

| 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         |
| <b>TOTAL</b> | <b>27,433</b>    | <b>648,398</b>     | <b>2.364</b>        |  |  | <b>27,433</b>                 |                 |         | <b>2</b> | <b>1</b> | <b>13</b> | <b>16</b> |

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         |               |
| <b>TOTAL</b> |           |         | <b>145,983</b> | <b>15,804</b> | <b>57,319</b> |         |         | <b>133,049</b> | <b>1,276</b> | <b>212,001</b> | <b>82,966</b> |

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        |                |
| <b>TOTAL</b> |           | <b>22,273</b> | <b>303,975</b> | <b>51,779</b> | <b>89,106</b> |         | <b>83,569</b> | <b>844,948</b> | <b>218,875</b> | <b>614,717</b> | <b>121,585</b> |

|                          | 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. | -1,073,317 | -543,216    | 1,409     |        |
| TOTAL LOSSES             | 181,448    | 431,261     | 122,994   |        |
| EXPECTED LOSSES          | 3,245,050  | 1,431,454   | 120,705   |        |
| CREDIBILITY              | .01        | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | .661       | 1.572       | .448      | 2.681  |
| INDICATED (POST-TEST)    | .539       | 1.283       | .366      | 2.188  |
| PRES. ON RATE LEVEL      | 16.222     | 7.156       | .604      | 23.982 |
| DERIVED BY FORMULA       | 16.065     | 6.921       | .594      | 23.580 |
| UNDERLYING PRES. RATE    | 11.829     | 5.218       | .440      | 17.487 |
| PROPOSED                 | 16.065     | 6.921       | .594      | 23.580 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 28.376 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 28.38   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 19.95   | 19.29   | 20.69   | + 28.38 | 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         | 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        | 2        |
| <b>TOTAL</b> | <b>18,517</b>    | <b>559,676</b>     | <b>3.022</b>        |                 |         | <b>1</b> | <b>2</b> |      | <b>3</b> | <b>6</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>285,240</b> | <b>28,604</b> | <b>27,312</b> |         |         | <b>96,700</b> | <b>54,975</b> | <b>45,060</b> | <b>21,785</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>72,816</b> | <b>613,311</b> | <b>58,007</b> | <b>29,037</b> |         | <b>46,395</b> | <b>715,766</b> | <b>210,164</b> | <b>110,520</b> | <b>30,205</b> |

|                          | 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. | -183,738  | -58,787     | 341       |       |
| TOTAL LOSSES             | 1,264,550 | 348,941     | 30,546    |       |
| EXPECTED LOSSES          | 571,620   | 160,914     | 26,479    |       |
| CREDIBILITY              | .01       | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 6.829     | 1.884       | .165      | 8.878 |
| INDICATED (POST-TEST)    | 5.572     | 1.537       | .135      | 7.244 |
| PRES. ON RATE LEVEL      | 4.234     | 1.192       | .195      | 5.621 |
| DERIVED BY FORMULA       | 4.247     | 1.202       | .193      | 5.642 |
| UNDERLYING PRES. RATE    | 3.087     | .869        | .143      | 4.099 |
| PROPOSED                 | 4.247     | 1.202       | .193      | 5.642 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.789 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.79    | MINIMUM PREMIUM | 1095  |
| MAN. RATES | 5.02    | 4.66    | 4.85    | + 6.79  | 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                           |                 |         |          |          |      |          |
| <b>TOTAL</b> | <b>3,424</b>     | <b>321,482</b>     | <b>9.389</b>        |  |  | <b>3,424</b>                  |                 |         | <b>1</b> | <b>1</b> |      | <b>2</b> |

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        |
| <b>TOTAL</b> |           |         | <b>119,798</b> | <b>1,500</b> |      |         |         | <b>187,512</b> | <b>571</b> |      |           | <b>12,101</b> |

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        |  |
| <b>TOTAL</b> |           | <b>142</b> | <b>222,855</b> | <b>1,871</b> | <b>131</b> |         | <b>93</b> | <b>792,596</b> | <b>1,725</b> | <b>150</b> | <b>16,057</b> |  |

|                          | 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. | -24,895   | -30,619     | 101       |        |
| TOTAL LOSSES             | 990,791   |             | 16,158    |        |
| EXPECTED LOSSES          | 86,799    | 90,359      | 6,882     |        |
| CREDIBILITY              | .00       | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 28.937    | .000        | .472      | 29.409 |
| INDICATED (POST-TEST)    | 23.613    | .000        | .385      | 23.998 |
| PRES. ON RATE LEVEL      | 3.476     | 3.619       | .276      | 7.371  |
| DERIVED BY FORMULA       | 3.476     | 3.583       | .277      | 7.336  |
| UNDERLYING PRES. RATE    | 2.535     | 2.639       | .201      | 5.375  |
| PROPOSED                 | 3.493     | 3.600       | .278      | 7.371  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.870 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.87    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.34    | 6.01    | 6.36    | + 8.87  | 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                |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,266</b>     | <b>75</b>          | <b>.006</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |           |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |           |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2009            |           |         |       |       |      |         |         |       |       |      | 75        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>75</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |           |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|-----------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |           |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY |
| 2009              |           |         |       |       |      |         |         |       |       |      | 97        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>97</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 97        |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -3,098  | -2,123      | 34        |       |
| TOTAL LOSSES             |         |             | 131       |       |
| EXPECTED LOSSES          | 19,142  | 9,507       | 1,202     |       |
| CREDIBILITY              | .00     | .00         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .010      | .010  |
| INDICATED (POST-TEST)    | .000    | .000        | .008      | .008  |
| PRES. ON RATE LEVEL      | 2.074   | 1.030       | .130      | 3.234 |
| DERIVED BY FORMULA       | 2.074   | 1.030       | .129      | 3.233 |
| UNDERLYING PRES. RATE    | 1.512   | .751        | .095      | 2.358 |
| PROPOSED                 | 2.074   | 1.030       | .129      | 3.233 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.890 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.89    | MINIMUM PREMIUM | 1215  |
| MAN. RATES | 2.55    | 2.50    | 2.79    | + 3.89  | 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 |
| 2005         |                  |                    |                     |  |  | 4                             |                 |         |       |       |      |
| 2006         | 4                |                    |                     |  |  | 4                             |                 |         |       |       |      |
| 2007         | 13               |                    |                     |  |  | 13                            |                 |         |       |       |      |
| 2008         | 3                |                    |                     |  |  | 3                             |                 |         |       |       |      |
| 2009         | 29               |                    |                     |  |  | 29                            |                 |         |       |       |      |
| <b>TOTAL</b> | <b>49</b>        |                    |                     |  |  | <b>49</b>                     |                 |         |       |       |      |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             |           |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -2,025  | -742        | 2         |        |
| TOTAL LOSSES             |         |             | 2         |        |
| EXPECTED LOSSES          | 10,341  | 2,819       | 85        |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .004      | .004   |
| INDICATED (POST-TEST)    | .000    | .000        | .003      | .003   |
| PRES. ON RATE LEVEL      | 28.942  | 7.887       | .239      | 37.068 |
| DERIVED BY FORMULA       | 28.942  | 7.887       | .239      | 37.068 |
| UNDERLYING PRES. RATE    | 21.104  | 5.751       | .174      | 27.029 |
| PROPOSED                 | 28.942  | 7.887       | .239      | 37.068 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 44.607 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 44.61   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 31.44   | 30.16   | 31.98   | + 44.61 | 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                           |                 |         |       |       |      |
| <b>TOTAL</b> | <b>2,122</b>     |                    |                     |  |  | <b>2,122</b>                  |                 |         |       |       |      |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -14,985 | -15,220     | 56        |       |
| TOTAL LOSSES             |         |             | 56        |       |
| EXPECTED LOSSES          | 36,095  | 32,382      | 7,575     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .003      | .003  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | 2.333   | 2.093       | .489      | 4.915 |
| DERIVED BY FORMULA       | 2.333   | 2.072       | .484      | 4.889 |
| UNDERLYING PRES. RATE    | 1.701   | 1.526       | .357      | 3.584 |
| PROPOSED                 | 2.333   | 2.072       | .484      | 4.889 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.883 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.88    | MINIMUM PREMIUM | 1690  |
| MAN. RATES | 4.12    | 3.97    | 4.24    | + 5.88  | 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         |
| <b>TOTAL</b> | <b>200,243</b>   | <b>5,829,752</b>   | <b>2,911</b>        |                 |         | <b>11</b> | <b>32</b> | <b>75</b> | <b>118</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>1,074,044</b> | <b>800,683</b> | <b>395,426</b> |         |         | <b>1,075,092</b> | <b>1,423,527</b> | <b>506,547</b> | <b>554,433</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>301,352</b> | <b>2,708,652</b> | <b>1,332,559</b> | <b>634,438</b> |         | <b>538,116</b> | <b>6,643,635</b> | <b>5,105,408</b> | <b>1,777,922</b> | <b>739,650</b> |

|                          | 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. | -1,536,545 | -1,469,436  | 3,579     |       |
| TOTAL LOSSES             | 8,655,210  | 7,380,891   | 743,229   |       |
| EXPECTED LOSSES          | 4,411,354  | 3,728,525   | 322,391   |       |
| CREDIBILITY              | .05        | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 4.322      | 3.686       | .371      | 8.379 |
| INDICATED (POST-TEST)    | 3.527      | 3.008       | .303      | 6.838 |
| PRES. ON RATE LEVEL      | 3.021      | 2.554       | .221      | 5.796 |
| DERIVED BY FORMULA       | 3.046      | 2.618       | .233      | 5.897 |
| UNDERLYING PRES. RATE    | 2.203      | 1.862       | .161      | 4.226 |
| PROPOSED                 | 3.046      | 2.618       | .233      | 5.897 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.096 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.10    | MINIMUM PREMIUM | 1985  |
| MAN. RATES | 5.23    | 4.79    | 5.00    | + 7.10  | 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         |
| <b>TOTAL</b> | <b>20,149</b>    | <b>317,773</b>     | <b>1.577</b>        |  |  | <b>20,149</b>                 |                 |         | <b>1</b> | <b>2</b> | <b>9</b> | <b>12</b> |

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         |
| <b>TOTAL</b> |           |         | <b>58,667</b> | <b>13,364</b> | <b>47,028</b> |         |         | <b>61,296</b> | <b>39,066</b> | <b>82,529</b> | <b>15,823</b> |

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        |         | 142          | 2,264          | 3,470          | 25,474         | 145           |
| 2008         |           | 1,289        | 14,324         | 10,819        | 23,909        |         | 2,159        | 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         |
| <b>TOTAL</b> |           | <b>4,618</b> | <b>154,307</b> | <b>46,563</b> | <b>60,226</b> |         | <b>4,914</b> | <b>346,337</b> | <b>234,015</b> | <b>237,624</b> | <b>20,476</b> |

|                          | 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. | -172,762 | -162,695    | 421       |       |
| TOTAL LOSSES             | 337,414  | 415,733     | 20,897    |       |
| EXPECTED LOSSES          | 494,859  | 413,457     | 38,484    |       |
| CREDIBILITY              | .01      | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 1.675    | 2.063       | .104      | 3.842 |
| INDICATED (POST-TEST)    | 1.367    | 1.683       | .085      | 3.135 |
| PRES. ON RATE LEVEL      | 3.368    | 2.814       | .262      | 6.444 |
| DERIVED BY FORMULA       | 3.348    | 2.780       | .257      | 6.385 |
| UNDERLYING PRES. RATE    | 2.456    | 2.052       | .191      | 4.699 |
| PROPOSED                 | 3.348    | 2.780       | .257      | 6.385 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.683 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.68    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.09    | 5.12    | 5.56    | + 7.68  | 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         |                  |                    |                     |                 |         |       |          |          |     |          |
| <b>TOTAL</b> | <b>2,965</b>     | <b>92,969</b>      | <b>3.136</b>        |                 |         |       | <b>1</b> | <b>2</b> |     | <b>3</b> |

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

| 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        |
| <b>TOTAL</b>      |           |         | <b>7,595</b> | <b>65,891</b> | <b>9,299</b> |         |         | <b>15,065</b> | <b>189,463</b> | <b>20,120</b> | <b>768</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 22,660  | 284,773     | 768       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -19,508 | -21,135     | 34        |       |
| TOTAL LOSSES             | 3,152   | 263,638     | 802       |       |
| EXPECTED LOSSES          | 45,868  | 47,025      | 7,591     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .106    | 8.892       | .027      | 9.025 |
| INDICATED (POST-TEST)    | .086    | 7.256       | .022      | 7.364 |
| PRES. ON RATE LEVEL      | 2.122   | 2.175       | .351      | 4.648 |
| DERIVED BY FORMULA       | 2.122   | 2.226       | .348      | 4.696 |
| UNDERLYING PRES. RATE    | 1.547   | 1.586       | .256      | 3.389 |
| PROPOSED                 | 2.122   | 2.226       | .348      | 4.696 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.651 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.65    | MINIMUM PREMIUM | 960   |
| MAN. RATES | 4.00    | 3.82    | 4.01    | + 5.65  | 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         | 2        | 4         |
| 2008         | 22,248           | 4,588              | .020                |  |  | 22,248                        |                 |         |          |           |          |           |
| 2009         | 22,335           |                    |                     |  |  | 22,335                        |                 |         |          |           |          |           |
| <b>TOTAL</b> | <b>102,905</b>   | <b>2,397,527</b>   | <b>2.330</b>        |  |  | <b>102,905</b>                |                 |         | <b>2</b> | <b>12</b> | <b>5</b> | <b>19</b> |

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          |
| <b>TOTAL</b> |           |         | <b>804,551</b> | <b>202,144</b> | <b>34,414</b> |         |         | <b>922,053</b> | <b>181,065</b> | <b>29,265</b> | <b>224,035</b> |

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          |
| <b>TOTAL</b> |           | <b>60,050</b> | <b>542,298</b> | <b>330,074</b> | <b>71,379</b> |         | <b>53,126</b> | <b>815,909</b> | <b>793,293</b> | <b>115,361</b> | <b>289,663</b> |

|                          | 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. | -935,181  | -577,948    | 3,292     |       |
| TOTAL LOSSES             | 536,202   | 732,159     | 292,955   |       |
| EXPECTED LOSSES          | 2,887,515 | 1,557,982   | 268,582   |       |
| CREDIBILITY              | .04       | .09         | .10       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .521      | .711        | .285      | 1.517 |
| INDICATED (POST-TEST)    | .425      | .580        | .233      | 1.238 |
| PRES. ON RATE LEVEL      | 3.848     | 2.076       | .358      | 6.282 |
| DERIVED BY FORMULA       | 3.711     | 1.941       | .346      | 5.998 |
| UNDERLYING PRES. RATE    | 2.806     | 1.514       | .261      | 4.581 |
| PROPOSED                 | 3.711     | 1.941       | .346      | 5.998 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.217 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.22    | MINIMUM PREMIUM | 1145  |
| MAN. RATES | 5.75    | 5.30    | 5.42    | + 7.22  | 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        | 2        |
| 2008         | 1,341            | 1,106              | .082                |                 |         |       |       |      |          |          |
| 2009         | 1,123            | 76,425             | 6.805               |                 |         |       |       |      | 1        | 1        |
| <b>TOTAL</b> | <b>6,569</b>     | <b>94,989</b>      | <b>1.446</b>        |                 |         |       |       |      | <b>1</b> | <b>3</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>2,842</b> | <b>37,956</b> |         |         |       | <b>5,371</b> | <b>42,141</b> | <b>6,679</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>8,530</b> | <b>72,075</b> | <b>35,536</b> | <b>36,726</b> |         | <b>5,173</b> | <b>92,988</b> | <b>75,567</b> | <b>85,239</b> | <b>9,199</b> |

|                          | 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. | -37,563 | -63,754     | 303       |       |
| TOTAL LOSSES             | 141,203 | 169,314     | 9,502     |       |
| EXPECTED LOSSES          | 105,235 | 157,131     | 28,575    |       |
| CREDIBILITY              | .01     | .01         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 2.150   | 2.577       | .145      | 4.872 |
| INDICATED (POST-TEST)    | 1.754   | 2.103       | .118      | 3.975 |
| PRES. ON RATE LEVEL      | 2.197   | 3.280       | .597      | 6.074 |
| DERIVED BY FORMULA       | 2.193   | 3.268       | .587      | 6.048 |
| UNDERLYING PRES. RATE    | 1.602   | 2.392       | .435      | 4.429 |
| PROPOSED                 | 2.193   | 3.268       | .587      | 6.048 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.278 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.28    | MINIMUM PREMIUM | 1155  |
| MAN. RATES | 5.31    | 5.03    | 5.24    | + 7.28  | 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         |
| <b>TOTAL</b> | <b>23,999</b>    | <b>430,545</b>     | <b>1.794</b>        |  |  | <b>23,999</b>                 |                 |         | <b>1</b> | <b>2</b> | <b>9</b> | <b>12</b> |

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         |
| <b>TOTAL</b> |           |         | <b>141,291</b> | <b>56,091</b> | <b>26,761</b> |         |         | <b>45,406</b> | <b>31,171</b> | <b>100,095</b> | <b>29,730</b> |

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         |
| <b>TOTAL</b> |           | <b>45,030</b> | <b>332,682</b> | <b>104,066</b> | <b>52,185</b> |         | <b>24,348</b> | <b>338,485</b> | <b>196,427</b> | <b>327,902</b> | <b>39,199</b> |

|                          | 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. | -263,938 | -93,727     | 233       |       |
| TOTAL LOSSES             | 476,607  | 586,853     | 39,432    |       |
| EXPECTED LOSSES          | 740,849  | 232,791     | 21,839    |       |
| CREDIBILITY              | .01      | .03         | .04       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 1.986    | 2.445       | .164      | 4.595 |
| INDICATED (POST-TEST)    | 1.621    | 1.995       | .134      | 3.750 |
| PRES. ON RATE LEVEL      | 4.234    | 1.330       | .125      | 5.689 |
| DERIVED BY FORMULA       | 4.208    | 1.350       | .125      | 5.683 |
| UNDERLYING PRES. RATE    | 3.087    | .970        | .091      | 4.148 |
| PROPOSED                 | 4.208    | 1.350       | .125      | 5.683 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.911 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.91    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.73    | 5.27    | 5.60    | + 7.91  | 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              |                    |                     |                 |         |       |          |      |     |          |
| <b>TOTAL</b> | <b>1,344</b>     | <b>36,154</b>      | <b>2.690</b>        |                 |         |       | <b>1</b> |      |     | <b>1</b> |

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

| 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        |
| <b>TOTAL</b>      |           |         |       | <b>58,687</b> |      |         |         |       | <b>9,067</b> |      | <b>412</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         | 67,754      | 412       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -13,823 | -8,127      | 29        |       |
| TOTAL LOSSES             |         | 59,627      | 441       |       |
| EXPECTED LOSSES          | 34,904  | 18,266      | 3,091     |       |
| CREDIBILITY              | .00     | .00         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 4.437       | .033      | 4.470 |
| INDICATED (POST-TEST)    | .000    | 3.621       | .027      | 3.648 |
| PRES. ON RATE LEVEL      | 3.562   | 1.864       | .315      | 5.741 |
| DERIVED BY FORMULA       | 3.562   | 1.864       | .312      | 5.738 |
| UNDERLYING PRES. RATE    | 2.597   | 1.359       | .230      | 4.186 |
| PROPOSED                 | 3.562   | 1.864       | .312      | 5.738 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.987 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.99    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.20    | 5.09    | 5.65    | + 7.99  | 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                           |                 |         |          |       |      |          |
| <b>TOTAL</b> | <b>2,673</b>     | <b>175,415</b>     | <b>6.562</b>        |  |  | <b>2,673</b>                  |                 |         | <b>1</b> |       |      | <b>1</b> |

