977	512,475	269,527	44,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,922,448	1,033,486	44,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,190	-155,467	449	
TOTAL LOSSES	1,762,258	878,019	45,228	
EXPECTED LOSSES	568,619	487,031	45,443	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.944	5.951	.307	18.202
INDICATED (POST-TEST)	7.811	3.892	.201	11.904
PRES. ON RATE LEVEL	4.382	3.753	.350	8.485
DERIVED BY FORMULA	4.416	3.756	.346	8.518
UNDERLYING PRES. RATE	3.854	3.301	.308	7.463
PROPOSED	4.416	3.756	.346	8.518

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.274
IND. RATES				10.27	MINIMUM PREMIUM	2000
MAN. RATES	8.17	8.11	8.83	+ 10.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	304,824	545,242	.178			1	2	11	14	
2006	356,263	1,230,642	.345			5	4	7	16	
2007	380,633	1,172,851	.308			1	8	7	16	
2008	338,545	809,487	.239			2	3	6	11	
2009	313,060	384,137	.122			1	1	8	10	
TOTAL	1,693,325	4,142,359	.245			10	18	39	67	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			155,592	42,279	25,278			75,307	69,087	79,736	97,963
2006			535,166	68,645	27,421			420,273	96,523	58,793	23,821
2007			379,850	168,496	18,443			345,041	135,206	89,407	36,408
2008			235,966	66,455	36,980			293,601	83,319	50,125	43,041
2009			151,528	22,173	59,118			14,500	15,721	86,575	34,522
TOTAL			1,458,102	368,048	167,240			1,148,722	399,856	364,636	235,755

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			287,534	74,411	50,099			317,871	252,168	311,927	121,964
2006		113,470	959,085	123,282	53,866		111,829	1,642,208	489,040	214,497	30,181
2007		36,035	347,522	269,387	40,509		76,111	725,766	518,723	313,635	57,233
2008		66,387	476,705	124,090	54,922		184,572	1,344,330	428,138	166,520	64,605
2009		61,177	455,126	95,481	62,502		19,779	337,463	175,587	169,792	44,672
TOTAL		277,069	2,525,972	686,651	261,898		392,291	4,367,638	1,863,656	1,176,371	318,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,562,970	3,988,576	318,655			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-703,439	-539,002	2,494			
TOTAL LOSSES	6,859,531	3,449,574	321,149			
EXPECTED LOSSES	2,489,188	1,676,392	270,932			
CREDIBILITY	.23	.57	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.405	.204	.019	.628		
INDICATED (POST-TEST)	.265	.133	.012	.410		
PRES. ON RATE LEVEL	.167	.113	.018	.298		
DERIVED BY FORMULA	.190	.124	.014	.328		
UNDERLYING PRES. RATE	.147	.099	.016	.262		
PROPOSED	.190	.124	.014	.328		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.395
IND. RATES				.40	MINIMUM PREMIUM	375
MAN. RATES	.29	.28	.31	+ .40	PRESENT	345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	17,422	177,761	1.020				3	8	11
2006	18,992	172,397	.907				1	12	13
2007	20,257	607,996	3.001				3	6	11
2008	22,668	578,445	2.551	1		1	2	12	14
2009	22,231	874,257	3.932				1	14	15
TOTAL	101,570	2,410,856	2.374	1		1	10	52	64

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				35,100	12,962				50,684	11,001	68,014
2006				4,001	23,163				32,485	76,287	36,461
2007	24,039		148,056	70,377	10,524			202,623	100,536	21,618	30,223
2008				22,161	181,949				30,181	242,310	101,844
2009				26,515	637,789				16,808	107,546	85,599
TOTAL	24,039		148,056	158,154	866,387			202,623	230,694	458,762	322,141

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				61,776	25,691				184,997	43,036	84,677
2006			3,007	8,878	43,691			17,910	162,117	270,778	46,196
2007	66,353	24,979	230,494	115,491	21,967		80,403	740,928	378,340	89,572	47,510
2008		13,947	153,822	127,398	222,405		22,439	251,921	302,988	646,516	152,868
2009		86,364	728,860	321,199	318,730		16,051	291,951	188,106	196,739	110,765
TOTAL	66,353	125,290	1,116,183	634,742	632,484		118,893	1,302,710	1,216,548	1,246,641	442,016