REPORTED LOSSES

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

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        |
| <b>TOTAL</b> |           | <b>25,625</b> | <b>219,293</b> | <b>5,836</b> | <b>1,496</b> |         | <b>16,904</b> | <b>146,971</b> | <b>8,473</b> | <b>789</b> | <b>9,083</b> |

|                          | 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. | -27,836 | -21,797     | 155       |        |
| TOTAL LOSSES             | 380,957 |             | 9,238     |        |
| EXPECTED LOSSES          | 74,604  | 52,257      | 15,022    |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 14.252  | .000        | .346      | 14.598 |
| INDICATED (POST-TEST)    | 11.630  | .000        | .282      | 11.912 |
| PRES. ON RATE LEVEL      | 3.828   | 2.680       | .771      | 7.279  |
| DERIVED BY FORMULA       | 3.828   | 2.653       | .766      | 7.247  |
| UNDERLYING PRES. RATE    | 2.791   | 1.955       | .562      | 5.308  |
| PROPOSED                 | 3.845   | 2.665       | .769      | 7.279  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.759 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.76    | MINIMUM PREMIUM | 1330  |
| MAN. RATES | 6.38    | 6.02    | 6.28    | + 8.76  | 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         |
| <b>TOTAL</b> | <b>41,044</b>    | <b>1,015,653</b>   | <b>2.475</b>        |                 |         | <b>3</b> | <b>1</b> |      | <b>9</b> | <b>13</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>315,558</b> | <b>13,056</b> | <b>32,347</b> |         |         | <b>253,836</b> | <b>18,000</b> | <b>125,046</b> | <b>257,810</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>76,358</b> | <b>582,286</b> | <b>52,131</b> | <b>54,475</b> |         | <b>107,263</b> | <b>1,197,533</b> | <b>183,664</b> | <b>430,080</b> | <b>334,915</b> |

|                          | 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. | -339,752  | -135,402    | 520       |       |
| TOTAL LOSSES             | 1,623,688 | 584,948     | 335,435   |       |
| EXPECTED LOSSES          | 1,012,145 | 354,620     | 45,148    |       |
| CREDIBILITY              | .02       | .05         | .05       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.956     | 1.425       | .817      | 6.198 |
| INDICATED (POST-TEST)    | 3.228     | 1.163       | .667      | 5.058 |
| PRES. ON RATE LEVEL      | 3.382     | 1.185       | .151      | 4.718 |
| DERIVED BY FORMULA       | 3.379     | 1.184       | .177      | 4.740 |
| UNDERLYING PRES. RATE    | 2.466     | .864        | .110      | 3.440 |
| PROPOSED                 | 3.379     | 1.184       | .177      | 4.740 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.220 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.22    | MINIMUM PREMIUM | 1775  |
| MAN. RATES | 4.67    | 4.31    | 4.21    | + 6.22  | 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        |
| <b>TOTAL</b> | <b>146,367</b>   | <b>3,885,778</b>   | <b>2.655</b>        |                 |         | <b>7</b> | <b>13</b> | <b>41</b> | <b>61</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>1,062,121</b> | <b>374,945</b> | <b>224,969</b> |         |         | <b>867,406</b> | <b>759,062</b> | <b>396,014</b> | <b>201,261</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>74,301</b> | <b>1,921,916</b> | <b>542,314</b> | <b>427,966</b> |         | <b>170,837</b> | <b>4,167,206</b> | <b>2,284,848</b> | <b>1,340,554</b> | <b>273,306</b> |

|                          | 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. | -1,179,810 | -598,672    | 2,021     |       |
| TOTAL LOSSES             | 5,154,450  | 3,997,010   | 275,327   |       |
| EXPECTED LOSSES          | 3,599,165  | 1,598,327   | 161,004   |       |
| CREDIBILITY              | .04        | .11         | .12       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.522      | 2.731       | .188      | 6.441 |
| INDICATED (POST-TEST)    | 2.874      | 2.228       | .153      | 5.255 |
| PRES. ON RATE LEVEL      | 3.372      | 1.498       | .151      | 5.021 |
| DERIVED BY FORMULA       | 3.352      | 1.578       | .151      | 5.081 |
| UNDERLYING PRES. RATE    | 2.459      | 1.092       | .110      | 3.661 |
| PROPOSED                 | 3.352      | 1.578       | .151      | 5.081 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.667 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.67    | MINIMUM PREMIUM | 1880  |
| MAN. RATES | 4.31    | 4.28    | 4.48    | + 6.67  | 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        |
| <b>TOTAL</b> | <b>5,184</b>     | <b>16,582</b>      | <b>.320</b>         |  |  | <b>5,184</b>                  |                 |         |       |       | <b>1</b> | <b>1</b> |

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

| 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        |
| <b>TOTAL</b>      |           | <b>942</b> | <b>7,881</b> | <b>3,456</b> | <b>3,663</b> |         | <b>809</b> | <b>14,640</b> | <b>9,495</b> | <b>12,184</b> | <b>7,808</b> |

|                          | 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. | -42,126 | -28,812     | 55        |       |
| TOTAL LOSSES             |         |             | 7,863     |       |
| EXPECTED LOSSES          | 122,394 | 74,079      | 5,131     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .152      | .152  |
| INDICATED (POST-TEST)    | .000    | .000        | .124      | .124  |
| PRES. ON RATE LEVEL      | 3.238   | 1.960       | .135      | 5.333 |
| DERIVED BY FORMULA       | 3.238   | 1.940       | .135      | 5.313 |
| UNDERLYING PRES. RATE    | 2.361   | 1.429       | .099      | 3.889 |
| PROPOSED                 | 3.238   | 1.940       | .135      | 5.313 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.972 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.97    | MINIMUM PREMIUM | 1955  |
| MAN. RATES | 5.40    | 4.97    | 4.76    | + 6.97  | 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                         |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>8,013</b>     | <b>265,101</b>     | <b>3.308</b>        |  |  | <b>8,013</b>                  |                 |         |       | <b>3</b> | <b>6</b> | <b>9</b> |

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         |
| <b>TOTAL</b> |           |         |       | <b>32,913</b> | <b>68,026</b> |         |         |       | <b>73,726</b> | <b>68,356</b> | <b>22,080</b> |

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         |
| <b>TOTAL</b> |           | <b>774</b> | <b>12,421</b> | <b>52,400</b> | <b>135,842</b> |         | <b>3,130</b> | <b>47,989</b> | <b>253,232</b> | <b>272,408</b> | <b>29,690</b> |

|                          | 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. | -85,663 | -53,771     | 151       |       |
| TOTAL LOSSES             |         | 660,111     | 29,841    |       |
| EXPECTED LOSSES          | 258,019 | 141,910     | 12,580    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 8.238       | .372      | 8.610 |
| INDICATED (POST-TEST)    | .000    | 6.722       | .304      | 7.026 |
| PRES. ON RATE LEVEL      | 4.416   | 2.429       | .215      | 7.060 |
| DERIVED BY FORMULA       | 4.372   | 2.515       | .217      | 7.104 |
| UNDERLYING PRES. RATE    | 3.220   | 1.771       | .157      | 5.148 |
| PROPOSED                 | 4.345   | 2.499       | .216      | 7.060 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.264 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.26    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.61    | 6.21    | 6.30    | + 9.26  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>3,609</b>     | <b>84,789</b>      | <b>2,349</b>        |                 |         |       |       |      | <b>6</b> | <b>6</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       |       | <b>22,044</b> |         |         |       |       | <b>23,271</b> | <b>39,474</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>321</b> | <b>5,251</b> | <b>4,552</b> | <b>36,774</b> |         | <b>319</b> | <b>5,232</b> | <b>8,323</b> | <b>78,018</b> | <b>58,940</b> |

|                          | 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. | -16,527 | -14,139     | 32        |       |
| TOTAL LOSSES             |         | 113,528     | 58,972    |       |
| EXPECTED LOSSES          | 53,160  | 40,384      | 2,310     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 3.146       | 1.634     | 4.780 |
| INDICATED (POST-TEST)    | .000    | 2.567       | 1.333     | 3.900 |
| PRES. ON RATE LEVEL      | 2.019   | 1.535       | .088      | 3.642 |
| DERIVED BY FORMULA       | 2.019   | 1.545       | .100      | 3.664 |
| UNDERLYING PRES. RATE    | 1.473   | 1.119       | .064      | 2.656 |
| PROPOSED                 | 2.019   | 1.545       | .100      | 3.664 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.808 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.81    | MINIMUM PREMIUM | 1435  |
| MAN. RATES | 3.71    | 3.35    | 3.25    | + 4.81  | 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        |
| <b>TOTAL</b> | <b>5,929</b>     | <b>81,126</b>      | <b>1.368</b>        |                 |         |       |       |      | <b>5</b> | <b>5</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       |       | <b>1,887</b> |         |         |       |       | <b>23,006</b> | <b>56,233</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>64</b> | <b>652</b> | <b>417</b> | <b>3,213</b> |         | <b>235</b> | <b>5,266</b> | <b>7,612</b> | <b>78,213</b> | <b>81,179</b> |

|                          | 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. | -39,095 | -36,749     | 116       |       |
| TOTAL LOSSES             |         | 52,706      | 81,295    |       |
| EXPECTED LOSSES          | 126,406 | 104,410     | 9,011     |       |
| CREDIBILITY              | .01     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .889        | 1.371     | 2.260 |
| INDICATED (POST-TEST)    | .000    | .725        | 1.119     | 1.844 |
| PRES. ON RATE LEVEL      | 2.924   | 2.415       | .208      | 5.547 |
| DERIVED BY FORMULA       | 2.895   | 2.398       | .217      | 5.510 |
| UNDERLYING PRES. RATE    | 2.132   | 1.761       | .152      | 4.045 |
| PROPOSED                 | 2.895   | 2.398       | .217      | 5.510 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.230 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.23    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.28    | 4.95    | 4.95    | + 7.23  | 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         |
| <b>TOTAL</b> | <b>10,421</b>    | <b>399,403</b>     | <b>3.833</b>        |                 |         | <b>1</b> | <b>2</b> | <b>13</b> | <b>16</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>149,213</b> | <b>56,624</b> | <b>13,799</b> |         |         | <b>79,658</b> | <b>41,754</b> | <b>41,781</b> | <b>16,574</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>34,907</b> | <b>306,546</b> | <b>84,746</b> | <b>28,626</b> |         | <b>43,561</b> | <b>443,020</b> | <b>153,486</b> | <b>147,716</b> | <b>22,843</b> |

|                          | 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. | -92,278 | -77,299     | 291       |        |
| TOTAL LOSSES             | 735,756 | 337,275     | 23,134    |        |
| EXPECTED LOSSES          | 272,093 | 200,396     | 24,801    |        |
| CREDIBILITY              | .01     | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 7.060   | 3.236       | .222      | 10.518 |
| INDICATED (POST-TEST)    | 5.761   | 2.641       | .181      | 8.583  |
| PRES. ON RATE LEVEL      | 3.581   | 2.637       | .326      | 6.544  |
| DERIVED BY FORMULA       | 3.603   | 2.637       | .323      | 6.563  |
| UNDERLYING PRES. RATE    | 2.611   | 1.923       | .238      | 4.772  |
| PROPOSED                 | 3.603   | 2.637       | .323      | 6.563  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.612 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.61    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.58    | 6.04    | 5.84    | + 8.61  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>924</b>       | <b>1,385</b>       | <b>.150</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |            |         |         |       |       |            |            |
|-----------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|------------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |            |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP       | MED. ONLY  |
| 2006            |           |         |       |       | 314        |         |         |       |       | 632        |            |
| 2009            |           |         |       |       |            |         |         |       |       |            | 439        |
| <b>TOTAL</b>    |           |         |       |       | <b>314</b> |         |         |       |       | <b>632</b> | <b>439</b> |

| 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        |
| <b>TOTAL</b>      |           |         | <b>31</b> | <b>33</b> | <b>590</b> |         |         | <b>56</b> | <b>151</b> | <b>2,227</b> | <b>568</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 87      | 3,001       | 568       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,625  | -5,642      | 28        |       |
| TOTAL LOSSES             |         |             | 596       |       |
| EXPECTED LOSSES          | 14,396  | 15,320      | 2,145     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .065      | .065  |
| INDICATED (POST-TEST)    | .000    | .000        | .053      | .053  |
| PRES. ON RATE LEVEL      | 2.137   | 2.274       | .318      | 4.729 |
| DERIVED BY FORMULA       | 2.137   | 2.274       | .318      | 4.729 |
| UNDERLYING PRES. RATE    | 1.558   | 1.658       | .232      | 3.448 |
| PROPOSED                 | 2.137   | 2.274       | .318      | 4.729 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.205 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.21    | MINIMUM PREMIUM | 1770  |
| MAN. RATES | 4.67    | 4.32    | 4.22    | + 6.21  | 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                            |                 |         |       |       |          |          |
| <b>TOTAL</b> | <b>290</b>       | <b>1,450</b>       | <b>.500</b>         |  |  | <b>290</b>                    |                 |         |       |       | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |            |         |         |       |       |              |           |
|-----------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|--------------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |              |           |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY |
| 2005            |           |         |       |       | 326        |         |         |       |       | 1,124        |           |
| <b>TOTAL</b>    |           |         |       |       | <b>326</b> |         |         |       |       | <b>1,124</b> |           |

| TRANSLATED LOSSES |           |         |       |       |            |         |         |       |       |              |           |
|-------------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|--------------|-----------|
| MANUAL YEAR       | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |              |           |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY |
| 2005              |           |         |       |       | 646        |         |         |       |       | 4,397        |           |
| <b>TOTAL</b>      |           |         |       |       | <b>646</b> |         |         |       |       | <b>4,397</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         | 5,043       |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,183  | -2,264      | 5         |       |
| TOTAL LOSSES             |         | 2,779       | 5         |       |
| EXPECTED LOSSES          | 3,903   | 6,589       | 410       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .958        | .002      | .960  |
| INDICATED (POST-TEST)    | .000    | .782        | .002      | .784  |
| PRES. ON RATE LEVEL      | 1.846   | 3.116       | .193      | 5.155 |
| DERIVED BY FORMULA       | 1.846   | 3.116       | .193      | 5.155 |
| UNDERLYING PRES. RATE    | 1.346   | 2.272       | .141      | 3.759 |
| PROPOSED                 | 1.846   | 3.116       | .193      | 5.155 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.764 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.76    | MINIMUM PREMIUM | 1900  |
| MAN. RATES | 5.43    | 4.87    | 4.60    | + 6.76  | 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        |
| <b>TOTAL</b> | <b>33,936</b>    | <b>1,814,722</b>   | <b>5.347</b>        |  |  | <b>33,936</b>                 |                 |         | <b>2</b> | <b>31</b> | <b>33</b> | <b>66</b> |

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         |
| <b>TOTAL</b> |           |         | <b>467,082</b> | <b>406,073</b> | <b>25,627</b> |         |         | <b>151,494</b> | <b>532,320</b> | <b>48,765</b> | <b>183,361</b> |

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         |
| <b>TOTAL</b> |           | <b>76,933</b> | <b>876,774</b> | <b>604,576</b> | <b>65,315</b> |         | <b>86,185</b> | <b>1,193,981</b> | <b>1,835,755</b> | <b>251,676</b> | <b>242,938</b> |

|                          | 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. | -588,274  | -494,676    | 1,497     |        |
| TOTAL LOSSES             | 1,645,599 | 2,262,646   | 244,435   |        |
| EXPECTED LOSSES          | 1,729,718 | 1,276,333   | 133,029   |        |
| CREDIBILITY              | .02       | .04         | .05       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 4.849     | 6.667       | .720      | 12.236 |
| INDICATED (POST-TEST)    | 3.957     | 5.440       | .588      | 9.985  |
| PRES. ON RATE LEVEL      | 6.989     | 5.158       | .538      | 12.685 |
| DERIVED BY FORMULA       | 6.928     | 5.169       | .541      | 12.638 |
| UNDERLYING PRES. RATE    | 5.097     | 3.761       | .392      | 9.250  |
| PROPOSED                 | 6.928     | 5.169       | .541      | 12.638 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 16.584 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 16.58   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 12.16   | 11.39   | 11.32   | + 16.58 | 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                |                 |          |          |          |      |           |           |
| <b>TOTAL</b> | <b>25,010</b>    | <b>1,604,449</b>   | <b>6.415</b>        |                 | <b>1</b> | <b>1</b> | <b>2</b> |      | <b>11</b> | <b>15</b> |

| 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           |
| <b>TOTAL</b>    |           | <b>635,962</b> | <b>179,248</b> | <b>31,045</b> | <b>76,803</b> |         | <b>271,971</b> | <b>186,499</b> | <b>42,139</b> | <b>123,771</b> | <b>57,011</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>663,870</b> | <b>258,538</b> | <b>75,993</b> | <b>127,094</b> |         | <b>444,614</b> | <b>685,250</b> | <b>242,422</b> | <b>431,792</b> | <b>82,299</b> |

|                          | 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. | -125,872  | -107,468    | 429       |        |
| TOTAL LOSSES             | 1,926,400 | 769,833     | 82,728    |        |
| EXPECTED LOSSES          | 349,140   | 257,604     | 53,272    |        |
| CREDIBILITY              | .01       | .03         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 7.703     | 3.078       | .331      | 11.112 |
| INDICATED (POST-TEST)    | 6.286     | 2.512       | .270      | 9.068  |
| PRES. ON RATE LEVEL      | 1.914     | 1.413       | .292      | 3.619  |
| DERIVED BY FORMULA       | 1.958     | 1.446       | .291      | 3.695  |
| UNDERLYING PRES. RATE    | 1.396     | 1.030       | .213      | 2.639  |
| PROPOSED                 | 1.958     | 1.446       | .291      | 3.695  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.848 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.85    | MINIMUM PREMIUM | 1445  |
| MAN. RATES | 3.75    | 3.35    | 3.23    | + 4.85  | 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                |                 |         |       |          |      |          |          |
| <b>TOTAL</b> | <b>1,184</b>     | <b>183,708</b>     | <b>15.516</b>       |                 |         |       | <b>1</b> |      | <b>2</b> | <b>3</b> |