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,729,429	3,730,415	442,016	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-702,650	-430,125	2,577	
TOTAL LOSSES	2,026,779	3,300,290	444,593	
EXPECTED LOSSES	2,599,176	1,397,604	252,909	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.995	3.249	.438	5.682
INDICATED (POST-TEST)	1.305	2.125	.286	3.716
PRES. ON RATE LEVEL	2.910	1.565	.282	4.757
DERIVED BY FORMULA	2.862	1.615	.282	4.759
UNDERLYING PRES. RATE	2.559	1.376	.249	4.184
PROPOSED	2.861	1.614	.282	4.757

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.737
IND. RATES				5.74	MINIMUM PREMIUM	1660
MAN. RATES	5.03	4.69	4.95	+ 5.74	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	11,045	1,026,325	9,292		1		3	2	6
2006	15,935	557,091	3,496			1	1	2	4
2007	17,045	450,205	2,641			1	6	4	11
2008	17,110	166,715	.974				2	5	7
2009	17,022	207,282	1,217				1	2	3
TOTAL	78,157	2,407,618	3,080		1	2	13	15	31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		438,891		42,513	1,454		491,354		31,135	9,493	11,485
2006			272,066	33,933	2,910			166,371	61,396	12,235	8,180
2007			104,546	86,976	4,111			58,623	177,378	5,228	13,343
2008				16,827	23,598				14,009	30,747	81,534
2009				35,000	40,342				68,495	54,507	8,938
TOTAL		438,891	376,612	215,249	72,415		491,354	224,994	352,413	112,210	123,480

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		397,484		74,823	2,882		582,307		113,642	37,137	14,299
2006		42,161	357,137	58,757	6,471		36,944	552,005	290,439	47,110	10,364
2007		23,025	216,461	138,694	12,580		38,031	400,448	601,322	47,026	20,976
2008		3,112	33,642	33,913	30,068		4,662	51,757	69,206	84,637	122,383
2009		16,207	145,601	65,791	41,250		20,729	379,059	240,903	127,214	11,566
TOTAL		481,989	752,841	371,978	93,251		682,673	1,383,269	1,315,512	343,124	179,588

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,300,772	2,123,865	179,588	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161,694	-157,293	519	
TOTAL LOSSES	3,139,078	1,966,572	180,107	
EXPECTED LOSSES	606,499	518,180	50,802	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.016	2.516	.230	6.762
INDICATED (POST-TEST)	2.626	1.645	.150	4.421
PRES. ON RATE LEVEL	.882	.754	.074	1.710
DERIVED BY FORMULA	.934	.816	.080	1.830
UNDERLYING PRES. RATE	.776	.663	.065	1.504
PROPOSED	.934	.816	.080	1.830

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.21	MINIMUM PREMIUM	810
MAN. RATES	1.63	1.63	1.78	+ 2.21	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	513,949	421,602	.082			1	1	9	11
2006	522,299	1,882,413	.360			3	9	15	27
2007	964,800	1,259,179	.130			3	6	7	16
2008	1,026,219	921,996	.089			2	6	6	14
2009	723,433	1,007,486	.139			2	2	20	24
TOTAL	3,750,700	5,492,676	.146			11	24	57	92

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			113,655	18,306	21,123			150,660	2,980	45,399	69,479
2006			548,724	177,361	88,898			492,164	376,473	141,095	57,698
2007			397,302	89,323	21,757			346,854	202,641	131,993	69,309
2008			285,586	104,803	5,624			327,915	107,273	22,603	68,192
2009			228,490	66,777	131,683			151,587	58,851	293,839	76,259
TOTAL			1,573,757	456,570	269,085			1,469,180	748,218	634,929	340,937