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

| 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           |
| <b>TOTAL</b>      |           | <b>3,445</b> | <b>36,250</b> | <b>45,844</b> | <b>5,728</b> |         | <b>21,502</b> | <b>235,454</b> | <b>365,671</b> | <b>84,148</b> | <b>14,332</b> |

|                          | 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. | -17,175 | -18,342     | 42        |        |
| TOTAL LOSSES             | 279,476 | 483,049     | 14,374    |        |
| EXPECTED LOSSES          | 46,235  | 43,996      | 4,287     |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 23.604  | 40.798      | 1.214     | 65.616 |
| INDICATED (POST-TEST)    | 19.261  | 33.291      | .991      | 53.543 |
| PRES. ON RATE LEVEL      | 5.355   | 5.096       | .497      | 10.948 |
| DERIVED BY FORMULA       | 5.355   | 5.096       | .497      | 10.948 |
| UNDERLYING PRES. RATE    | 3.905   | 3.716       | .362      | 7.983  |
| PROPOSED                 | 5.355   | 5.096       | .497      | 10.948 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.367 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.37   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.97   | 10.05   | 9.77    | + 14.37 | 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         | 131              |                    |                     |                 |         |          |       |      |          |          |
| 2006         | 111              | 22,508             | 20,277              |                 |         |          |       |      | 1        | 1        |
| 2007         | 125              | 295,947            | 236,757             |                 |         | 1        |       |      |          | 1        |
| 2008         | 164              |                    |                     |                 |         |          |       |      |          |          |
| 2009         | 153              |                    |                     |                 |         |          |       |      |          |          |
| <b>TOTAL</b> | <b>684</b>       | <b>318,455</b>     | <b>46,558</b>       |                 |         | <b>1</b> |       |      | <b>1</b> | <b>2</b> |

| 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        |       |               |           |
| <b>TOTAL</b>    |           |         | <b>265,097</b> |       | <b>4,090</b> |         |         | <b>30,850</b> |       | <b>18,418</b> |           |

| 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           |           |
| <b>TOTAL</b>      |           | <b>51,528</b> | <b>441,348</b> | <b>12,152</b> | <b>10,715</b> |         | <b>14,288</b> | <b>125,850</b> | <b>11,589</b> | <b>65,609</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|---------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 633,014 | 100,065     |           |         |
| TOTAL TRANS. LOSSES PG A |         |             |           |         |
| IBNR + FREQUENCY ADJUST. | -1,946  | -2,217      | 21        |         |
| TOTAL LOSSES             | 631,068 | 97,848      | 21        |         |
| EXPECTED LOSSES          | 5,992   | 5,985       | 1,608     |         |
| CREDIBILITY              | .00     | .00         | .00       |         |
| <b>PURE PREMIUMS</b>     |         |             |           |         |
| INDICATED (PRE-TEST)     | 92.261  | 14.305      | .003      | 106.569 |
| INDICATED (POST-TEST)    | 75.285  | 11.673      | .002      | 86.960  |
| PRES. ON RATE LEVEL      | 1.202   | 1.200       | .322      | 2.724   |
| DERIVED BY FORMULA       | 1.202   | 1.200       | .322      | 2.724   |
| UNDERLYING PRES. RATE    | .876    | .875        | .235      | 1.986   |
| PROPOSED                 | 1.202   | 1.200       | .322      | 2.724   |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.574 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.57    | MINIMUM PREMIUM | 1135  |
| MAN. RATES | 2.59    | 2.45    | 2.43    | + 3.57  | 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        |
| <b>TOTAL</b> | <b>3,580</b>     | <b>48,276</b>      | <b>1.348</b>        |  |  | <b>3,580</b>                  |                 |         |       |       | <b>4</b> | <b>4</b> |

| 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          |
| <b>TOTAL</b>    |           |         |       |       | <b>16,543</b> |         |         |       |       | <b>28,301</b> | <b>3,432</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>225</b> | <b>1,978</b> | <b>913</b> | <b>31,669</b> |         | <b>393</b> | <b>7,219</b> | <b>5,972</b> | <b>102,050</b> | <b>5,086</b> |

|                          | 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. | -38,647 | -27,892     | 148       |       |
| TOTAL LOSSES             |         | 112,712     | 5,234     |       |
| EXPECTED LOSSES          | 100,777 | 64,118      | 14,999    |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 3.148       | .146      | 3.294 |
| INDICATED (POST-TEST)    | .000    | 2.569       | .119      | 2.688 |
| PRES. ON RATE LEVEL      | 3.860   | 2.456       | .575      | 6.891 |
| DERIVED BY FORMULA       | 3.860   | 2.457       | .570      | 6.887 |
| UNDERLYING PRES. RATE    | 2.815   | 1.791       | .419      | 5.025 |
| PROPOSED                 | 3.860   | 2.457       | .570      | 6.887 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.037 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.04    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 7.09    | 6.43    | 6.15    | + 9.04  | 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        |
| <b>TOTAL</b> | <b>65,705</b>    | <b>94,833</b>      | <b>.144</b>         |                 |         |       | <b>3</b> | <b>1</b> |     | <b>4</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       | <b>39,550</b> | <b>1,870</b> |         |         |       | <b>35,452</b> | <b>787</b> | <b>17,174</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>660</b> | <b>12,622</b> | <b>64,990</b> | <b>2,630</b> |         | <b>1,896</b> | <b>30,065</b> | <b>143,954</b> | <b>5,436</b> | <b>24,476</b> |

|                          | 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. | -227,863 | -210,693    | 763       |       |
| TOTAL LOSSES             |          | 6,317       | 25,239    |       |
| EXPECTED LOSSES          | 597,915  | 478,990     | 88,045    |       |
| CREDIBILITY              | .03      | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .010        | .038      | .048  |
| INDICATED (POST-TEST)    | .000     | .008        | .031      | .039  |
| PRES. ON RATE LEVEL      | 1.248    | 1.000       | .183      | 2.431 |
| DERIVED BY FORMULA       | 1.211    | .931        | .172      | 2.314 |
| UNDERLYING PRES. RATE    | .910     | .729        | .134      | 1.773 |
| PROPOSED                 | 1.211    | .931        | .172      | 2.314 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.036 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.04    | MINIMUM PREMIUM | 1010  |
| MAN. RATES | 2.60    | 2.30    | 2.17    | + 3.04  | 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                |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>4,666</b>     | <b>2,340</b>       | <b>.050</b>         |                 |         |       |       |      |     |  |

| 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          |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>2,340</b> |

| 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          |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>3,240</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 3,240     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -31,592 | -19,836     | 172       |       |
| TOTAL LOSSES             |         |             | 3,412     |       |
| EXPECTED LOSSES          | 93,740  | 52,353      | 14,791    |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .073      | .073  |
| INDICATED (POST-TEST)    | .000    | .000        | .060      | .060  |
| PRES. ON RATE LEVEL      | 2.755   | 1.539       | .435      | 4.729 |
| DERIVED BY FORMULA       | 2.755   | 1.524       | .431      | 4.710 |
| UNDERLYING PRES. RATE    | 2.009   | 1.122       | .317      | 3.448 |
| PROPOSED                 | 2.755   | 1.524       | .431      | 4.710 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.180 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.18    | MINIMUM PREMIUM | 1765  |
| MAN. RATES | 4.04    | 4.05    | 4.22    | + 6.18  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,360</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -5,961  | -6,156      | 34        |       |
| TOTAL LOSSES             |         |             | 34        |       |
| EXPECTED LOSSES          | 17,436  | 15,694      | 3,210     |       |
| CREDIBILITY              | .00     | .00         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .003      | .003  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | 1.757   | 1.583       | .324      | 3.664 |
| DERIVED BY FORMULA       | 1.757   | 1.583       | .321      | 3.661 |
| UNDERLYING PRES. RATE    | 1.282   | 1.154       | .236      | 2.672 |
| PROPOSED                 | 1.757   | 1.583       | .321      | 3.661 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.804 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.80    | MINIMUM PREMIUM | 1430  |
| MAN. RATES | 3.37    | 3.23    | 3.27    | + 4.80  | 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                |                 |         |       |       |          |           |           |
| <b>TOTAL</b> | <b>7,550</b>     | <b>258,049</b>     | <b>3.418</b>        |                 |         |       |       | <b>4</b> | <b>12</b> | <b>16</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       | <b>114,032</b> | <b>23,926</b> |         |         |       | <b>64,167</b> | <b>32,730</b> | <b>23,194</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>1,429</b> | <b>36,165</b> | <b>184,820</b> | <b>46,273</b> |         | <b>2,199</b> | <b>44,709</b> | <b>251,946</b> | <b>125,526</b> | <b>31,472</b> |

|                          | 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. | -71,166 | -60,378     | 149       |       |
| TOTAL LOSSES             | 13,336  | 548,187     | 31,621    |       |
| EXPECTED LOSSES          | 178,256 | 136,202     | 17,439    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .177    | 7.261       | .419      | 7.857 |
| INDICATED (POST-TEST)    | .144    | 5.925       | .342      | 6.411 |
| PRES. ON RATE LEVEL      | 3.238   | 2.474       | .317      | 6.029 |
| DERIVED BY FORMULA       | 3.207   | 2.543       | .318      | 6.068 |
| UNDERLYING PRES. RATE    | 2.361   | 1.804       | .231      | 4.396 |
| PROPOSED                 | 3.207   | 2.543       | .318      | 6.068 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.963 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.96    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.84    | 5.41    | 5.38    | + 7.96  | PRESENT         | 1605  |

+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         |
| <b>TOTAL</b> | <b>52,710</b>    | <b>1,605,405</b>   | <b>3.046</b>        |  |  | <b>52,710</b>                 |                 |         | <b>2</b> | <b>8</b> | <b>19</b> | <b>29</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>318,426</b> | <b>184,855</b> | <b>117,076</b> |         |         | <b>348,094</b> | <b>231,712</b> | <b>269,976</b> | <b>135,266</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>72,126</b> | <b>578,447</b> | <b>362,876</b> | <b>191,565</b> |         | <b>109,356</b> | <b>1,202,507</b> | <b>1,112,451</b> | <b>897,281</b> | <b>187,363</b> |

|                          | 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. | -444,752  | -428,391    | 1,155     |       |
| TOTAL LOSSES             | 1,517,684 | 2,135,782   | 188,518   |       |
| EXPECTED LOSSES          | 1,318,278 | 1,113,236   | 101,202   |       |
| CREDIBILITY              | .02       | .06         | .06       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.879     | 4.052       | .358      | 7.289 |
| INDICATED (POST-TEST)    | 2.349     | 3.306       | .292      | 5.947 |
| PRES. ON RATE LEVEL      | 3.430     | 2.897       | .263      | 6.590 |
| DERIVED BY FORMULA       | 3.408     | 2.922       | .265      | 6.595 |
| UNDERLYING PRES. RATE    | 2.501     | 2.112       | .192      | 4.805 |
| PROPOSED                 | 3.405     | 2.920       | .265      | 6.590 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.648 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.65    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.32    | 5.92    | 5.88    | + 8.65  | 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                |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>19,278</b>    | <b>186,921</b>     | <b>.970</b>         |                 |         |       | <b>2</b> | <b>4</b> | <b>6</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       | <b>36,814</b> | <b>11,663</b> |         |         |       | <b>53,580</b> | <b>63,669</b> | <b>21,195</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>2,775</b> | <b>30,084</b> | <b>50,672</b> | <b>24,656</b> |         | <b>7,939</b> | <b>87,809</b> | <b>171,908</b> | <b>253,753</b> | <b>31,050</b> |

|                          | 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. | -86,450 | -59,527     | 116       |       |
| TOTAL LOSSES             | 42,157  | 441,462     | 31,166    |       |
| EXPECTED LOSSES          | 252,156 | 151,718     | 10,410    |       |
| CREDIBILITY              | .01     | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .219    | 2.290       | .162      | 2.671 |
| INDICATED (POST-TEST)    | .179    | 1.869       | .132      | 2.180 |
| PRES. ON RATE LEVEL      | 1.794   | 1.079       | .074      | 2.947 |
| DERIVED BY FORMULA       | 1.778   | 1.103       | .076      | 2.957 |
| UNDERLYING PRES. RATE    | 1.308   | .787        | .054      | 2.149 |
| PROPOSED                 | 1.772   | 1.099       | .076      | 2.947 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.867 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.87    | MINIMUM PREMIUM | 1210  |
| MAN. RATES | 2.91    | 2.67    | 2.63    | + 3.87  | 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         |
| <b>TOTAL</b> | <b>14,100</b>    | <b>268,593</b>     | <b>1.905</b>        |                 |         |       |       | <b>1</b> | <b>18</b> | <b>19</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>27,499</b> | <b>104,331</b> |         |         |       | <b>23,000</b> | <b>102,036</b> | <b>11,727</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>11,102</b> | <b>114,531</b> | <b>65,124</b> | <b>152,946</b> |         | <b>9,662</b> | <b>164,514</b> | <b>127,632</b> | <b>299,574</b> | <b>15,727</b> |

|                          | 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. | -59,295 | -57,189     | 168       |       |
| TOTAL LOSSES             | 240,514 | 588,087     | 15,895    |       |
| EXPECTED LOSSES          | 176,813 | 149,177     | 13,818    |       |
| CREDIBILITY              | .01     | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 1.706   | 4.171       | .113      | 5.990 |
| INDICATED (POST-TEST)    | 1.392   | 3.404       | .092      | 4.888 |
| PRES. ON RATE LEVEL      | 1.720   | 1.451       | .134      | 3.305 |
| DERIVED BY FORMULA       | 1.717   | 1.490       | .133      | 3.340 |
| UNDERLYING PRES. RATE    | 1.254   | 1.058       | .098      | 2.410 |
| PROPOSED                 | 1.717   | 1.490       | .133      | 3.340 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.383 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.38    | MINIMUM PREMIUM | 1330  |
| MAN. RATES | 3.36    | 3.06    | 2.95    | + 4.38  | 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         |
| <b>TOTAL</b> | <b>38,944</b>    | <b>1,532,368</b>   | <b>3.935</b>        |                 |         |       | <b>15</b> | <b>25</b> | <b>40</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>387,484</b> | <b>51,903</b> |         |         |       | <b>716,005</b> | <b>214,529</b> | <b>162,447</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>26,418</b> | <b>284,352</b> | <b>561,784</b> | <b>104,667</b> |         | <b>44,538</b> | <b>555,057</b> | <b>2,497,441</b> | <b>838,358</b> | <b>228,087</b> |

|                          | 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. | -171,952 | -317,288    | 1,117     |        |
| TOTAL LOSSES             | 738,413  | 3,684,962   | 229,204   |        |
| EXPECTED LOSSES          | 523,408  | 845,086     | 91,908    |        |
| CREDIBILITY              | .02      | .05         | .05       |        |
| <b>PURE PREMIUMS</b>     |          |             |           |        |
| INDICATED (PRE-TEST)     | 1.896    | 9.462       | .589      | 11.947 |
| INDICATED (POST-TEST)    | 1.547    | 7.721       | .481      | 9.749  |
| PRES. ON RATE LEVEL      | 1.843    | 2.976       | .324      | 5.143  |
| DERIVED BY FORMULA       | 1.837    | 3.213       | .332      | 5.382  |
| UNDERLYING PRES. RATE    | 1.344    | 2.170       | .236      | 3.750  |
| PROPOSED                 | 1.837    | 3.213       | .332      | 5.382  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.06    | MINIMUM PREMIUM | 1975  |
| MAN. RATES | 4.39    | 4.37    | 4.59    | + 7.06  | 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        |
| <b>TOTAL</b> | <b>8,257</b>     | <b>578,249</b>     | <b>7.003</b>        |                 |         | <b>1</b> | <b>1</b> | <b>4</b> | <b>6</b> |

| 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        |           |
| <b>TOTAL</b>    |           |         | <b>296,362</b> | <b>27,733</b> | <b>3,112</b> |         |         | <b>188,608</b> | <b>11,800</b> | <b>50,634</b> |           |

| 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         |           |
| <b>TOTAL</b>      |           | <b>44,484</b> | <b>297,273</b> | <b>66,780</b> | <b>6,946</b> |         | <b>75,709</b> | <b>570,738</b> | <b>153,449</b> | <b>128,974</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 988,204 | 356,149     |           |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -62,451 | -78,616     | 229       |        |
| TOTAL LOSSES             | 925,753 | 277,533     | 229       |        |
| EXPECTED LOSSES          | 170,672 | 191,810     | 22,790    |        |
| CREDIBILITY              | .01     | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 11.212  | 3.361       | .003      | 14.576 |
| INDICATED (POST-TEST)    | 9.149   | 2.743       | .002      | 11.894 |
| PRES. ON RATE LEVEL      | 2.835   | 3.186       | .378      | 6.399  |
| DERIVED BY FORMULA       | 2.898   | 3.177       | .370      | 6.445  |
| UNDERLYING PRES. RATE    | 2.067   | 2.323       | .276      | 4.666  |
| PROPOSED                 | 2.898   | 3.177       | .370      | 6.445  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.457 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.46    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.09    | 5.70    | 5.71    | + 8.46  | 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               |                 |         |       |          |          |     |          |
| <b>TOTAL</b> | <b>1,510</b>     | <b>46,020</b>      | <b>3.048</b>        |                 |         |       | <b>1</b> | <b>1</b> |     | <b>2</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>15,877</b> | <b>6,537</b> |         |         |       | <b>11,351</b> | <b>9,275</b> | <b>2,980</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>1,919</b> | <b>20,323</b> | <b>23,370</b> | <b>9,307</b> |         | <b>2,690</b> | <b>29,480</b> | <b>42,409</b> | <b>27,367</b> | <b>3,843</b> |

|                          | 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. | -7,259  | -8,743      | 37        |       |
| TOTAL LOSSES             | 47,153  | 93,710      | 3,880     |       |
| EXPECTED LOSSES          | 20,414  | 21,788      | 3,564     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 3.123   | 6.206       | .257      | 9.586 |
| INDICATED (POST-TEST)    | 2.548   | 5.064       | .210      | 7.822 |
| PRES. ON RATE LEVEL      | 1.854   | 1.979       | .324      | 4.157 |
| DERIVED BY FORMULA       | 1.854   | 2.010       | .323      | 4.187 |
| UNDERLYING PRES. RATE    | 1.352   | 1.443       | .236      | 3.031 |
| PROPOSED                 | 1.854   | 2.010       | .323      | 4.187 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.494 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.49    | MINIMUM PREMIUM | 1600  |
| MAN. RATES | 3.86    | 3.70    | 3.71    | + 5.49  | 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            |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>5,712</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -16,670 | -8,349      | 254       |       |
| TOTAL LOSSES             |         |             | 254       |       |
| EXPECTED LOSSES          | 150,796 | 50,721      | 7,598     |       |
| CREDIBILITY              | .01     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .004      | .004  |
| INDICATED (POST-TEST)    | .000    | .000        | .003      | .003  |
| PRES. ON RATE LEVEL      | 3.621   | 1.218       | .182      | 5.021 |
| DERIVED BY FORMULA       | 3.585   | 1.206       | .180      | 4.971 |
| UNDERLYING PRES. RATE    | 2.640   | .888        | .133      | 3.661 |
| PROPOSED                 | 3.585   | 1.206       | .180      | 4.971 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.523 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.52    | MINIMUM PREMIUM | 1845  |
| MAN. RATES | 4.31    | 4.28    | 4.48    | + 6.52  | 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         |                  |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>336</b>       | <b>3,291</b>       | <b>.979</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |              |         |         |       |       |              |           |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|--------------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |       |              | MEDICAL |         |       |       |              |           |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP         | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY |
| 2006            |           |         |       |       | 1,906        |         |         |       |       | 1,385        |           |
| <b>TOTAL</b>    |           |         |       |       | <b>1,906</b> |         |         |       |       | <b>1,385</b> |           |

| 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        |           |
| <b>TOTAL</b>      |           |         | <b>189</b> | <b>195</b> | <b>3,590</b> |         |         | <b>124</b> | <b>333</b> | <b>4,886</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 313     | 9,004       |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,749  | -1,806      |           |       |
| TOTAL LOSSES             |         | 7,198       |           |       |
| EXPECTED LOSSES          | 5,339   | 3,433       | 152       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 2.142       | .000      | 2.142 |
| INDICATED (POST-TEST)    | .000    | 1.748       | .000      | 1.748 |
| PRES. ON RATE LEVEL      | 2.178   | 1.402       | .062      | 3.642 |
| DERIVED BY FORMULA       | 2.178   | 1.402       | .062      | 3.642 |
| UNDERLYING PRES. RATE    | 1.589   | 1.022       | .045      | 2.656 |
| PROPOSED                 | 2.178   | 1.402       | .062      | 3.642 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.779 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.78    | MINIMUM PREMIUM | 1425  |
| MAN. RATES | 3.71    | 3.35    | 3.25    | + 4.78  | 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               |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>7,896</b>     | <b>22,519</b>      | <b>.285</b>         |                 |         |       |       |      | <b>3</b> | <b>3</b> |

| 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        |           |
| <b>TOTAL</b>    |           |         |       |       | <b>9,290</b> |         |         |       |       | <b>13,229</b> |           |