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			210,034	32,219	41,865			635,936	10,877	177,601	86,501
2006		99,992	872,353	305,245	171,598		96,611	1,527,438	1,741,424	519,615	73,103
2007		59,778	533,985	155,109	42,872		123,220	1,166,962	781,165	464,006	108,954
2008		69,072	499,153	155,088	20,370		167,046	1,232,579	460,642	98,548	102,356
2009		107,151	822,709	209,324	137,096		106,731	1,717,417	687,494	587,789	98,679
TOTAL		335,993	2,938,234	856,985	413,801		493,608	6,280,332	3,681,602	1,847,559	469,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,048,167	6,799,947	469,593			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,275,273	-883,152	3,005			
TOTAL LOSSES	8,772,894	5,916,795	472,598			
EXPECTED LOSSES	4,988,431	2,963,053	300,057			
CREDIBILITY	.39	.98	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.234	.158	.013	.405		
INDICATED (POST-TEST)	.153	.103	.009	.265		
PRES. ON RATE LEVEL	.151	.090	.009	.250		
DERIVED BY FORMULA	.152	.103	.009	.264		
UNDERLYING PRES. RATE	.133	.079	.008	.220		
PROPOSED	.152	.103	.009	.264		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	.318
IND. RATES				.32	MINIMUM PREMIUM	355
MAN. RATES	.22	.22	.26	+ .32	PRESENT	335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006	384									
2007	561									
2008	481									
2009	495									
TOTAL	1,921									

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.	-15,733	-14,635	309	
TOTAL LOSSES			309	
EXPECTED LOSSES	69,771	55,574	26,472	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	4.130	3.289	1.567	8.986
DERIVED BY FORMULA	4.130	3.256	1.551	8.937
UNDERLYING PRES. RATE	3.632	2.893	1.378	7.903
PROPOSED	4.130	3.256	1.551	8.937

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.779
IND. RATES				10.78	MINIMUM PREMIUM	2000
MAN. RATES	9.53	9.00	9.35	+ 10.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	2,599	147,020	5.656				1	3	4
2006	2,906	236,491	8.138				1	5	6
2007	2,470	1,896	.076					1	1
2008	2,163	18,691	.864					1	1
2009	2,130	150,995	7.088				2	1	3
TOTAL	12,268	555,093	4.525				4	11	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				39,340	36,565				10,296	59,928	891
2006				57,705	46,587				68,230	61,155	2,814
2007					624					617	655
2008					5,425					13,266	
2009				24,014	1,714				121,317	3,950	
TOTAL				121,059	90,915				199,843	138,916	4,360

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				69,238	72,472				37,580	234,438	1,109
2006			14,865	98,579	88,830			28,852	316,698	219,351	3,565
2007		12	185	161	992		9	176	274	1,991	1,030
2008		352	3,937	2,975	6,572		940	10,574	11,591	34,974	
2009		5,018	48,881	22,758	4,591		25,182	462,253	291,073	51,330	
TOTAL		5,382	67,868	193,711	173,457		26,131	501,855	657,216	542,084	5,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	601,236	1,566,468	5,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-89,940	-68,254	111	
TOTAL LOSSES	511,296	1,498,214	5,815	
EXPECTED LOSSES	302,407	204,139	12,882	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.168	12.212	.047	16.427
INDICATED (POST-TEST)	2.726	7.987	.031	10.744
PRES. ON RATE LEVEL	2.803	1.892	.119	4.814
DERIVED BY FORMULA	2.802	2.014	.117	4.933
UNDERLYING PRES. RATE	2.465	1.664	.105	4.234
PROPOSED	2.802	2.014	.117	4.933

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	5.950
IND. RATES				5.95	MINIMUM PREMIUM	1710
MAN. RATES	5.03	4.79	5.01	+ 5.95	PRESENT	1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2005	23,275	1,876,276	8.061			3	6	17	26
2006	23,877	765,487	3.205			3	2	19	24
2007	23,944	1,638,137	6.841			2	6	21	29
2008	24,918	1,218,735	4.890			3	1	9	13
2009	25,455	349,022	1.371			1	2	7	10
TOTAL	121,469	5,847,657	4.814			12	17	73	102

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			638,189	213,726	238,661			279,558	235,361	220,711	50,070
2006			336,554	66,148	84,749			89,857	10,433	139,241	38,505
2007			338,258	252,507	63,661			389,056	376,710	166,586	51,359
2008			548,474	1,206	40,729			511,128	8,146	74,202	34,850
2009			75,114	46,202	40,793			60,737	50,449	55,251	20,476
TOTAL			1,936,589	579,789	468,593			1,330,336	681,099	655,991	195,260

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			1,179,373	376,158	473,027			1,180,014	859,069	863,421	62,337
2006		74,264	638,126	122,036	161,451		28,415	423,373	91,750	492,089	48,786
2007		62,531	598,887	414,806	118,377		163,790	1,591,665	1,385,561	605,363	80,736
2008		117,447	794,641	65,533	58,004		271,941	1,898,976	301,054	218,430	52,310
2009		39,780	314,903	88,431	45,912		41,446	661,662	249,191	128,071	26,496
TOTAL		294,022	3,525,930	1,066,964	856,771		505,592	5,755,690	2,886,625	2,307,374	270,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,081,234	7,117,734	270,665	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,804,024	-1,083,697	3,096	
TOTAL LOSSES	8,277,210	6,034,037	273,761	
EXPECTED LOSSES	6,468,225	3,420,567	315,819	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.814	4.968	.225	12.007
INDICATED (POST-TEST)	4.456	3.249	.147	7.852
PRES. ON RATE LEVEL	6.054	3.202	.296	9.552
DERIVED BY FORMULA	5.990	3.207	.280	9.477
UNDERLYING PRES. RATE	5.325	2.816	.260	8.401
PROPOSED	5.990	3.207	.280	9.477

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	11.431
IND. RATES				11.43	MINIMUM PREMIUM	2000
MAN. RATES	9.96	9.44	9.94	+ 11.43	PRESENT	2000

+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
2005	6,003	87,258	1.453			6,003				1		1
2006	6,933	22,700	.327			6,933					1	1
2007	6,610					6,610						
2008	6,996					6,996						
2009	7,609	34,968	.459			7,609					1	1
TOTAL	34,151	144,926	.424			34,151				1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005				51,868					35,390			
2006					11,937					6,806		3,957
2009					7,339					22,090		5,539
TOTAL				51,868	19,276				35,390	28,896		9,496

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005				91,288					129,174			
2006			1,185	1,225	22,476			601	1,637	24,001		5,014
2009		1,731	14,418	6,329	6,703		2,753	49,884	32,351	41,511		7,167
TOTAL		1,731	15,603	98,842	29,179		2,753	50,485	163,162	65,512		12,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,572	356,695	12,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,121	-35,693	101	
TOTAL LOSSES	14,451	321,002	12,282	
EXPECTED LOSSES	204,565	114,748	9,905	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.042	.940	.036	1.018
INDICATED (POST-TEST)	.027	.615	.024	.666
PRES. ON RATE LEVEL	.681	.382	.033	1.096
DERIVED BY FORMULA	.668	.391	.033	1.092
UNDERLYING PRES. RATE	.599	.336	.029	.964
PROPOSED	.668	.391	.033	1.092

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.317
IND. RATES				1.32	MINIMUM PREMIUM	595
MAN. RATES	.97	1.02	1.14	+ 1.32	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	1,203	22,700	1.886							
2006	1,204									
2007	1,757	17,329	.986						1	1
2008	1,229	912	.074							
2009	1,262	22,497	1.782						2	2
TOTAL	6,655	63,438	.953						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											22,700
2007					2,958					8,309	6,062
2008											912
2009					4,312					13,431	4,754
TOTAL					7,270					21,740	34,428

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											28,262
2007		56	884	765	4,699		151	2,383	3,653	26,813	9,529
2008											1,369
2009		1,011	8,474	3,719	3,940		1,674	30,329	19,667	25,242	6,152
TOTAL		1,067	9,358	4,484	8,639		1,825	32,712	23,320	52,055	45,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,962	88,498	45,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,851	-42,328	154	
TOTAL LOSSES		46,170	45,466	
EXPECTED LOSSES	179,618	131,103	16,639	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.694	.683	1.377
INDICATED (POST-TEST)	.000	.454	.447	.901
PRES. ON RATE LEVEL	3.069	2.240	.284	5.593
DERIVED BY FORMULA	3.038	2.222	.287	5.547
UNDERLYING PRES. RATE	2.699	1.970	.250	4.919
PROPOSED	3.038	2.222	.287	5.547