| 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        |           |
| <b>TOTAL</b>      |           |         | <b>163</b> | <b>169</b> | <b>18,250</b> |         |         | <b>948</b> | <b>2,577</b> | <b>47,617</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,111   | 68,613      |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -35,570 | -36,748     | 40        |       |
| TOTAL LOSSES             |         | 31,865      | 40        |       |
| EXPECTED LOSSES          | 101,148 | 80,777      | 8,369     |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .404        | .001      | .405  |
| INDICATED (POST-TEST)    | .000    | .330        | .001      | .331  |
| PRES. ON RATE LEVEL      | 1.757   | 1.403       | .145      | 3.305 |
| DERIVED BY FORMULA       | 1.739   | 1.382       | .142      | 3.263 |
| UNDERLYING PRES. RATE    | 1.281   | 1.023       | .106      | 2.410 |
| PROPOSED                 | 1.739   | 1.382       | .142      | 3.263 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |      |
|------------|---------|---------|---------|---------|-----------------|------|
| IND. RATES |         |         |         | 4.28    | MINIMUM PREMIUM | 1305 |
| MAN. RATES | 3.36    | 3.06    | 2.95    | + 4.28  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>735</b>       | <b>370</b>         | <b>.050</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2005            |           |         |       |       |      |         |         |       |       |      | 370        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>370</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2005              |           |         |       |       |      |         |         |       |       |      | 461        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>461</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 461       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,525  | -3,971      | 22        |       |
| TOTAL LOSSES             |         |             | 483       |       |
| EXPECTED LOSSES          | 7,548   | 10,392      | 1,757     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .066      | .066  |
| INDICATED (POST-TEST)    | .000    | .000        | .054      | .054  |
| PRES. ON RATE LEVEL      | 1.408   | 1.939       | .328      | 3.675 |
| DERIVED BY FORMULA       | 1.408   | 1.939       | .328      | 3.675 |
| UNDERLYING PRES. RATE    | 1.027   | 1.414       | .239      | 2.680 |
| PROPOSED                 | 1.408   | 1.939       | .328      | 3.675 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.822 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.82    | MINIMUM PREMIUM | 1435  |
| MAN. RATES | 3.61    | 3.34    | 3.28    | + 4.82  | 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               |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>590</b>       | <b>13,023</b>      | <b>2.207</b>        |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |              |         |         |       |       |               |           |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|---------------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |       |              | MEDICAL |         |       |       |               |           |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP         | DEATH   | P . T . | MAJOR | MINOR | TEMP          | MED. ONLY |
| 2005            |           |         |       |       | 2,216        |         |         |       |       | 10,807        |           |
| <b>TOTAL</b>    |           |         |       |       | <b>2,216</b> |         |         |       |       | <b>10,807</b> |           |

| 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        |           |
| <b>TOTAL</b>      |           |         |       |       | <b>4,392</b> |         |         |       |       | <b>42,277</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL   |                 |       |
|--------------------------|---------|-------------|-----------|---------|-----------------|-------|
| TOTAL TRANS. LOSSES PG B |         | 46,669      |           |         |                 |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |         |                 |       |
| IBNR + FREQUENCY ADJUST. | -4,275  | -3,087      | 10        |         |                 |       |
| TOTAL LOSSES             |         | 43,582      | 10        |         |                 |       |
| EXPECTED LOSSES          | 9,907   | 6,620       | 1,169     |         |                 |       |
| CREDIBILITY              | .00     | .00         | .00       |         |                 |       |
| <b>PURE PREMIUMS</b>     |         |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | .000    | 7.387       | .002      | 7.389   |                 |       |
| INDICATED (POST-TEST)    | .000    | 6.028       | .002      | 6.030   |                 |       |
| PRES. ON RATE LEVEL      | 2.303   | 1.539       | .271      | 4.113   |                 |       |
| DERIVED BY FORMULA       | 2.303   | 1.539       | .271      | 4.113   |                 |       |
| UNDERLYING PRES. RATE    | 1.679   | 1.122       | .198      | 2.999   |                 |       |
| PROPOSED                 | 2.303   | 1.539       | .271      | 4.113   |                 |       |
| <b>IND. RATES</b>        |         |             |           |         |                 |       |
| 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               | 4.08    | 3.76        | 3.67      | + 5.40  | 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                |                 |         |          |          |      |           |           |
| <b>TOTAL</b> | <b>32,833</b>    | <b>620,831</b>     | <b>1.891</b>        |                 |         | <b>1</b> | <b>7</b> |      | <b>11</b> | <b>19</b> |

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         |
| <b>TOTAL</b> |           |         | <b>68,667</b> | <b>148,936</b> | <b>26,592</b> |         |         | <b>94,170</b> | <b>163,868</b> | <b>91,653</b> | <b>26,945</b> |

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         |
| <b>TOTAL</b> |           | <b>23,727</b> | <b>229,149</b> | <b>217,122</b> | <b>52,360</b> |         | <b>44,141</b> | <b>622,492</b> | <b>693,142</b> | <b>312,341</b> | <b>37,127</b> |

|                          | 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. | -199,603 | -141,409    | 490       |       |
| TOTAL LOSSES             | 719,906  | 1,133,556   | 37,617    |       |
| EXPECTED LOSSES          | 559,803  | 349,015     | 46,295    |       |
| CREDIBILITY              | .02      | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 2.193    | 3.452       | .115      | 5.760 |
| INDICATED (POST-TEST)    | 1.789    | 2.817       | .094      | 4.700 |
| PRES. ON RATE LEVEL      | 2.338    | 1.458       | .193      | 3.989 |
| DERIVED BY FORMULA       | 2.327    | 1.512       | .189      | 4.028 |
| UNDERLYING PRES. RATE    | 1.705    | 1.063       | .141      | 2.909 |
| PROPOSED                 | 2.327    | 1.512       | .189      | 4.028 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.285 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.29    | MINIMUM PREMIUM | 1550  |
| MAN. RATES | 5.02    | 4.02    | 3.56    | + 5.29  | 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         |
| <b>TOTAL</b> | <b>177,385</b>   | <b>3,228,958</b>   | <b>1.820</b>        |                 |         | <b>6</b> | <b>14</b> | <b>40</b> | <b>60</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>783,413</b> | <b>312,311</b> | <b>175,162</b> |         |         | <b>911,743</b> | <b>318,288</b> | <b>389,400</b> | <b>338,641</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>76,376</b> | <b>1,276,915</b> | <b>559,688</b> | <b>321,767</b> |         | <b>181,461</b> | <b>3,246,512</b> | <b>1,423,737</b> | <b>1,386,611</b> | <b>462,112</b> |

|                          | 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. | -1,649,020 | -936,089    | 3,404     |       |
| TOTAL LOSSES             | 3,132,244  | 2,755,714   | 465,516   |       |
| EXPECTED LOSSES          | 4,727,311  | 2,362,768   | 315,745   |       |
| CREDIBILITY              | .05        | .13         | .14       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.766      | 1.554       | .262      | 3.582 |
| INDICATED (POST-TEST)    | 1.441      | 1.268       | .214      | 2.923 |
| PRES. ON RATE LEVEL      | 3.655      | 1.827       | .244      | 5.726 |
| DERIVED BY FORMULA       | 3.544      | 1.754       | .240      | 5.538 |
| UNDERLYING PRES. RATE    | 2.665      | 1.332       | .178      | 4.175 |
| PROPOSED                 | 3.544      | 1.754       | .240      | 5.538 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.267 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.27    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.71    | 5.25    | 5.11    | + 7.27  | 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        |
| <b>TOTAL</b> | <b>32,760</b>    | <b>18,997</b>      | <b>.058</b>         |                 |         |       |       |      | <b>4</b> | <b>4</b> |

| 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        |               |
| <b>TOTAL</b>    |           |         |       |       | <b>2,583</b> |         |         |       |       | <b>3,719</b> | <b>12,695</b> |

| 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        |               |
| <b>TOTAL</b>      |           | <b>61</b> | <b>841</b> | <b>619</b> | <b>4,330</b> |         | <b>250</b> | <b>4,304</b> | <b>3,361</b> | <b>9,745</b> | <b>19,190</b> |

|                          | 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. | -362,024 | -106,192    | 259       |       |
| TOTAL LOSSES             |          |             | 19,449    |       |
| EXPECTED LOSSES          | 874,037  | 226,372     | 39,968    |       |
| CREDIBILITY              | .02      | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .000        | .059      | .059  |
| INDICATED (POST-TEST)    | .000     | .000        | .048      | .048  |
| PRES. ON RATE LEVEL      | 3.659    | .948        | .167      | 4.774 |
| DERIVED BY FORMULA       | 3.586    | .910        | .162      | 4.658 |
| UNDERLYING PRES. RATE    | 2.668    | .691        | .122      | 3.481 |
| PROPOSED                 | 3.586    | .910        | .162      | 4.658 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.112 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.11    | MINIMUM PREMIUM | 1745  |
| MAN. RATES | 4.76    | 4.38    | 4.26    | + 6.11  | 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         |  |
| <b>TOTAL</b> | <b>198,454</b>   | <b>948,832</b>     | <b>.478</b>         |                 |         | <b>5</b> | <b>4</b> | <b>13</b> | <b>22</b> |  |

| 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        |
| <b>TOTAL</b>    |           |         | <b>470,544</b> | <b>73,249</b> | <b>46,693</b> |         |         | <b>165,984</b> | <b>47,378</b> | <b>64,107</b> | <b>80,877</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>76,487</b> | <b>925,973</b> | <b>155,450</b> | <b>63,883</b> |         | <b>48,704</b> | <b>816,554</b> | <b>269,922</b> | <b>176,223</b> | <b>109,198</b> |

|                          | 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. | -1,501,832 | -653,189    | 2,159     |       |
| TOTAL LOSSES             | 365,886    | 12,289      | 111,357   |       |
| EXPECTED LOSSES          | 4,334,236  | 1,661,060   | 198,454   |       |
| CREDIBILITY              | .05        | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .184       | .006        | .056      | .246  |
| INDICATED (POST-TEST)    | .150       | .005        | .046      | .201  |
| PRES. ON RATE LEVEL      | 2.995      | 1.148       | .137      | 4.280 |
| DERIVED BY FORMULA       | 2.853      | .988        | .123      | 3.964 |
| UNDERLYING PRES. RATE    | 2.184      | .837        | .100      | 3.121 |
| PROPOSED                 | 2.853      | .988        | .123      | 3.964 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.201 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.20    | MINIMUM PREMIUM | 1530  |
| MAN. RATES | 4.51    | 4.02    | 3.82    | + 5.20  | 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        |
| <b>TOTAL</b> | <b>11,434</b>    | <b>213,649</b>     | <b>1.869</b>        |                 |         |       |       |      | <b>4</b> | <b>4</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       |       | <b>53,639</b> |         |         |       |       | <b>120,850</b> | <b>39,160</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>1,901</b> | <b>16,121</b> | <b>7,335</b> | <b>97,116</b> |         | <b>8,247</b> | <b>147,715</b> | <b>97,041</b> | <b>337,817</b> | <b>56,498</b> |

|                          | 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. | -82,054 | -43,587     | 209       |       |
| TOTAL LOSSES             | 91,930  | 495,722     | 56,707    |       |
| EXPECTED LOSSES          | 214,502 | 101,649     | 24,812    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .804    | 4.336       | .496      | 5.636 |
| INDICATED (POST-TEST)    | .656    | 3.538       | .405      | 4.599 |
| PRES. ON RATE LEVEL      | 2.573   | 1.219       | .298      | 4.090 |
| DERIVED BY FORMULA       | 2.554   | 1.265       | .300      | 4.119 |
| UNDERLYING PRES. RATE    | 1.876   | .889        | .217      | 2.982 |
| PROPOSED                 | 2.554   | 1.265       | .300      | 4.119 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.405 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.41    | MINIMUM PREMIUM | 1580  |
| MAN. RATES | 4.52    | 3.93    | 3.65    | + 5.41  | 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        |          |     | 5         |
| 2008         | 13,449           | 54,576             | .405                |                 |         |          |          |          |     | 2         |
| 2009         | 12,971           | 23,318             | .179                |                 |         |          |          |          |     | 1         |
| <b>TOTAL</b> | <b>93,307</b>    | <b>642,534</b>     | <b>.689</b>         |                 |         | <b>2</b> | <b>5</b> | <b>7</b> |     | <b>14</b> |

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        |
| <b>TOTAL</b> |           |         | <b>155,505</b> | <b>102,850</b> | <b>42,412</b> |         |         | <b>114,143</b> | <b>106,516</b> | <b>58,884</b> | <b>62,224</b> |

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        |
| <b>TOTAL</b> |           | <b>37,175</b> | <b>318,758</b> | <b>183,333</b> | <b>75,710</b> |         | <b>40,617</b> | <b>575,490</b> | <b>436,588</b> | <b>175,875</b> | <b>86,410</b> |

|                          | 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. | -583,958  | -226,174    | 1,558     |       |
| TOTAL LOSSES             | 388,082   | 645,332     | 87,968    |       |
| EXPECTED LOSSES          | 1,564,758 | 530,917     | 168,886   |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .416      | .692        | .094      | 1.202 |
| INDICATED (POST-TEST)    | .339      | .565        | .077      | .981  |
| PRES. ON RATE LEVEL      | 2.300     | .780        | .248      | 3.328 |
| DERIVED BY FORMULA       | 2.241     | .763        | .233      | 3.237 |
| UNDERLYING PRES. RATE    | 1.677     | .569        | .181      | 2.427 |
| PROPOSED                 | 2.241     | .763        | .233      | 3.237 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.247 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.25    | MINIMUM PREMIUM | 1300  |
| MAN. RATES | 3.42    | 3.06    | 2.97    | + 4.25  | 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                |                 |         |          |          |          |          |
| <b>TOTAL</b> | <b>22,552</b>    | <b>336,289</b>     | <b>1.491</b>        |                 |         | <b>1</b> | <b>3</b> | <b>2</b> | <b>6</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>105,539</b> | <b>100,229</b> | <b>2,306</b> |         |         | <b>65,186</b> | <b>38,051</b> | <b>2,984</b> | <b>21,994</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>1,258</b> | <b>208,206</b> | <b>169,508</b> | <b>5,744</b> |         | <b>410</b> | <b>279,649</b> | <b>137,429</b> | <b>12,268</b> | <b>31,319</b> |

|                          | 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. | -200,994 | -105,087    | 391       |       |
| TOTAL LOSSES             | 288,529  | 219,862     | 31,710    |       |
| EXPECTED LOSSES          | 573,498  | 249,425     | 35,858    |       |
| CREDIBILITY              | .01      | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 1.279    | .975        | .141      | 2.395 |
| INDICATED (POST-TEST)    | 1.044    | .796        | .115      | 1.955 |
| PRES. ON RATE LEVEL      | 3.487    | 1.517       | .218      | 5.222 |
| DERIVED BY FORMULA       | 3.463    | 1.495       | .215      | 5.173 |
| UNDERLYING PRES. RATE    | 2.543    | 1.106       | .159      | 3.808 |
| PROPOSED                 | 3.463    | 1.495       | .215      | 5.173 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE            |
|------------|---------|---------|---------|---------|----------------------|
| IND. RATES |         |         |         | 6.79    | MINIMUM PREMIUM 1910 |
| MAN. RATES | 5.94    | 5.06    | 4.66    | + 6.79  | 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               |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>648</b>       | <b>11,783</b>      | <b>1.818</b>        |                 |         |       |       |      |     |  |

| 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         |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>11,783</b> |

| 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         |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>14,793</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 14,793    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -5,285  | -2,341      | 14        |       |
| TOTAL LOSSES             |         |             | 14,807    |       |
| EXPECTED LOSSES          | 13,109  | 5,261       | 1,750     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | 2.285     | 2.285 |
| INDICATED (POST-TEST)    | .000    | .000        | 1.865     | 1.865 |
| PRES. ON RATE LEVEL      | 2.774   | 1.114       | .370      | 4.258 |
| DERIVED BY FORMULA       | 2.774   | 1.114       | .370      | 4.258 |
| UNDERLYING PRES. RATE    | 2.023   | .812        | .270      | 3.105 |
| PROPOSED                 | 2.774   | 1.114       | .370      | 4.258 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.587 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.59    | MINIMUM PREMIUM | 1620  |
| MAN. RATES | 4.35    | 3.98    | 3.80    | + 5.59  | 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        |
| <b>TOTAL</b> | <b>2,127</b>     | <b>225,105</b>     | <b>10,583</b>       |                 |         |       | <b>1</b> | <b>1</b> |     | <b>2</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>136,029</b> | <b>10,361</b> |      |         |         | <b>68,231</b> | <b>6,738</b> |      | <b>3,746</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>40,597</b> | <b>286,199</b> | <b>31,516</b> | <b>6,444</b> |         | <b>28,666</b> | <b>416,527</b> | <b>71,620</b> | <b>9,183</b> | <b>4,847</b> |

|                          | 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. | -4,318  | -4,194      | 123       |        |
| TOTAL LOSSES             | 767,671 | 114,569     | 4,970     |        |
| EXPECTED LOSSES          | 33,990  | 24,014      | 3,872     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 36.092  | 5.386       | .234      | 41.712 |
| INDICATED (POST-TEST)    | 29.451  | 4.395       | .191      | 34.037 |
| PRES. ON RATE LEVEL      | 2.191   | 1.548       | .250      | 3.989  |
| DERIVED BY FORMULA       | 2.191   | 1.576       | .249      | 4.016  |
| UNDERLYING PRES. RATE    | 1.598   | 1.129       | .182      | 2.909  |
| PROPOSED                 | 2.191   | 1.576       | .249      | 4.016  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.270 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.27    | MINIMUM PREMIUM | 1545  |
| MAN. RATES | 5.02    | 4.02    | 3.56    | + 5.27  | 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              |                    |                     |                 |         |          |       |      |          |          |
| <b>TOTAL</b> | <b>2,764</b>     | <b>180,980</b>     | <b>6.548</b>        |                 |         | <b>1</b> |       |      | <b>2</b> | <b>3</b> |

| REPORTED LOSSES |           |         |                |       |              |         |         |               |       |              |              |
|-----------------|-----------|---------|----------------|-------|--------------|---------|---------|---------------|-------|--------------|--------------|
| MANUAL YEAR     | INDEMNITY |         |                |       |              | MEDICAL |         |               |       |              |              |
|                 | DEATH     | P . T . | MAJOR          | MINOR | TEMP         | DEATH   | P . T . | MAJOR         | MINOR | TEMP         | MED. ONLY    |
| 2005            |           |         |                |       | 1,407        |         |         |               |       | 2,617        | 637          |
| 2006            |           |         | 100,614        |       |              |         |         | 74,500        |       |              | 363          |
| 2007            |           |         |                |       |              |         |         |               |       |              | 842          |
| <b>TOTAL</b>    |           |         | <b>100,614</b> |       | <b>1,407</b> |         |         | <b>74,500</b> |       | <b>2,617</b> | <b>1,842</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>22,200</b> | <b>184,746</b> | <b>1,738</b> | <b>2,968</b> |         | <b>23,559</b> | <b>337,839</b> | <b>10,045</b> | <b>10,648</b> | <b>2,577</b> |

|                          | 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. | -25,754 | -15,465     | 64        |        |
| TOTAL LOSSES             | 542,590 | 9,934       | 2,641     |        |
| EXPECTED LOSSES          | 71,726  | 37,729      | 5,942     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 19.631  | .359        | .096      | 20.086 |
| INDICATED (POST-TEST)    | 16.019  | .293        | .078      | 16.390 |
| PRES. ON RATE LEVEL      | 3.559   | 1.872       | .295      | 5.726  |
| DERIVED BY FORMULA       | 3.559   | 1.856       | .293      | 5.708  |
| UNDERLYING PRES. RATE    | 2.595   | 1.365       | .215      | 4.175  |
| PROPOSED                 | 3.570   | 1.862       | .294      | 5.726  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.514 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.51    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.71    | 5.25    | 5.11    | + 7.51  | 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            |                    |                     |                 |         |       |       |          |     |          |
| <b>TOTAL</b> | <b>17,303</b>    | <b>18,734</b>      | <b>.108</b>         |                 |         |       |       | <b>1</b> |     | <b>1</b> |