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	6.690
IND. RATES				6.69	MINIMUM PREMIUM	1885
MAN. RATES	5.74	5.49	5.82	+ 6.69	PRESENT	1710

+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
2005	37					37					
2006	50					50					
2007	53					53					
2008	45					45					
2009	27					27					
TOTAL	212					212					

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.	-3,176	-1,797	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	10,806	5,415	534	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	5.795	2.904	.287	8.986
DERIVED BY FORMULA	5.795	2.904	.287	8.986
UNDERLYING PRES. RATE	5.097	2.554	.252	7.903
PROPOSED	5.795	2.904	.287	8.986

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	10.838
IND. RATES				10.84	MINIMUM PREMIUM	2000
MAN. RATES	9.34	8.89	9.35	+ 10.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	481									
2006	660									
2007	707	34,692	4.906						1	1
2008	690									
2009	896									
TOTAL	3,434	34,692	1.010						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				22,484					12,208		
TOTAL				22,484					12,208		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		679	10,687	34,383	1,257		745	11,212	40,289	1,984	
TOTAL		679	10,687	34,383	1,257		745	11,212	40,289	1,984	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,323	77,913				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,575	-1,802	10			
TOTAL LOSSES	14,748	76,111	10			
EXPECTED LOSSES	33,172	6,077	791			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.429	2.216	.000	2.645		
INDICATED (POST-TEST)	.281	1.449	.000	1.730		
PRES. ON RATE LEVEL	1.099	.201	.026	1.326		
DERIVED BY FORMULA	1.099	.213	.026	1.338		
UNDERLYING PRES. RATE	.966	.177	.023	1.166		
PROPOSED	1.099	.213	.026	1.338		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.613
IND. RATES				1.61	MINIMUM PREMIUM	665
MAN. RATES	1.16	1.17	1.38	+ 1.61	PRESENT	725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006	37									
2007	63									
2008	84									
2009	103									
TOTAL	287									

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.	-391	-298	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	1,998	1,282	407			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	.791	.508	.162	1.461		
DERIVED BY FORMULA	.791	.508	.162	1.461		
UNDERLYING PRES. RATE	.696	.447	.142	1.285		
PROPOSED	.791	.508	.162	1.461		
IND. RATES						
YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	1.762
IND. RATES				1.76	MINIMUM PREMIUM	700
MAN. RATES	1.73	1.64	1.52	+ 1.76	PRESENT	725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,099	4,351	.140							
2006	3,511									
2007	4,313	2,985	.069							
2008	5,131	3,313	.064							
2009	4,893	36								
TOTAL	20,947	10,685	.051							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,351
2007											2,985
2008											3,313
2009											36
TOTAL											10,685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											5,417
2007											4,692
2008											4,973
2009											47
TOTAL											15,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			15,129	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,810	-12,526	183	
TOTAL LOSSES			15,312	
EXPECTED LOSSES	266,445	42,313	16,967	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.073	.073
INDICATED (POST-TEST)	.000	.000	.048	.048
PRES. ON RATE LEVEL	1.446	.230	.092	1.768
DERIVED BY FORMULA	1.432	.223	.091	1.746
UNDERLYING PRES. RATE	1.272	.202	.081	1.555
PROPOSED	1.432	.223	.091	1.746

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.11	MINIMUM PREMIUM	785
MAN. RATES	2.10	1.98	1.84	+ 2.11	PRESENT	725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	3,283	115,260	3.510						1	1
2006	4,150	2,461	.059						1	1
2007	3,415									
2008	3,993									
2009	3,216									
TOTAL	18,057	117,721	.652						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					48,368					65,933	959
2006					113					884	1,464
TOTAL					48,481					66,817	2,423

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					95,865					257,930	1,194
2006			11	12	212			77	213	3,116	1,855
TOTAL			11	12	96,077			77	213	261,046	3,049

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	88	357,348	3,049	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,184	-35,066	105	
TOTAL LOSSES		322,282	3,154	
EXPECTED LOSSES	538,098	109,607	11,557	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.785	.017	1.802
INDICATED (POST-TEST)	.000	1.167	.011	1.178
PRES. ON RATE LEVEL	3.388	.690	.073	4.151
DERIVED BY FORMULA	3.354	.704	.071	4.129
UNDERLYING PRES. RATE	2.980	.607	.064	3.651
PROPOSED	3.354	.704	.071	4.129