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

| 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         |
| <b>TOTAL</b>      |           | <b>12</b> | <b>195</b> | <b>169</b> | <b>1,035</b> |         | <b>44</b> | <b>628</b> | <b>963</b> | <b>7,051</b> | <b>23,026</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 879     | 9,218       | 23,026    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -81,877 | -59,144     | 203       |       |
| TOTAL LOSSES             |         |             | 23,229    |       |
| EXPECTED LOSSES          | 239,646 | 151,055     | 17,823    |       |
| CREDIBILITY              | .01     | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .134      | .134  |
| INDICATED (POST-TEST)    | .000    | .000        | .109      | .109  |
| PRES. ON RATE LEVEL      | 1.900   | 1.197       | .141      | 3.238 |
| DERIVED BY FORMULA       | 1.881   | 1.161       | .140      | 3.182 |
| UNDERLYING PRES. RATE    | 1.385   | .873        | .103      | 2.361 |
| PROPOSED                 | 1.881   | 1.161       | .140      | 3.182 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.175 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.18    | MINIMUM PREMIUM | 1285  |
| MAN. RATES | 3.23    | 2.95    | 2.89    | + 4.18  | 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        |
| <b>TOTAL</b> | <b>14,738</b>    | <b>390,675</b>     | <b>2.651</b>        |                 |         | <b>1</b> | <b>1</b> |      | <b>4</b> | <b>6</b> |

| 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            |           |         |               |              |              |         |         |                |               |               | 5,260         |
| 2007            |           |         |               |              | 242          |         |         |                |               | 899           | 1,410         |
| 2008            |           |         |               |              |              |         |         |                |               |               | 13,331        |
| 2009            |           |         |               |              | 3,735        |         |         |                |               | 18,343        | 14,828        |
| <b>TOTAL</b>    |           |         | <b>85,095</b> | <b>4,251</b> | <b>3,977</b> |         |         | <b>223,104</b> | <b>14,946</b> | <b>19,242</b> | <b>40,060</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>14,080</b> | <b>117,232</b> | <b>11,796</b> | <b>3,900</b> |         | <b>51,884</b> | <b>752,777</b> | <b>102,942</b> | <b>38,234</b> | <b>54,591</b> |

|                          | 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. | -133,764 | -123,662    | 486       |       |
| TOTAL LOSSES             | 802,209  | 33,210      | 55,077    |       |
| EXPECTED LOSSES          | 390,262  | 323,205     | 41,560    |       |
| CREDIBILITY              | .01      | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 5.443    | .225        | .374      | 6.042 |
| INDICATED (POST-TEST)    | 4.441    | .184        | .305      | 4.930 |
| PRES. ON RATE LEVEL      | 3.631    | 3.008       | .387      | 7.026 |
| DERIVED BY FORMULA       | 3.639    | 2.952       | .385      | 6.976 |
| UNDERLYING PRES. RATE    | 2.648    | 2.193       | .282      | 5.123 |
| PROPOSED                 | 3.639    | 2.952       | .385      | 6.976 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |      |
|------------|---------|---------|---------|---------|-----------------|------|
| IND. RATES |         |         |         | 9.15    | MINIMUM PREMIUM | 2000 |
| MAN. RATES | 6.46    | 6.17    | 6.27    | + 9.15  | 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         |
| <b>TOTAL</b> | <b>36,692</b>    | <b>516,868</b>     | <b>1,409</b>        |                 |         | <b>1</b> | <b>2</b> | <b>17</b> | <b>20</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>144,808</b> | <b>47,203</b> | <b>33,226</b> |         |         | <b>62,962</b> | <b>103,737</b> | <b>88,702</b> | <b>36,230</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>29,687</b> | <b>257,285</b> | <b>95,957</b> | <b>57,236</b> |         | <b>37,287</b> | <b>355,848</b> | <b>404,723</b> | <b>305,931</b> | <b>47,057</b> |

|                          | 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. | -211,709 | -145,873    | 354       |       |
| TOTAL LOSSES             | 468,398  | 717,974     | 47,411    |       |
| EXPECTED LOSSES          | 598,079  | 363,617     | 33,757    |       |
| CREDIBILITY              | .02      | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 1.277    | 1.957       | .129      | 3.363 |
| INDICATED (POST-TEST)    | 1.042    | 1.597       | .105      | 2.744 |
| PRES. ON RATE LEVEL      | 2.236    | 1.359       | .126      | 3.721 |
| DERIVED BY FORMULA       | 2.212    | 1.369       | .125      | 3.706 |
| UNDERLYING PRES. RATE    | 1.630    | .991        | .092      | 2.713 |
| PROPOSED                 | 2.212    | 1.369       | .125      | 3.706 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.863 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.86    | MINIMUM PREMIUM | 1445  |
| MAN. RATES | 3.58    | 3.34    | 3.32    | + 4.86  | 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              |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>949</b>       | <b>23,410</b>      | <b>2.467</b>        |                 |         |       |       |      | <b>1</b> | <b>1</b> |

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

| 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        |
| <b>TOTAL</b>      |           |         | <b>2,412</b> | <b>22,082</b> | <b>261</b> |         |         | <b>2,321</b> | <b>29,870</b> | <b>366</b> | <b>4,454</b> |

|                          | 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. | -4,901  | -3,947      | 12        |       |
| TOTAL LOSSES             |         | 48,632      | 4,466     |       |
| EXPECTED LOSSES          | 14,254  | 10,334      | 997       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 5.125       | .471      | 5.596 |
| INDICATED (POST-TEST)    | .000    | 4.182       | .384      | 4.566 |
| PRES. ON RATE LEVEL      | 2.060   | 1.493       | .144      | 3.697 |
| DERIVED BY FORMULA       | 2.060   | 1.493       | .144      | 3.697 |
| UNDERLYING PRES. RATE    | 1.502   | 1.089       | .105      | 2.696 |
| PROPOSED                 | 2.060   | 1.493       | .144      | 3.697 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.851 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.85    | MINIMUM PREMIUM | 1445  |
| MAN. RATES | 3.55    | 3.09    | 3.30    | + 4.85  | 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               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,364</b>     | <b>164</b>         | <b>.012</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006            |           |         |       |       |      |         |         |       |       |      | 164        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>164</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006              |           |         |       |       |      |         |         |       |       |      | 208        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>208</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 208       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -6,149  | -3,918      | 17        |       |
| TOTAL LOSSES             |         |             | 225       |       |
| EXPECTED LOSSES          | 19,205  | 11,198      | 1,801     |       |
| CREDIBILITY              | .00     | .00         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .016      | .016  |
| INDICATED (POST-TEST)    | .000    | .000        | .013      | .013  |
| PRES. ON RATE LEVEL      | 1.931   | 1.126       | .181      | 3.238 |
| DERIVED BY FORMULA       | 1.931   | 1.126       | .179      | 3.236 |
| UNDERLYING PRES. RATE    | 1.408   | .821        | .132      | 2.361 |
| PROPOSED                 | 1.931   | 1.126       | .179      | 3.236 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.246 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.25    | MINIMUM PREMIUM | 1300  |
| MAN. RATES | 3.23    | 2.95    | 2.89    | + 4.25  | 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         |                  |                    |                     |                 |         |          |       |      |          |          |
| <b>TOTAL</b> | <b>654</b>       | <b>830,173</b>     | <b>126.938</b>      |                 |         | <b>1</b> |       |      | <b>1</b> | <b>2</b> |

| 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        |           |
| <b>TOTAL</b>    |           |         | <b>233,100</b> |       | <b>673</b> |         |         | <b>583,200</b> |       | <b>13,200</b> |           |

| 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        |           |
| <b>TOTAL</b>      |           |         | <b>187,831</b> |       | <b>1,334</b> |         |         | <b>1,073,390</b> |       | <b>51,638</b> |           |

|                          | SERIOUS   | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|-----------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B | 1,261,221 | 52,972      |           |         |
| TOTAL TRANS. LOSSES PG A |           |             |           |         |
| IBNR + FREQUENCY ADJUST. | -10,108   | -10,417     | 2         |         |
| TOTAL LOSSES             | 1,251,113 | 42,555      | 2         |         |
| EXPECTED LOSSES          | 19,221    | 18,213      | 1,041     |         |
| CREDIBILITY              | .00       | .00         | .00       |         |
| <b>PURE PREMIUMS</b>     |           |             |           |         |
| INDICATED (PRE-TEST)     | 191.302   | 6.507       | .000      | 197.809 |
| INDICATED (POST-TEST)    | 156.102   | 5.310       | .000      | 161.412 |
| PRES. ON RATE LEVEL      | 4.031     | 3.819       | .218      | 8.068   |
| DERIVED BY FORMULA       | 4.031     | 3.819       | .218      | 8.068   |
| UNDERLYING PRES. RATE    | 2.939     | 2.785       | .159      | 5.883   |
| PROPOSED                 | 4.031     | 3.819       | .218      | 8.068   |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.587 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.59   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.01    | 7.37    | 7.20    | + 10.59 | 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         | 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         |  |
| <b>TOTAL</b> | <b>41,110</b>    | <b>1,167,819</b>   | <b>2.841</b>        |                 |         | <b>1</b> | <b>11</b> | <b>29</b> | <b>41</b> |  |

| 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        |
| <b>TOTAL</b>    |           |         | <b>73,739</b> | <b>176,619</b> | <b>93,292</b> |         |         | <b>75,444</b> | <b>431,366</b> | <b>236,415</b> | <b>80,944</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>23,962</b> | <b>241,923</b> | <b>286,278</b> | <b>168,405</b> |         | <b>55,602</b> | <b>618,883</b> | <b>1,710,487</b> | <b>828,347</b> | <b>110,500</b> |

|                          | 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. | -533,344  | -508,201    | 1,382     |       |
| TOTAL LOSSES             | 407,026   | 2,485,316   | 111,882   |       |
| EXPECTED LOSSES          | 1,501,337 | 1,271,531   | 129,497   |       |
| CREDIBILITY              | .02       | .05         | .05       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .990      | 6.046       | .272      | 7.308 |
| INDICATED (POST-TEST)    | .808      | 4.934       | .222      | 5.964 |
| PRES. ON RATE LEVEL      | 5.008     | 4.242       | .432      | 9.682 |
| DERIVED BY FORMULA       | 4.924     | 4.277       | .422      | 9.623 |
| UNDERLYING PRES. RATE    | 3.652     | 3.093       | .315      | 7.060 |
| PROPOSED                 | 4.924     | 4.277       | .422      | 9.623 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.628 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.63   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.24    | 8.67    | 8.64    | + 12.63 | 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         |
| <b>TOTAL</b> | <b>43,553</b>    | <b>1,267,062</b>   | <b>2.909</b>        |                 |         | <b>4</b> | <b>7</b> | <b>20</b> | <b>31</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>341,299</b> | <b>178,223</b> | <b>78,276</b> |         |         | <b>161,685</b> | <b>295,554</b> | <b>137,067</b> | <b>74,958</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>40,853</b> | <b>729,715</b> | <b>299,438</b> | <b>132,084</b> |         | <b>34,417</b> | <b>975,713</b> | <b>1,040,941</b> | <b>509,014</b> | <b>108,230</b> |

|                          | 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. | -380,128  | -322,071    | 477       |       |
| TOTAL LOSSES             | 1,400,570 | 1,659,406   | 108,707   |       |
| EXPECTED LOSSES          | 1,025,238 | 768,712     | 53,135    |       |
| CREDIBILITY              | .02       | .05         | .05       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.216     | 3.810       | .250      | 7.276 |
| INDICATED (POST-TEST)    | 2.624     | 3.109       | .204      | 5.937 |
| PRES. ON RATE LEVEL      | 3.228     | 2.421       | .167      | 5.816 |
| DERIVED BY FORMULA       | 3.216     | 2.455       | .169      | 5.840 |
| UNDERLYING PRES. RATE    | 2.354     | 1.765       | .122      | 4.241 |
| PROPOSED                 | 3.216     | 2.455       | .169      | 5.840 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.663 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.66    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.19    | 5.08    | 5.19    | + 7.66  | 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         |                  |                    |                     |                 |         |          |          |          |           |
| <b>TOTAL</b> | <b>21,109</b>    | <b>1,916,484</b>   | <b>9.079</b>        |                 |         | <b>4</b> | <b>8</b> | <b>4</b> | <b>16</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>677,555</b> | <b>252,687</b> | <b>8,506</b> |         |         | <b>592,572</b> | <b>161,469</b> | <b>29,107</b> | <b>194,588</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>64,939</b> | <b>952,325</b> | <b>428,737</b> | <b>20,014</b> |         | <b>63,464</b> | <b>1,767,761</b> | <b>686,344</b> | <b>112,152</b> | <b>245,198</b> |

|                          | 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. | -169,966  | -283,515    | 545       |        |
| TOTAL LOSSES             | 2,678,523 | 963,732     | 245,743   |        |
| EXPECTED LOSSES          | 376,796   | 569,098     | 118,421   |        |
| CREDIBILITY              | .01       | .03         | .03       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 12.689    | 4.566       | 1.164     | 18.419 |
| INDICATED (POST-TEST)    | 10.354    | 3.726       | .950      | 15.030 |
| PRES. ON RATE LEVEL      | 2.448     | 3.697       | .770      | 6.915  |
| DERIVED BY FORMULA       | 2.527     | 3.698       | .775      | 7.000  |
| UNDERLYING PRES. RATE    | 1.785     | 2.696       | .561      | 5.042  |
| PROPOSED                 | 2.527     | 3.698       | .775      | 7.000  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.186 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.19    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 7.22    | 6.93    | 6.17    | + 9.19  | 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              |                    |                     |                 |         |          |       |          |          |          |
| <b>TOTAL</b> | <b>4,083</b>     | <b>219,066</b>     | <b>5.365</b>        |                 |         | <b>1</b> |       | <b>1</b> | <b>2</b> | <b>4</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>115,571</b> | <b>15,024</b> | <b>1,965</b> |         |         | <b>74,419</b> | <b>2,447</b> | <b>2,569</b> | <b>7,071</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>22,489</b> | <b>195,360</b> | <b>29,935</b> | <b>4,887</b> |         | <b>34,474</b> | <b>300,575</b> | <b>28,228</b> | <b>11,590</b> | <b>10,521</b> |

|                          | 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. | -24,900 | -26,624     | 26        |        |
| TOTAL LOSSES             | 527,998 | 48,016      | 10,547    |        |
| EXPECTED LOSSES          | 55,611  | 52,875      | 4,941     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 12.932  | 1.176       | .258      | 14.366 |
| INDICATED (POST-TEST)    | 10.553  | .960        | .211      | 11.724 |
| PRES. ON RATE LEVEL      | 1.868   | 1.776       | .166      | 3.810  |
| DERIVED BY FORMULA       | 1.868   | 1.768       | .166      | 3.802  |
| UNDERLYING PRES. RATE    | 1.362   | 1.295       | .121      | 2.778  |
| PROPOSED                 | 1.872   | 1.772       | .166      | 3.810  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE            |
|------------|---------|---------|---------|---------|----------------------|
| IND. RATES |         |         |         | 5.00    | MINIMUM PREMIUM 1480 |
| MAN. RATES | 3.54    | 3.34    | 3.40    | + 5.00  | 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                           |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>2,352</b>     | <b>288,915</b>     | <b>12.284</b>       |  |  | <b>2,352</b>                  |                 |         |       | <b>2</b> | <b>1</b> | <b>3</b> |

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           |
| <b>TOTAL</b> |           |         |       | <b>26,425</b> | <b>92,962</b> |         |         |       | <b>54,933</b> | <b>94,800</b> | <b>19,795</b> |

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           |
| <b>TOTAL</b> |           | <b>6,291</b> | <b>71,071</b> | <b>95,744</b> | <b>113,063</b> |         | <b>9,458</b> | <b>117,629</b> | <b>267,355</b> | <b>257,368</b> | <b>25,057</b> |

|                          | 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. | -10,668 | -17,446     | 88        |        |
| TOTAL LOSSES             | 193,781 | 716,084     | 25,145    |        |
| EXPECTED LOSSES          | 30,670  | 44,194      | 8,161     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 8.239   | 30.446      | 1.069     | 39.754 |
| INDICATED (POST-TEST)    | 6.723   | 24.844      | .872      | 32.439 |
| PRES. ON RATE LEVEL      | 1.788   | 2.577       | .476      | 4.841  |
| DERIVED BY FORMULA       | 1.788   | 2.800       | .480      | 5.068  |
| UNDERLYING PRES. RATE    | 1.304   | 1.879       | .347      | 3.530  |
| PROPOSED                 | 1.788   | 2.800       | .480      | 5.068  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.650 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.65    | MINIMUM PREMIUM | 1875  |
| MAN. RATES | 4.61    | 4.32    | 4.32    | + 6.65  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>743</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,983  | -4,149      | 40        |       |
| TOTAL LOSSES             |         |             | 40        |       |
| EXPECTED LOSSES          | 22,699  | 15,387      | 1,738     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .005      | .005  |
| INDICATED (POST-TEST)    | .000    | .000        | .004      | .004  |
| PRES. ON RATE LEVEL      | 4.190   | 2.840       | .321      | 7.351 |
| DERIVED BY FORMULA       | 4.190   | 2.840       | .321      | 7.351 |
| UNDERLYING PRES. RATE    | 3.055   | 2.071       | .234      | 5.360 |
| PROPOSED                 | 4.190   | 2.840       | .321      | 7.351 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.646 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.65    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 7.33    | 6.74    | 6.56    | + 9.65  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>385</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,032  | -945        | 19        |       |
| TOTAL LOSSES             |         |             | 19        |       |
| EXPECTED LOSSES          | 5,914   | 4,843       | 851       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .005      | .005  |
| INDICATED (POST-TEST)    | .000    | .000        | .004      | .004  |
| PRES. ON RATE LEVEL      | 2.107   | 1.725       | .303      | 4.135 |
| DERIVED BY FORMULA       | 2.107   | 1.725       | .303      | 4.135 |
| UNDERLYING PRES. RATE    | 1.536   | 1.258       | .221      | 3.015 |
| PROPOSED                 | 2.107   | 1.725       | .303      | 4.135 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.426 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.43    | MINIMUM PREMIUM | 1585  |
| MAN. RATES | 3.95    | 3.71    | 3.69    | + 5.43  | 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         |
| <b>TOTAL</b> | <b>116,074</b>   | <b>6,238,289</b>   | <b>5.374</b>        |                 |         | <b>15</b> | <b>21</b> | <b>19</b> | <b>55</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>2,926,200</b> | <b>465,271</b> | <b>106,709</b> |         |         | <b>1,992,112</b> | <b>394,449</b> | <b>235,137</b> | <b>118,411</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>441,661</b> | <b>4,105,669</b> | <b>890,608</b> | <b>167,340</b> |         | <b>596,519</b> | <b>6,802,422</b> | <b>1,956,047</b> | <b>710,619</b> | <b>166,052</b> |

|                          | 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. | -1,412,018 | -589,013    | 1,474     |        |
| TOTAL LOSSES             | 10,534,253 | 3,135,601   | 167,526   |        |
| EXPECTED LOSSES          | 4,091,608  | 1,501,998   | 143,932   |        |
| CREDIBILITY              | .04        | .10         | .10       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 9.075      | 2.701       | .144      | 11.920 |
| INDICATED (POST-TEST)    | 7.405      | 2.204       | .118      | 9.727  |
| PRES. ON RATE LEVEL      | 4.834      | 1.775       | .170      | 6.779  |
| DERIVED BY FORMULA       | 4.937      | 1.818       | .165      | 6.920  |
| UNDERLYING PRES. RATE    | 3.525      | 1.294       | .124      | 4.943  |
| PROPOSED                 | 4.937      | 1.818       | .165      | 6.920  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.081 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.08    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.39    | 5.99    | 6.05    | + 9.08  | 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        |
| <b>TOTAL</b> | <b>29,042</b>    | <b>946,711</b>     | <b>3,260</b>        |                 |         | <b>1</b> | <b>2</b> |      | <b>3</b> | <b>6</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>411,753</b> | <b>34,245</b> | <b>8,064</b> |         |         | <b>304,695</b> | <b>84,156</b> | <b>11,050</b> | <b>92,748</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>1,479</b> | <b>449,874</b> | <b>59,128</b> | <b>10,766</b> |         | <b>5,059</b> | <b>809,760</b> | <b>308,406</b> | <b>38,835</b> | <b>132,710</b> |

|                          | 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. | -162,414  | -221,583    | 679       |       |
| TOTAL LOSSES             | 1,103,758 | 195,552     | 133,389   |       |
| EXPECTED LOSSES          | 493,714   | 593,618     | 56,341    |       |
| CREDIBILITY              | .02       | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.801     | .673        | .459      | 4.933 |
| INDICATED (POST-TEST)    | 3.102     | .549        | .375      | 4.026 |
| PRES. ON RATE LEVEL      | 2.332     | 2.803       | .266      | 5.401 |
| DERIVED BY FORMULA       | 2.347     | 2.713       | .270      | 5.330 |
| UNDERLYING PRES. RATE    | 1.700     | 2.044       | .194      | 3.938 |
| PROPOSED                 | 2.347     | 2.713       | .270      | 5.330 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.994 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.99    | MINIMUM PREMIUM | 1960  |
| MAN. RATES | 5.36    | 4.96    | 4.82    | + 6.99  | 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         |
| <b>TOTAL</b> | <b>38,948</b>    | <b>2,787,290</b>   | <b>7.156</b>        |                 |         | <b>5</b> | <b>13</b> | <b>17</b> | <b>35</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>893,064</b> | <b>210,738</b> | <b>43,609</b> |         |         | <b>1,316,037</b> | <b>163,137</b> | <b>97,511</b> | <b>63,194</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>107,183</b> | <b>1,012,313</b> | <b>378,272</b> | <b>69,194</b> |         | <b>255,897</b> | <b>3,288,907</b> | <b>854,339</b> | <b>305,742</b> | <b>90,360</b> |

|                          | 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. | -779,570  | -501,079    | 1,126     |        |
| TOTAL LOSSES             | 3,884,730 | 1,106,468   | 91,486    |        |
| EXPECTED LOSSES          | 2,269,110 | 1,276,327   | 98,539    |        |
| CREDIBILITY              | .02       | .05         | .05       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 9.974     | 2.841       | .235      | 13.050 |
| INDICATED (POST-TEST)    | 8.139     | 2.318       | .192      | 10.649 |
| PRES. ON RATE LEVEL      | 7.990     | 4.494       | .347      | 12.831 |
| DERIVED BY FORMULA       | 7.993     | 4.385       | .339      | 12.717 |
| UNDERLYING PRES. RATE    | 5.826     | 3.277       | .253      | 9.356  |
| PROPOSED                 | 7.993     | 4.385       | .339      | 12.717 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 16.688 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 16.69   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 12.25   | 11.49   | 11.45   | + 16.69 | 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         |
| <b>TOTAL</b> | <b>68,950</b>    | <b>1,976,734</b>   | <b>2.867</b>        |                 |         | <b>4</b> | <b>17</b> | <b>22</b> | <b>43</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>376,286</b> | <b>413,931</b> | <b>88,310</b> |         |         | <b>419,693</b> | <b>500,156</b> | <b>128,340</b> | <b>50,018</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>100,506</b> | <b>998,517</b> | <b>678,641</b> | <b>134,637</b> |         | <b>116,642</b> | <b>2,433,600</b> | <b>1,964,111</b> | <b>425,185</b> | <b>70,449</b> |

|                          | 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. | -1,072,148 | -555,128    | 1,628     |       |
| TOTAL LOSSES             | 2,577,117  | 2,647,446   | 72,077    |       |
| EXPECTED LOSSES          | 3,053,795  | 1,393,480   | 155,826   |       |
| CREDIBILITY              | .03        | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.738      | 3.840       | .105      | 7.683 |
| INDICATED (POST-TEST)    | 3.050      | 3.133       | .086      | 6.269 |
| PRES. ON RATE LEVEL      | 6.074      | 2.771       | .310      | 9.155 |
| DERIVED BY FORMULA       | 5.983      | 2.796       | .294      | 9.073 |
| UNDERLYING PRES. RATE    | 4.429      | 2.021       | .226      | 6.676 |
| PROPOSED                 | 5.983      | 2.796       | .294      | 9.073 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 11.906 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 11.91   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.96    | 8.29    | 8.17    | + 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         | 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        |
| <b>TOTAL</b> | <b>7,700</b>     | <b>134,365</b>     | <b>1.745</b>        |                 |         |       | <b>4</b> | <b>4</b> |     |  | <b>8</b> |

| 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          |
| <b>TOTAL</b>    |           |         |       | <b>63,350</b> | <b>9,962</b> |         |         |       | <b>40,351</b> | <b>14,356</b> | <b>6,346</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>5,722</b> | <b>63,336</b> | <b>86,322</b> | <b>18,912</b> |         | <b>7,716</b> | <b>136,798</b> | <b>125,365</b> | <b>49,615</b> | <b>9,611</b> |

|                          | 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. | -53,660 | -25,845     | 204       |       |
| TOTAL LOSSES             | 159,912 | 254,369     | 9,815     |       |
| EXPECTED LOSSES          | 180,025 | 73,997      | 15,246    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 2.077   | 3.303       | .127      | 5.507 |
| INDICATED (POST-TEST)    | 1.695   | 2.695       | .104      | 4.494 |
| PRES. ON RATE LEVEL      | 3.206   | 1.318       | .272      | 4.796 |
| DERIVED BY FORMULA       | 3.191   | 1.346       | .269      | 4.806 |
| UNDERLYING PRES. RATE    | 2.338   | .961        | .198      | 3.497 |
| PROPOSED                 | 3.184   | 1.343       | .269      | 4.796 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.293 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.29    | MINIMUM PREMIUM | 1790  |
| MAN. RATES | 4.87    | 4.43    | 4.28    | + 6.29  | 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            |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>9,631</b>     | <b>169,696</b>     | <b>1.762</b>        |                 |         |       |       |      | <b>1</b> | <b>6</b> |

| 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         |               |
| <b>TOTAL</b>    |           |         |       | <b>17,147</b> | <b>23,603</b> |         |         |       | <b>47,748</b> | <b>65,156</b> | <b>16,042</b> |

| 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         |               |
| <b>TOTAL</b>      |           | <b>1,771</b> | <b>19,763</b> | <b>23,916</b> | <b>44,945</b> |         | <b>9,062</b> | <b>100,521</b> | <b>155,479</b> | <b>249,964</b> | <b>20,683</b> |

|                          | 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. | -135,655 | -79,526     | 116       |       |
| TOTAL LOSSES             |          | 394,778     | 20,799    |       |
| EXPECTED LOSSES          | 363,667  | 191,560     | 12,905    |       |
| CREDIBILITY              | .01      | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | 4.099       | .216      | 4.315 |
| INDICATED (POST-TEST)    | .000     | 3.345       | .176      | 3.521 |
| PRES. ON RATE LEVEL      | 5.178    | 2.728       | .184      | 8.090 |
| DERIVED BY FORMULA       | 5.126    | 2.740       | .184      | 8.050 |
| UNDERLYING PRES. RATE    | 3.776    | 1.989       | .134      | 5.899 |
| PROPOSED                 | 5.126    | 2.740       | .184      | 8.050 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.564 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.56   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.20    | 7.96    | 7.22    | + 10.56 | 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         | 514              | 1,309              | .254                |                 |         |       |       |      |          |          |
| 2006         | 537              |                    |                     |                 |         |       |       |      |          |          |
| 2007         | 596              |                    |                     |                 |         |       |       |      |          |          |
| 2008         | 579              |                    |                     |                 |         |       |       |      |          |          |
| 2009         | 355              | 79,586             | 22,418              |                 |         |       |       |      | 1        | 1        |
| <b>TOTAL</b> | <b>2,581</b>     | <b>80,895</b>      | <b>3.134</b>        |                 |         |       |       |      | <b>1</b> | <b>1</b> |

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

| 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        |              |
| <b>TOTAL</b>      |           | <b>7,769</b> | <b>64,879</b> | <b>28,465</b> | <b>30,153</b> |         | <b>5,812</b> | <b>105,177</b> | <b>68,189</b> | <b>87,498</b> | <b>1,630</b> |

|                          | 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. | -19,652 | -13,130     | 41        |        |
| TOTAL LOSSES             | 163,985 | 201,175     | 1,671     |        |
| EXPECTED LOSSES          | 55,647  | 32,831      | 4,104     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 6.354   | 7.794       | .065      | 14.213 |
| INDICATED (POST-TEST)    | 5.185   | 6.360       | .053      | 11.598 |
| PRES. ON RATE LEVEL      | 2.957   | 1.744       | .218      | 4.919  |
| DERIVED BY FORMULA       | 2.957   | 1.790       | .216      | 4.963  |
| UNDERLYING PRES. RATE    | 2.156   | 1.272       | .159      | 3.587  |
| PROPOSED                 | 2.957   | 1.790       | .216      | 4.963  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.512 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.51    | MINIMUM PREMIUM | 1840  |
| MAN. RATES | 4.94    | 4.53    | 4.39    | + 6.51  | 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               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>53</b>        |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -78     | -67         | 1         |       |
| TOTAL LOSSES             |         |             | 1         |       |
| EXPECTED LOSSES          | 401     | 327         | 56        |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .002      | .002  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | 1.037   | .846        | .145      | 2.028 |
| DERIVED BY FORMULA       | 1.037   | .846        | .145      | 2.028 |
| UNDERLYING PRES. RATE    | .756    | .617        | .106      | 1.479 |
| PROPOSED                 | 1.037   | .846        | .145      | 2.028 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.661 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.66    | MINIMUM PREMIUM | 920   |
| MAN. RATES | 1.92    | 1.82    | 1.81    | + 2.66  | 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         |
| <b>TOTAL</b> | <b>26,484</b>    | <b>487,581</b>     | <b>1,841</b>        |                 |         | <b>1</b> | <b>3</b> | <b>9</b> | <b>13</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>80,468</b> | <b>77,576</b> | <b>39,542</b> |         |         | <b>22,081</b> | <b>36,659</b> | <b>134,771</b> | <b>96,484</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>7,495</b> | <b>225,225</b> | <b>113,480</b> | <b>74,842</b> |         | <b>4,558</b> | <b>180,005</b> | <b>172,588</b> | <b>451,063</b> | <b>126,538</b> |

|                          | 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. | -269,473 | -215,545    | 806       |       |
| TOTAL LOSSES             | 147,810  | 596,428     | 127,344   |       |
| EXPECTED LOSSES          | 750,291  | 530,209     | 80,775    |       |
| CREDIBILITY              | .01      | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .558     | 2.252       | .481      | 3.291 |
| INDICATED (POST-TEST)    | .455     | 1.838       | .392      | 2.685 |
| PRES. ON RATE LEVEL      | 3.885    | 2.746       | .418      | 7.049 |
| DERIVED BY FORMULA       | 3.851    | 2.710       | .417      | 6.978 |
| UNDERLYING PRES. RATE    | 2.833    | 2.002       | .305      | 5.140 |
| PROPOSED                 | 3.851    | 2.710       | .417      | 6.978 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.157 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.16    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 8.16    | 7.66    | 6.29    | + 9.16  | 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            |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>10,610</b>    | <b>30,282</b>      | <b>.285</b>         |                 |         |       |       |      | <b>2</b> | <b>2</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       |       | <b>18,323</b> |         |         |       |       | <b>4,085</b> | <b>7,874</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>1,196</b> | <b>13,295</b> | <b>10,051</b> | <b>22,205</b> |         | <b>289</b> | <b>3,257</b> | <b>3,571</b> | <b>10,767</b> | <b>10,474</b> |

|                          | 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. | -34,264 | -31,181     | 182       |       |
| TOTAL LOSSES             |         | 15,413      | 10,656    |       |
| EXPECTED LOSSES          | 105,039 | 84,137      | 14,536    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .145        | .100      | .245  |
| INDICATED (POST-TEST)    | .000    | .118        | .082      | .200  |
| PRES. ON RATE LEVEL      | 1.358   | 1.087       | .188      | 2.633 |
| DERIVED BY FORMULA       | 1.344   | 1.068       | .186      | 2.598 |
| UNDERLYING PRES. RATE    | .990    | .793        | .137      | 1.920 |
| PROPOSED                 | 1.344   | 1.068       | .186      | 2.598 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.409 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.41    | MINIMUM PREMIUM | 1100  |
| MAN. RATES | 2.45    | 2.35    | 2.35    | + 3.41  | 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         |                  |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>494</b>       | <b>1,485</b>       | <b>.301</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |            |         |         |       |       |              |           |
|-----------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|--------------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |              |           |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY |
| 2005            |           |         |       |       | 304        |         |         |       |       | 1,181        |           |
| <b>TOTAL</b>    |           |         |       |       | <b>304</b> |         |         |       |       | <b>1,181</b> |           |

| TRANSLATED LOSSES |           |         |       |       |            |         |         |       |       |              |           |
|-------------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|--------------|-----------|
| MANUAL YEAR       | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |              |           |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY |
| 2005              |           |         |       |       | 603        |         |         |       |       | 4,620        |           |
| <b>TOTAL</b>      |           |         |       |       | <b>603</b> |         |         |       |       | <b>4,620</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         | 5,223       |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -6,838  | -6,081      | 4         |       |
| TOTAL LOSSES             |         |             | 4         |       |
| EXPECTED LOSSES          | 12,562  | 10,527      | 1,250     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .001      | .001  |
| INDICATED (POST-TEST)    | .000    | .000        | .001      | .001  |
| PRES. ON RATE LEVEL      | 3.488   | 2.922       | .347      | 6.757 |
| DERIVED BY FORMULA       | 3.488   | 2.922       | .347      | 6.757 |
| UNDERLYING PRES. RATE    | 2.543   | 2.131       | .253      | 4.927 |
| PROPOSED                 | 3.488   | 2.922       | .347      | 6.757 |

| 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 | 6.35    | 6.00    | 6.03    | + 8.87  | 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        | 2        |
| 2008         | 1,069            | 6,224              | .582                |                 |         |       |       |      | 1        | 1        |
| 2009         | 1,456            |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>6,308</b>     | <b>39,675</b>      | <b>.629</b>         |                 |         |       |       |      | <b>1</b> | <b>3</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>9,688</b> | <b>6,518</b> |         |         |       | <b>8,013</b> | <b>9,824</b> | <b>5,632</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>479</b> | <b>7,172</b> | <b>16,922</b> | <b>10,360</b> |         | <b>845</b> | <b>11,885</b> | <b>32,202</b> | <b>31,079</b> | <b>7,358</b> |

|                          | 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. | -38,490 | -28,159     | 121       |       |
| TOTAL LOSSES             |         | 62,404      | 7,479     |       |
| EXPECTED LOSSES          | 111,651 | 71,659      | 9,966     |       |
| CREDIBILITY              | .01     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .989        | .119      | 1.108 |
| INDICATED (POST-TEST)    | .000    | .807        | .097      | .904  |
| PRES. ON RATE LEVEL      | 2.427   | 1.558       | .217      | 4.202 |
| DERIVED BY FORMULA       | 2.403   | 1.550       | .216      | 4.169 |
| UNDERLYING PRES. RATE    | 1.770   | 1.136       | .158      | 3.064 |
| PROPOSED                 | 2.403   | 1.550       | .216      | 4.169 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.470 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.47    | MINIMUM PREMIUM | 1595  |
| MAN. RATES | 4.37    | 3.94    | 3.75    | + 5.47  | 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                |                 |         |          |          |          |          |
| <b>TOTAL</b> | <b>3,571</b>     | <b>472,712</b>     | <b>13,238</b>       |                 |         | <b>1</b> | <b>2</b> | <b>2</b> | <b>5</b> |

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          |
| <b>TOTAL</b> |           |         | <b>183,402</b> | <b>35,695</b> | <b>1,408</b> |         |         | <b>134,938</b> | <b>111,083</b> | <b>851</b> | <b>5,335</b> |

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          |
| <b>TOTAL</b> |           | <b>25</b> | <b>339,214</b> | <b>63,038</b> | <b>2,486</b> |         |         | <b>569,573</b> | <b>405,453</b> | <b>3,329</b> | <b>7,149</b> |

|                          | 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. | -29,323 | -19,356     | 86        |        |
| TOTAL LOSSES             | 879,489 | 454,950     | 7,235     |        |
| EXPECTED LOSSES          | 83,883  | 47,709      | 8,177     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 24.629  | 12.740      | .203      | 37.572 |
| INDICATED (POST-TEST)    | 20.097  | 10.396      | .166      | 30.659 |
| PRES. ON RATE LEVEL      | 3.222   | 1.832       | .314      | 5.368  |
| DERIVED BY FORMULA       | 3.222   | 1.918       | .313      | 5.453  |
| UNDERLYING PRES. RATE    | 2.349   | 1.336       | .229      | 3.914  |
| PROPOSED                 | 3.222   | 1.918       | .313      | 5.453  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.155 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.16    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.30    | 4.89    | 4.79    | + 7.16  | 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        |  |
| <b>TOTAL</b> | <b>98,472</b>    | <b>3,665,046</b>   | <b>3.722</b>        |                 |         | <b>6</b> | <b>18</b> | <b>48</b> | <b>72</b> |  |

| 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         |
| <b>TOTAL</b>    |           |         | <b>857,533</b> | <b>319,903</b> | <b>132,603</b> |         |         | <b>1,022,131</b> | <b>378,134</b> | <b>537,721</b> | <b>417,021</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>99,623</b> | <b>1,200,135</b> | <b>583,118</b> | <b>205,367</b> |         | <b>264,304</b> | <b>3,215,487</b> | <b>1,744,525</b> | <b>1,727,675</b> | <b>576,307</b> |

|                          | 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. | -1,142,711 | -945,551    | 4,079     |       |
| TOTAL LOSSES             | 3,636,838  | 3,315,134   | 580,386   |       |
| EXPECTED LOSSES          | 3,245,638  | 2,322,955   | 401,765   |       |
| CREDIBILITY              | .03        | .09         | .09       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.693      | 3.367       | .589      | 7.649 |
| INDICATED (POST-TEST)    | 3.013      | 2.747       | .481      | 6.241 |
| PRES. ON RATE LEVEL      | 4.520      | 3.235       | .560      | 8.315 |
| DERIVED BY FORMULA       | 4.475      | 3.191       | .553      | 8.219 |
| UNDERLYING PRES. RATE    | 3.296      | 2.359       | .408      | 6.063 |
| PROPOSED                 | 4.475      | 3.191       | .553      | 8.219 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.785 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.79   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.95    | 7.48    | 7.42    | + 10.79 | 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         |
| <b>TOTAL</b> | <b>86,764</b>    | <b>2,150,409</b>   | <b>2.478</b>        |                 |         | <b>3</b> | <b>19</b> | <b>13</b> | <b>35</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>310,838</b> | <b>317,542</b> | <b>15,385</b> |         |         | <b>567,063</b> | <b>615,424</b> | <b>92,181</b> | <b>231,976</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>81,246</b> | <b>700,340</b> | <b>484,108</b> | <b>44,672</b> |         | <b>247,935</b> | <b>3,023,816</b> | <b>2,257,183</b> | <b>393,464</b> | <b>316,545</b> |