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	4.980
IND. RATES				4.98	MINIMUM PREMIUM	1475
MAN. RATES	4.95	4.67	4.32	+ 4.98	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	34,097	276,921	.812			1			5	6
2006	28,363	833,175	2.937			2			4	6
2007	46,894	765,106	1.631			2			14	18
2008	59,615	332,586	.557				2		6	8
2009	40,534	613,614	1.513			1			11	12
TOTAL	209,503	2,821,402	1.347			6		4	40	50

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			70,947		8,951			92,501		63,854	40,668
2006			335,012		17,197			388,645		57,045	35,276
2007			226,876	43,645	46,315			125,359	23,022	174,458	125,431
2008				78,328	7,688				98,735	42,584	105,251
2009			80,497		199,157			69,880		201,381	62,699
TOTAL			713,332	121,973	279,308			676,385	121,757	539,322	369,325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			131,110		17,740			390,447		249,797	50,632
2006		60,946	508,859	6,539	32,873		103,523	1,489,750	57,855	202,963	44,695
2007		46,265	411,924	88,738	78,579		62,621	575,906	181,745	569,430	197,178
2008		7,846	82,441	101,824	16,166		20,644	226,027	335,618	137,589	157,982
2009		69,712	549,069	184,899	184,915		53,067	855,637	352,009	385,322	81,133
TOTAL		184,769	1,683,403	382,000	330,273		239,855	3,537,767	927,227	1,545,101	531,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,645,794	3,184,601	531,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-577,737	-320,509	2,206	
TOTAL LOSSES	5,068,057	2,864,092	533,826	
EXPECTED LOSSES	2,218,636	1,066,370	219,979	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.419	1.367	.255	4.041
INDICATED (POST-TEST)	1.582	.894	.167	2.643
PRES. ON RATE LEVEL	1.204	.579	.119	1.902
DERIVED BY FORMULA	1.227	.623	.126	1.976
UNDERLYING PRES. RATE	1.059	.509	.105	1.673
PROPOSED	1.227	.623	.126	1.976

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	TOTAL
IND. RATES				2.38	MINIMUM PREMIUM	850
MAN. RATES	1.96	1.85	1.98	+ 2.38	PRESENT	760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	481									
2006	660									
2007	707									
2008	690									
2009	896									
TOTAL	3,434									

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.	-1,278	-2,321	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	4,945	7,830	583	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.164	.259	.019	.442
DERIVED BY FORMULA	.164	.256	.019	.439
UNDERLYING PRES. RATE	.144	.228	.017	.389
PROPOSED	.164	.256	.019	.439

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				.53	MINIMUM PREMIUM	405
MAN. RATES	.39	.39	.46	+ .53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005										
2006	37									
2007	63									
2008	84									
2009	54									
TOTAL	238									

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.	-112	-31		
TOTAL LOSSES				
EXPECTED LOSSES	512	124	8	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.245	.059	.003	.307
DERIVED BY FORMULA	.245	.059	.003	.307
UNDERLYING PRES. RATE	.215	.052	.003	.270
PROPOSED	.245	.059	.003	.307

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	
IND. RATES				.37	MINIMUM PREMIUM	370
MAN. RATES	.36	.35	.32	+ .37	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2005	169													
2006	123													
2007	155													
2008	159													
2009	158													
TOTAL	764													

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.	-18,068	-3		
TOTAL LOSSES				
EXPECTED LOSSES	64,561	11		
CREDIBILITY	.01	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	96.082	.017	.000	96.099
DERIVED BY FORMULA	95.121	.017	.000	95.138
UNDERLYING PRES. RATE	84.505	.015	.000	84.520
PROPOSED	95.121	.017	.000	95.138

YEAR	12-1-09	12-1-10	12-1-11	12-1-12	IND. RATE	114.755
IND. RATES				114.76	MINIMUM PREMIUM	394
MAN. RATES	100.00	100.00	100.00	+114.76	PRESENT	

+PROPOSED