|                          | 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. | -495,744  | -521,215    | 4,692     |       |
| TOTAL LOSSES             | 3,557,593 | 2,658,212   | 321,237   |       |
| EXPECTED LOSSES          | 1,449,826 | 1,336,165   | 411,261   |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.100     | 3.064       | .370      | 7.534 |
| INDICATED (POST-TEST)    | 3.346     | 2.500       | .302      | 6.148 |
| PRES. ON RATE LEVEL      | 2.292     | 2.112       | .650      | 5.054 |
| DERIVED BY FORMULA       | 2.324     | 2.143       | .619      | 5.086 |
| UNDERLYING PRES. RATE    | 1.671     | 1.540       | .474      | 3.685 |
| PROPOSED                 | 2.324     | 2.143       | .619      | 5.086 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.674 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.67    | MINIMUM PREMIUM | 1880  |
| MAN. RATES | 4.84    | 4.53    | 4.51    | + 6.67  | 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                |                 |         |          |          |          |     |           |
| <b>TOTAL</b> | <b>26,455</b>    | <b>1,066,758</b>   | <b>4.032</b>        |                 |         | <b>3</b> | <b>3</b> | <b>4</b> |     | <b>10</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>538,671</b> | <b>141,367</b> | <b>4,441</b> |         |         | <b>265,244</b> | <b>86,359</b> | <b>15,279</b> | <b>15,397</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>103,185</b> | <b>1,044,646</b> | <b>210,363</b> | <b>15,966</b> |         | <b>50,446</b> | <b>1,223,852</b> | <b>335,675</b> | <b>65,328</b> | <b>19,794</b> |

|                          | 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. | -336,382  | -162,650    | 327       |         |                 |       |
| TOTAL LOSSES             | 2,085,747 | 464,682     | 20,121    |         |                 |       |
| EXPECTED LOSSES          | 959,523   | 400,529     | 32,009    |         |                 |       |
| CREDIBILITY              | .01       | .04         | .04       |         |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 7.884     | 1.756       | .076      | 9.716   |                 |       |
| INDICATED (POST-TEST)    | 6.433     | 1.433       | .062      | 7.928   |                 |       |
| PRES. ON RATE LEVEL      | 4.974     | 2.076       | .166      | 7.216   |                 |       |
| DERIVED BY FORMULA       | 4.989     | 2.050       | .162      | 7.201   |                 |       |
| UNDERLYING PRES. RATE    | 3.627     | 1.514       | .121      | 5.262   |                 |       |
| PROPOSED                 | 5.000     | 2.054       | .162      | 7.216   |                 |       |
| <b>IND. RATES</b>        |           |             |           |         |                 |       |
| YEAR                     | 12-1-09   | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 9.469 |
| IND. RATES               |           |             |           | 9.47    | MINIMUM PREMIUM | 2000  |
| MAN. RATES               | 9.39      | 7.40        | 6.44      | + 9.47  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,908</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -8,912  | -7,451      | 15        |       |
| TOTAL LOSSES             |         |             | 15        |       |
| EXPECTED LOSSES          | 25,853  | 19,157      | 1,299     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .001      | .001  |
| INDICATED (POST-TEST)    | .000    | .000        | .001      | .001  |
| PRES. ON RATE LEVEL      | 1.858   | 1.377       | .093      | 3.328 |
| DERIVED BY FORMULA       | 1.858   | 1.363       | .092      | 3.313 |
| UNDERLYING PRES. RATE    | 1.355   | 1.004       | .068      | 2.427 |
| PROPOSED                 | 1.858   | 1.363       | .092      | 3.313 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.347 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.35    | MINIMUM PREMIUM | 1325  |
| MAN. RATES | 3.20    | 3.00    | 2.97    | + 4.35  | 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        |
| <b>TOTAL</b> | <b>8,508</b>     | <b>90,958</b>      | <b>1.069</b>        |                 |         |       |       | <b>2</b> | <b>3</b> | <b>5</b> |

| 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          |
| <b>TOTAL</b>    |           |         |       | <b>15,260</b> | <b>7,133</b> |         |         |       | <b>15,000</b> | <b>47,205</b> | <b>6,360</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>4,398</b> | <b>41,385</b> | <b>19,213</b> | <b>8,904</b> |         | <b>8,775</b> | <b>159,287</b> | <b>102,877</b> | <b>96,089</b> | <b>9,194</b> |

|                          | 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. | -19,560 | -17,937     | 92        |       |
| TOTAL LOSSES             | 194,285 | 209,146     | 9,286     |       |
| EXPECTED LOSSES          | 61,088  | 48,581      | 7,147     |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 2.284   | 2.458       | .109      | 4.851 |
| INDICATED (POST-TEST)    | 1.864   | 2.006       | .089      | 3.959 |
| PRES. ON RATE LEVEL      | .985    | .783        | .115      | 1.883 |
| DERIVED BY FORMULA       | .994    | .807        | .114      | 1.915 |
| UNDERLYING PRES. RATE    | .718    | .571        | .084      | 1.373 |
| PROPOSED                 | .994    | .807        | .114      | 1.915 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.513 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.51    | MINIMUM PREMIUM | 880   |
| MAN. RATES | 1.86    | 1.71    | 1.68    | + 2.51  | 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         |
| <b>TOTAL</b> | <b>77,359</b>    | <b>1,231,880</b>   | <b>1.592</b>        |                 |         | <b>4</b> | <b>6</b> | <b>24</b> | <b>34</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>445,974</b> | <b>78,690</b> | <b>56,691</b> |         |         | <b>239,699</b> | <b>140,892</b> | <b>146,290</b> | <b>123,644</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>116,435</b> | <b>883,435</b> | <b>176,106</b> | <b>97,974</b> |         | <b>106,724</b> | <b>1,318,114</b> | <b>766,108</b> | <b>473,431</b> | <b>168,935</b> |

|                          | 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. | -593,038  | -369,780    | 1,564     |       |
| TOTAL LOSSES             | 1,831,670 | 1,143,839   | 170,499   |       |
| EXPECTED LOSSES          | 1,740,579 | 956,931     | 140,794   |       |
| CREDIBILITY              | .03       | .07         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.368     | 1.479       | .220      | 4.067 |
| INDICATED (POST-TEST)    | 1.932     | 1.207       | .180      | 3.319 |
| PRES. ON RATE LEVEL      | 3.086     | 1.696       | .250      | 5.032 |
| DERIVED BY FORMULA       | 3.051     | 1.662       | .244      | 4.957 |
| UNDERLYING PRES. RATE    | 2.250     | 1.237       | .182      | 3.669 |
| PROPOSED                 | 3.051     | 1.662       | .244      | 4.957 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.505 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.51    | MINIMUM PREMIUM | 1840  |
| MAN. RATES | 4.94    | 4.58    | 4.49    | + 6.51  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>785</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,518  | -3,628      | 17        |       |
| TOTAL LOSSES             |         |             | 17        |       |
| EXPECTED LOSSES          | 7,503   | 9,499       | 1,405     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .002      | .002  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | 1.311   | 1.659       | .246      | 3.216 |
| DERIVED BY FORMULA       | 1.311   | 1.659       | .246      | 3.216 |
| UNDERLYING PRES. RATE    | .956    | 1.210       | .179      | 2.345 |
| PROPOSED                 | 1.311   | 1.659       | .246      | 3.216 |

| 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 | 2.93    | 2.81    | 2.87    | + 4.22  | 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            |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>7,718</b>     | <b>18,712</b>      | <b>.242</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

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

| 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        |
| <b>TOTAL</b>      |           | <b>68</b> | <b>1,082</b> | <b>940</b> | <b>5,768</b> |         | <b>169</b> | <b>2,649</b> | <b>4,058</b> | <b>29,801</b> | <b>7,605</b> |

|                          | 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. | -55,537 | -31,187     | 153       |       |
| TOTAL LOSSES             |         | 9,380       | 7,758     |       |
| EXPECTED LOSSES          | 157,755 | 79,496      | 14,355    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .122        | .101      | .223  |
| INDICATED (POST-TEST)    | .000    | .100        | .082      | .182  |
| PRES. ON RATE LEVEL      | 2.803   | 1.413       | .255      | 4.471 |
| DERIVED BY FORMULA       | 2.775   | 1.387       | .252      | 4.414 |
| UNDERLYING PRES. RATE    | 2.044   | 1.030       | .186      | 3.260 |
| PROPOSED                 | 2.775   | 1.387       | .252      | 4.414 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.792 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.79    | MINIMUM PREMIUM | 1670  |
| MAN. RATES | 4.44    | 4.08    | 3.99    | + 5.79  | 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         |                  |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>266</b>       | <b>1,739</b>       | <b>.654</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |              |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |              |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY    |
| 2005            |           |         |       |       |      |         |         |       |       |      | 1,739        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>1,739</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |              |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |              |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY    |
| 2005              |           |         |       |       |      |         |         |       |       |      | 2,165        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>2,165</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 2,165     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,945  | -1,773      | 1         |       |
| TOTAL LOSSES             |         |             | 2,166     |       |
| EXPECTED LOSSES          | 5,216   | 2,788       | 516       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .814      | .814  |
| INDICATED (POST-TEST)    | .000    | .000        | .664      | .664  |
| PRES. ON RATE LEVEL      | 2.690   | 1.437       | .266      | 4.393 |
| DERIVED BY FORMULA       | 2.690   | 1.437       | .266      | 4.393 |
| UNDERLYING PRES. RATE    | 1.961   | 1.048       | .194      | 3.203 |
| PROPOSED                 | 2.690   | 1.437       | .266      | 4.393 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.764 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.76    | MINIMUM PREMIUM | 1660  |
| MAN. RATES | 4.02    | 3.82    | 3.92    | + 5.76  | 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        |
| <b>TOTAL</b> | <b>8,509</b>     | <b>64,633</b>      | <b>.760</b>         |                 |         |       |       |      | <b>2</b> | <b>2</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       |       | <b>4,785</b> |         |         |       |       | <b>14,840</b> | <b>45,008</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>995</b> | <b>8,380</b> | <b>3,707</b> | <b>4,900</b> |         | <b>1,164</b> | <b>21,618</b> | <b>15,020</b> | <b>36,919</b> | <b>59,742</b> |

|                          | 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. | -19,943 | -14,248     | 102       |       |
| TOTAL LOSSES             | 12,214  | 46,298      | 59,844    |       |
| EXPECTED LOSSES          | 60,755  | 38,631      | 8,425     |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .144    | .544        | .703      | 1.391 |
| INDICATED (POST-TEST)    | .118    | .444        | .574      | 1.136 |
| PRES. ON RATE LEVEL      | .979    | .623        | .136      | 1.738 |
| DERIVED BY FORMULA       | .970    | .619        | .145      | 1.734 |
| UNDERLYING PRES. RATE    | .714    | .454        | .099      | 1.267 |
| PROPOSED                 | .970    | .619        | .145      | 1.734 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.28    | MINIMUM PREMIUM | 825   |
| MAN. RATES | 1.96    | 1.69    | 1.55    | + 2.28  | 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        |
| <b>TOTAL</b> | <b>34,608</b>    | <b>231,224</b>     | <b>.668</b>         |                 |         |       | <b>5</b> | <b>4</b> |     | <b>9</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>42,789</b> | <b>59,725</b> |         |         |       | <b>52,384</b> | <b>46,675</b> | <b>29,651</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>13,479</b> | <b>118,942</b> | <b>121,008</b> | <b>56,601</b> |         | <b>5,254</b> | <b>103,231</b> | <b>275,544</b> | <b>96,832</b> | <b>37,943</b> |

|                          | 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. | -148,227 | -113,126    | 558       |       |
| TOTAL LOSSES             | 92,679   | 436,859     | 38,501    |       |
| EXPECTED LOSSES          | 402,490  | 275,826     | 56,757    |       |
| CREDIBILITY              | .02      | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .268     | 1.262       | .111      | 1.641 |
| INDICATED (POST-TEST)    | .219     | 1.030       | .091      | 1.340 |
| PRES. ON RATE LEVEL      | 1.595    | 1.093       | .225      | 2.913 |
| DERIVED BY FORMULA       | 1.567    | 1.090       | .218      | 2.875 |
| UNDERLYING PRES. RATE    | 1.163    | .797        | .164      | 2.124 |
| PROPOSED                 | 1.567    | 1.090       | .218      | 2.875 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.772 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.77    | MINIMUM PREMIUM | 1185  |
| MAN. RATES | 2.72    | 2.61    | 2.60    | + 3.77  | 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        |
| <b>TOTAL</b> | <b>35,943</b>    | <b>209,746</b>     | <b>.584</b>         |                 |         |       | <b>2</b> | <b>5</b> | <b>7</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>39,156</b> | <b>6,646</b> |         |         |       | <b>37,828</b> | <b>35,043</b> | <b>91,073</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>3,449</b> | <b>34,509</b> | <b>56,619</b> | <b>12,012</b> |         | <b>3,597</b> | <b>60,843</b> | <b>133,525</b> | <b>122,587</b> | <b>117,513</b> |

|                          | 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. | -144,158 | -108,784    | 497       |       |
| TOTAL LOSSES             |          | 215,959     | 118,010   |       |
| EXPECTED LOSSES          | 439,942  | 294,373     | 43,851    |       |
| CREDIBILITY              | .02      | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .601        | .328      | .929  |
| INDICATED (POST-TEST)    | .000     | .490        | .268      | .758  |
| PRES. ON RATE LEVEL      | 1.679    | 1.123       | .167      | 2.969 |
| DERIVED BY FORMULA       | 1.645    | 1.098       | .172      | 2.915 |
| UNDERLYING PRES. RATE    | 1.224    | .819        | .122      | 2.165 |
| PROPOSED                 | 1.645    | 1.098       | .172      | 2.915 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.825 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.83    | MINIMUM PREMIUM | 1200  |
| MAN. RATES | 2.84    | 2.67    | 2.65    | + 3.83  | 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         |                  |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>3</b>         |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -8      | -5          |           |       |
| 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      | .669    | .332        | .052      | 1.053 |
| DERIVED BY FORMULA       | .669    | .332        | .052      | 1.053 |
| UNDERLYING PRES. RATE    | .488    | .242        | .038      | .768  |
| PROPOSED                 | .669    | .332        | .052      | 1.053 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.381 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.38    | MINIMUM PREMIUM | 610   |
| MAN. RATES | .93     | .88     | .94     | + 1.38  | 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         |
| <b>TOTAL</b> | <b>67,835</b>    | <b>787,222</b>     | <b>1.160</b>        |                 |         | <b>4</b> | <b>1</b> |      | <b>9</b> | <b>14</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>405,116</b> | <b>58,286</b> | <b>35,391</b> |         |         | <b>95,450</b> | <b>27,380</b> | <b>120,895</b> | <b>44,704</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>70,255</b> | <b>786,074</b> | <b>129,675</b> | <b>53,686</b> |         | <b>52,185</b> | <b>593,888</b> | <b>269,304</b> | <b>309,557</b> | <b>61,172</b> |

|                          | 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. | -516,307  | -196,131    | 1,080     |       |
| TOTAL LOSSES             | 986,095   | 566,091     | 62,252    |       |
| EXPECTED LOSSES          | 1,491,013 | 498,588     | 94,291    |       |
| CREDIBILITY              | .03       | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.454     | .835        | .092      | 2.381 |
| INDICATED (POST-TEST)    | 1.186     | .681        | .075      | 1.942 |
| PRES. ON RATE LEVEL      | 3.014     | 1.008       | .191      | 4.213 |
| DERIVED BY FORMULA       | 2.959     | .985        | .183      | 4.127 |
| UNDERLYING PRES. RATE    | 2.198     | .735        | .139      | 3.072 |
| PROPOSED                 | 2.959     | .985        | .183      | 4.127 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.415 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.42    | MINIMUM PREMIUM | 1580  |
| MAN. RATES | 4.22    | 3.84    | 3.76    | + 5.42  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>7,983</b>     | <b>20,920</b>      | <b>.262</b>         |                 |         |       |       |      | <b>3</b> | <b>3</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       |       | <b>3,366</b> |         |         |       |       | <b>6,624</b> | <b>10,930</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>59</b> | <b>984</b> | <b>855</b> | <b>5,368</b> |         | <b>53</b> | <b>786</b> | <b>1,205</b> | <b>24,039</b> | <b>14,045</b> |

|                          | 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. | -23,212 | -14,426     | 54        |       |
| TOTAL LOSSES             |         | 17,041      | 14,099    |       |
| EXPECTED LOSSES          | 65,701  | 36,242      | 5,668     |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .213        | .177      | .390  |
| INDICATED (POST-TEST)    | .000    | .174        | .144      | .318  |
| PRES. ON RATE LEVEL      | 1.129   | .623        | .097      | 1.849 |
| DERIVED BY FORMULA       | 1.118   | .614        | .098      | 1.830 |
| UNDERLYING PRES. RATE    | .823    | .454        | .071      | 1.348 |
| PROPOSED                 | 1.118   | .614        | .098      | 1.830 |

| 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 | 1.83    | 1.68    | 1.65    | + 2.40  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>2,307</b>     | <b>295</b>         | <b>.013</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006            |           |         |       |       |      |         |         |       |       |      | 295        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>295</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2006              |           |         |       |       |      |         |         |       |       |      | 374        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>374</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 374       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -10,724 | -9,446      | 34        |       |
| TOTAL LOSSES             |         |             | 408       |       |
| EXPECTED LOSSES          | 31,121  | 23,878      | 3,068     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .018      | .018  |
| INDICATED (POST-TEST)    | .000    | .000        | .015      | .015  |
| PRES. ON RATE LEVEL      | 1.850   | 1.419       | .183      | 3.452 |
| DERIVED BY FORMULA       | 1.850   | 1.405       | .181      | 3.436 |
| UNDERLYING PRES. RATE    | 1.349   | 1.035       | .133      | 2.517 |
| PROPOSED                 | 1.850   | 1.405       | .181      | 3.436 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.509 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.51    | MINIMUM PREMIUM | 1360  |
| MAN. RATES | 3.43    | 3.16    | 3.08    | + 4.51  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>4,186</b>     | <b>17,238</b>      | <b>.412</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

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

| 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        |            |
| <b>TOTAL</b>      |           | <b>374</b> | <b>4,180</b> | <b>3,159</b> | <b>6,981</b> |         | <b>763</b> | <b>8,677</b> | <b>9,509</b> | <b>28,687</b> | <b>767</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 13,994  | 48,336      | 767       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -6,653  | -8,480      | 65        |       |
| TOTAL LOSSES             | 7,341   | 39,856      | 832       |       |
| EXPECTED LOSSES          | 23,776  | 26,371      | 4,227     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .175    | .952        | .020      | 1.147 |
| INDICATED (POST-TEST)    | .143    | .777        | .016      | .936  |
| PRES. ON RATE LEVEL      | .779    | .864        | .138      | 1.781 |
| DERIVED BY FORMULA       | .779    | .863        | .137      | 1.779 |
| UNDERLYING PRES. RATE    | .568    | .630        | .101      | 1.299 |
| PROPOSED                 | .779    | .863        | .137      | 1.779 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.33    | MINIMUM PREMIUM | 840   |
| MAN. RATES | 1.65    | 1.58    | 1.59    | + 2.33  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,204</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -3,980  | -2,267      | 9         |       |
| TOTAL LOSSES             |         |             | 9         |       |
| EXPECTED LOSSES          | 10,679  | 5,381       | 963       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .001      | .001  |
| INDICATED (POST-TEST)    | .000    | .000        | .001      | .001  |
| PRES. ON RATE LEVEL      | 1.216   | .613        | .110      | 1.939 |
| DERIVED BY FORMULA       | 1.216   | .613        | .110      | 1.939 |
| UNDERLYING PRES. RATE    | .887    | .447        | .080      | 1.414 |
| PROPOSED                 | 1.216   | .613        | .110      | 1.939 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.544 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.54    | MINIMUM PREMIUM | 890   |
| MAN. RATES | 2.09    | 1.83    | 1.73    | + 2.54  | 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         |                  |                    |                     |  |  |  |  |                 |         |       |       |      |     |
| <b>TOTAL</b> | <b>51</b>        |                    |                     |  |  |  |  |                 |         |       |       |      |     |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -325    | -248        |           |       |
| 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      | 1.528   | 1.016       | .223      | 2.767 |
| DERIVED BY FORMULA       | 1.528   | 1.016       | .223      | 2.767 |
| UNDERLYING PRES. RATE    | 1.114   | .741        | .163      | 2.018 |
| PROPOSED                 | 1.528   | 1.016       | .223      | 2.767 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.631 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.63    | MINIMUM PREMIUM | 1150  |
| MAN. RATES | 2.66    | 2.48    | 2.47    | + 3.63  | 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            |                    |                     |                 |         |          |          |          |     |           |
| <b>TOTAL</b> | <b>178,795</b>   | <b>748,111</b>     | <b>.418</b>         |                 |         | <b>2</b> | <b>8</b> | <b>5</b> |     | <b>15</b> |

| 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            |
| <b>TOTAL</b>    |           |         | <b>143,224</b> | <b>202,937</b> | <b>9,695</b> |         |         | <b>137,854</b> | <b>192,132</b> | <b>40,341</b> | <b>21,928</b> |

| 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            |
| <b>TOTAL</b>      |           | <b>34,984</b> | <b>317,656</b> | <b>331,571</b> | <b>21,922</b> |         | <b>53,740</b> | <b>771,625</b> | <b>756,260</b> | <b>158,534</b> | <b>32,206</b> |

|                          | 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. | -563,518  | -264,080    | 584       |       |
| TOTAL LOSSES             | 614,487   | 1,004,207   | 32,790    |       |
| EXPECTED LOSSES          | 1,448,239 | 550,689     | 119,793   |       |
| CREDIBILITY              | .05       | .13         | .14       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .344      | .562        | .018      | .924  |
| INDICATED (POST-TEST)    | .281      | .459        | .015      | .755  |
| PRES. ON RATE LEVEL      | 1.111     | .422        | .092      | 1.625 |
| DERIVED BY FORMULA       | 1.070     | .427        | .081      | 1.578 |
| UNDERLYING PRES. RATE    | .810      | .308        | .067      | 1.185 |
| PROPOSED                 | 1.070     | .427        | .081      | 1.578 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.07    | MINIMUM PREMIUM | 775   |
| MAN. RATES | 1.72    | 1.51    | 1.45    | + 2.07  | 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        |
| <b>TOTAL</b> | <b>115,806</b>   | <b>27,722</b>      | <b>.024</b>         |                 |         |       |       | <b>1</b> | <b>1</b> | <b>2</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>1,220</b> | <b>855</b> |         |         |       | <b>4,618</b> | <b>8,059</b> | <b>12,970</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>234</b> | <b>2,314</b> | <b>1,083</b> | <b>1,849</b> |         | <b>939</b> | <b>17,258</b> | <b>10,860</b> | <b>33,201</b> | <b>17,845</b> |

|                          | 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. | -213,638 | -129,171    | 1,057     |       |
| TOTAL LOSSES             |          |             | 18,902    |       |
| EXPECTED LOSSES          | 617,245  | 327,730     | 96,118    |       |
| CREDIBILITY              | .04      | .10         | .10       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .000        | .016      | .016  |
| INDICATED (POST-TEST)    | .000     | .000        | .013      | .013  |
| PRES. ON RATE LEVEL      | .731     | .388        | .114      | 1.233 |
| DERIVED BY FORMULA       | .702     | .349        | .104      | 1.155 |
| UNDERLYING PRES. RATE    | .533     | .283        | .083      | .899  |
| PROPOSED                 | .702     | .349        | .104      | 1.155 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.515 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.52    | MINIMUM PREMIUM | 645   |
| MAN. RATES | 1.14    | 1.16    | 1.10    | + 1.52  | 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                |                 |         |          |          |          |     |          |
| <b>TOTAL</b> | <b>16,954</b>    | <b>138,804</b>     | <b>.819</b>         |                 |         | <b>1</b> | <b>1</b> | <b>2</b> |     | <b>4</b> |

| 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            |           |         |               |              |            |         |         |               | 21,739        |            | 295          |
| 2007            |           |         |               | 2,124        | 638        |         |         |               |               | 396        |              |
| 2008            |           |         |               |              | 138        |         |         |               |               | 313        | 373          |
| 2009            |           |         |               |              |            |         |         |               |               |            | 341          |
| <b>TOTAL</b>    |           |         | <b>77,678</b> | <b>2,124</b> | <b>776</b> |         |         | <b>33,058</b> | <b>21,739</b> | <b>709</b> | <b>2,720</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>17,222</b> | <b>143,935</b> | <b>4,834</b> | <b>1,439</b> |         | <b>11,799</b> | <b>170,236</b> | <b>76,660</b> | <b>5,829</b> | <b>3,505</b> |

|                          | 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. | -56,973 | -48,888     | 140       |       |
| TOTAL LOSSES             | 286,219 | 39,874      | 3,645     |       |
| EXPECTED LOSSES          | 163,776 | 124,103     | 12,715    |       |
| CREDIBILITY              | .01     | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 1.688   | .235        | .021      | 1.944 |
| INDICATED (POST-TEST)    | 1.377   | .192        | .017      | 1.586 |
| PRES. ON RATE LEVEL      | 1.324   | 1.004       | .103      | 2.431 |
| DERIVED BY FORMULA       | 1.325   | .980        | .100      | 2.405 |
| UNDERLYING PRES. RATE    | .966    | .732        | .075      | 1.773 |
| PROPOSED                 | 1.325   | .980        | .100      | 2.405 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.156 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.16    | MINIMUM PREMIUM | 1040  |
| MAN. RATES | 2.10    | 2.08    | 2.17    | + 3.16  | 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         |                  |                    |                     |  |  |  |                 |         |       |       |      |     |
| <b>TOTAL</b> | <b>3</b>         |                    |                     |  |  |  |                 |         |       |       |      |     |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -24     | -28         |           |       |
| 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      | 1.943   | 1.976       | .216      | 4.135 |
| DERIVED BY FORMULA       | 1.943   | 1.976       | .216      | 4.135 |
| UNDERLYING PRES. RATE    | 1.417   | 1.441       | .157      | 3.015 |
| PROPOSED                 | 1.943   | 1.976       | .216      | 4.135 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.426 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.43    | MINIMUM PREMIUM | 1585  |
| MAN. RATES | 3.95    | 3.71    | 3.69    | + 5.43  | 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               |                    |                     |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>381</b>       | <b>60,667</b>      | <b>15,923</b>       |                 |         |       | <b>1</b> | <b>1</b> | <b>2</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>26,027</b> | <b>1,393</b> |         |         |       | <b>31,719</b> |      | <b>1,528</b> |

| 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        |
| <b>TOTAL</b>      |           |         |       | <b>45,808</b> | <b>2,761</b> |         |         |       | <b>115,774</b> |      | <b>1,902</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         | 164,343     | 1,902     |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -4,232  | -2,881      | 6         |        |
| TOTAL LOSSES             |         | 161,462     | 1,908     |        |
| EXPECTED LOSSES          | 8,869   | 5,236       | 808       |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | 42,378      | .501      | 42.879 |
| INDICATED (POST-TEST)    | .000    | 34,580      | .409      | 34.989 |
| PRES. ON RATE LEVEL      | 3.193   | 1,884       | .291      | 5.368  |
| DERIVED BY FORMULA       | 3.193   | 1,884       | .291      | 5.368  |
| UNDERLYING PRES. RATE    | 2.328   | 1,374       | .212      | 3.914  |
| PROPOSED                 | 3.193   | 1,884       | .291      | 5.368  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.044 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.04    | MINIMUM PREMIUM | 1970  |
| MAN. RATES | 5.30    | 4.89    | 4.79    | + 7.04  | 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        |  |
| <b>TOTAL</b> | <b>6,475</b>     | <b>77,370</b>      | <b>1,195</b>        |                 |         |       | <b>1</b> | <b>4</b> | <b>5</b> |  |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>9,120</b> | <b>21,774</b> |         |         |       | <b>7,112</b> | <b>38,412</b> | <b>952</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>1,310</b> | <b>14,157</b> | <b>21,295</b> | <b>35,741</b> |         | <b>911</b> | <b>21,510</b> | <b>49,707</b> | <b>123,678</b> | <b>1,349</b> |

|                          | 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. | -35,735 | -20,586     | 64        |       |
| TOTAL LOSSES             | 2,153   | 209,835     | 1,413     |       |
| EXPECTED LOSSES          | 82,945  | 46,555      | 8,030     |       |
| CREDIBILITY              | .01     | .01         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .033    | 3,241       | .022      | 3,296 |
| INDICATED (POST-TEST)    | .027    | 2,645       | .018      | 2,690 |
| PRES. ON RATE LEVEL      | 1,757   | .986        | .170      | 2,913 |
| DERIVED BY FORMULA       | 1,740   | 1,003       | .167      | 2,910 |
| UNDERLYING PRES. RATE    | 1,281   | .719        | .124      | 2,124 |
| PROPOSED                 | 1,740   | 1,003       | .167      | 2,910 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.818 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.82    | MINIMUM PREMIUM | 1195  |
| MAN. RATES | 2.72    | 2.61    | 2.60    | + 3.82  | 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               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>548</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -4,390  | -3,214      | 2         |       |
| TOTAL LOSSES             |         |             | 2         |       |
| EXPECTED LOSSES          | 9,508   | 6,538       | 613       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .000      | .000  |
| INDICATED (POST-TEST)    | .000    | .000        | .000      | .000  |
| PRES. ON RATE LEVEL      | 2.379   | 1.636       | .154      | 4.169 |
| DERIVED BY FORMULA       | 2.379   | 1.636       | .154      | 4.169 |
| UNDERLYING PRES. RATE    | 1.735   | 1.193       | .112      | 3.040 |
| PROPOSED                 | 2.379   | 1.636       | .154      | 4.169 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.470 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.47    | MINIMUM PREMIUM | 1595  |
| MAN. RATES | 4.14    | 3.82    | 3.72    | + 5.47  | 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         |                  |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>203</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,159  | -1,456      |           |       |
| TOTAL LOSSES             |         |             |           |       |
| EXPECTED LOSSES          | 4,464   | 2,751       | 217       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .000      | .000  |
| INDICATED (POST-TEST)    | .000    | .000        | .000      | .000  |
| PRES. ON RATE LEVEL      | 3.016   | 1.858       | .147      | 5.021 |
| DERIVED BY FORMULA       | 3.016   | 1.858       | .147      | 5.021 |
| UNDERLYING PRES. RATE    | 2.199   | 1.355       | .107      | 3.661 |
| PROPOSED                 | 3.016   | 1.858       | .147      | 5.021 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.589 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.59    | MINIMUM PREMIUM | 1860  |
| MAN. RATES | 4.87    | 4.53    | 4.48    | + 6.59  | 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                |                 |         |          |          |           |           |
| <b>TOTAL</b> | <b>50,153</b>    | <b>2,129,354</b>   | <b>4.246</b>        |                 |         | <b>6</b> | <b>6</b> | <b>14</b> | <b>26</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>624,347</b> | <b>265,930</b> | <b>13,119</b> |         |         | <b>592,025</b> | <b>419,211</b> | <b>55,655</b> | <b>159,067</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>97,992</b> | <b>1,132,923</b> | <b>455,150</b> | <b>31,116</b> |         | <b>177,933</b> | <b>2,598,657</b> | <b>1,907,683</b> | <b>220,579</b> | <b>218,173</b> |

|                          | 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. | -218,278  | -250,070    | 821       |        |
| TOTAL LOSSES             | 3,789,227 | 2,364,458   | 218,994   |        |
| EXPECTED LOSSES          | 601,334   | 608,356     | 89,272    |        |
| CREDIBILITY              | .02       | .06         | .06       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 7.555     | 4.714       | .437      | 12.706 |
| INDICATED (POST-TEST)    | 6.165     | 3.847       | .357      | 10.369 |
| PRES. ON RATE LEVEL      | 1.644     | 1.664       | .244      | 3.552  |
| DERIVED BY FORMULA       | 1.734     | 1.795       | .251      | 3.780  |
| UNDERLYING PRES. RATE    | 1.199     | 1.213       | .178      | 2.590  |
| PROPOSED                 | 1.734     | 1.795       | .251      | 3.780  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.960 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.96    | MINIMUM PREMIUM | 1470  |
| MAN. RATES | 3.00    | 3.04    | 3.17    | + 4.96  | 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         |                  |                    |                     |                 |         |          |       |      |     |          |
| <b>TOTAL</b> | <b>268</b>       | <b>299,315</b>     | <b>111,685</b>      |                 |         | <b>1</b> |       |      |     | <b>1</b> |

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

| 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        |
| <b>TOTAL</b>      |           | <b>59,294</b> | <b>395,016</b> | <b>21,564</b> | <b>4,420</b> |         | <b>49,932</b> | <b>343,330</b> | <b>39,828</b> | <b>3,902</b> | <b>15,475</b> |

|                          | 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. | -1,232  | -614        | 6         |         |
| TOTAL LOSSES             | 846,340 | 69,100      | 15,481    |         |
| EXPECTED LOSSES          | 5,188   | 2,704       | 450       |         |
| CREDIBILITY              | .00     | .00         | .00       |         |
| <b>PURE PREMIUMS</b>     |         |             |           |         |
| INDICATED (PRE-TEST)     | 315,799 | 25,784      | 5,776     | 347,359 |
| INDICATED (POST-TEST)    | 257,692 | 21,040      | 4,713     | 283,445 |
| PRES. ON RATE LEVEL      | 2,655   | 1,384       | .230      | 4,269   |
| DERIVED BY FORMULA       | 2,655   | 1,384       | .230      | 4,269   |
| UNDERLYING PRES. RATE    | 1,936   | 1,009       | .168      | 3,113   |
| PROPOSED                 | 2,655   | 1,384       | .230      | 4,269   |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.602 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.60    | MINIMUM PREMIUM | 1625  |
| MAN. RATES | 4.55    | 4.05    | 3.81    | + 5.60  | 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         |
| <b>TOTAL</b> | <b>26,457</b>    | <b>1,472,069</b>   | <b>5.564</b>        |                 |         | <b>1</b> | <b>2</b> | <b>2</b> | <b>13</b> | <b>18</b> |

| 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         |
| <b>TOTAL</b>    | <b>600,418</b> |         | <b>250,283</b> | <b>79,913</b> | <b>14,264</b> | <b>31,162</b> |         | <b>334,088</b> | <b>39,131</b> | <b>53,870</b> | <b>68,940</b> |

| 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         |
| <b>TOTAL</b>      | <b>998,227</b> | <b>63,534</b> | <b>513,405</b> | <b>123,017</b> | <b>26,387</b> | <b>89,075</b> | <b>162,519</b> | <b>1,513,750</b> | <b>301,771</b> | <b>160,443</b> | <b>92,512</b> |

|                          | 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. | -385,516  | -243,822    | 657       |        |
| TOTAL LOSSES             | 2,954,994 | 367,796     | 93,169    |        |
| EXPECTED LOSSES          | 1,046,375 | 588,670     | 66,407    |        |
| CREDIBILITY              | .01       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 11.169    | 1.390       | .352      | 12.911 |
| INDICATED (POST-TEST)    | 9.114     | 1.134       | .287      | 10.535 |
| PRES. ON RATE LEVEL      | 5.424     | 3.051       | .344      | 8.819  |
| DERIVED BY FORMULA       | 5.461     | 2.974       | .342      | 8.777  |
| UNDERLYING PRES. RATE    | 3.955     | 2.225       | .251      | 6.431  |
| PROPOSED                 | 5.487     | 2.988       | .344      | 8.819  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 11.573 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 11.57   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.64    | 8.34    | 7.87    | + 11.57 | 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               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>243</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -958    | -1,244      | 8         |       |
| TOTAL LOSSES             |         |             | 8         |       |
| EXPECTED LOSSES          | 3,533   | 3,538       | 573       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .003      | .003  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | 1.993   | 1.997       | .324      | 4.314 |
| DERIVED BY FORMULA       | 1.993   | 1.997       | .324      | 4.314 |
| UNDERLYING PRES. RATE    | 1.454   | 1.456       | .236      | 3.146 |
| PROPOSED                 | 1.993   | 1.997       | .324      | 4.314 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.661 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.66    | MINIMUM PREMIUM | 1640  |
| MAN. RATES | 4.07    | 3.85    | 3.85    | + 5.66  | 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              |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>4,580</b>     | <b>6,325</b>       | <b>.138</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

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

| 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        |
| <b>TOTAL</b>      |           |         | <b>39</b> | <b>41</b> | <b>753</b> |         |         | <b>30</b> | <b>80</b> | <b>1,156</b> | <b>7,815</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 69      | 2,030       | 7,815     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -43,398 | -58,143     | 112       |       |
| TOTAL LOSSES             |         |             | 7,927     |       |
| EXPECTED LOSSES          | 103,462 | 122,378     | 15,159    |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .173      | .173  |
| INDICATED (POST-TEST)    | .000    | .000        | .141      | .141  |
| PRES. ON RATE LEVEL      | 3.098   | 3.664       | .454      | 7.216 |
| DERIVED BY FORMULA       | 3.098   | 3.627       | .451      | 7.176 |
| UNDERLYING PRES. RATE    | 2.259   | 2.672       | .331      | 5.262 |
| PROPOSED                 | 3.098   | 3.627       | .451      | 7.176 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.417 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.42    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 7.05    | 6.54    | 6.44    | + 9.42  | 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         |
| <b>TOTAL</b> | <b>68,664</b>    | <b>1,993,799</b>   | <b>2.904</b>        |                 |         | <b>2</b> | <b>12</b> | <b>53</b> | <b>67</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>312,217</b> | <b>241,095</b> | <b>274,206</b> |         |         | <b>297,168</b> | <b>215,479</b> | <b>545,336</b> | <b>108,298</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>92,452</b> | <b>779,263</b> | <b>516,683</b> | <b>404,820</b> |         | <b>164,150</b> | <b>1,903,333</b> | <b>1,310,030</b> | <b>1,508,879</b> | <b>152,443</b> |

|                          | 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. | -869,058  | -797,406    | 2,036     |       |
| TOTAL LOSSES             | 2,070,140 | 2,943,006   | 154,479   |       |
| EXPECTED LOSSES          | 2,322,215 | 1,920,531   | 234,145   |       |
| CREDIBILITY              | .03       | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.015     | 4.286       | .225      | 7.526 |
| INDICATED (POST-TEST)    | 2.460     | 3.497       | .184      | 6.141 |
| PRES. ON RATE LEVEL      | 4.638     | 3.836       | .468      | 8.942 |
| DERIVED BY FORMULA       | 4.573     | 3.812       | .448      | 8.833 |
| UNDERLYING PRES. RATE    | 3.382     | 2.797       | .341      | 6.520 |
| PROPOSED                 | 4.573     | 3.812       | .448      | 8.833 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 11.591 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 11.59   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.72    | 8.11    | 7.98    | + 11.59 | 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         | 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         |
| <b>TOTAL</b> | <b>151,056</b>   | <b>1,499,951</b>   | <b>.993</b>         |                 |         | <b>2</b> | <b>4</b> |      | <b>22</b> | <b>28</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>333,025</b> | <b>119,165</b> | <b>86,097</b> |         |         | <b>457,879</b> | <b>111,261</b> | <b>262,624</b> | <b>129,900</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>55,012</b> | <b>696,521</b> | <b>184,132</b> | <b>148,726</b> |         | <b>70,558</b> | <b>2,046,081</b> | <b>458,357</b> | <b>893,116</b> | <b>175,366</b> |

|                          | 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. | -550,783  | -314,133    | 1,479     |       |
| TOTAL LOSSES             | 2,317,389 | 1,370,198   | 176,845   |       |
| EXPECTED LOSSES          | 1,542,281 | 788,513     | 137,460   |       |
| CREDIBILITY              | .05       | .11         | .12       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.534     | .907        | .117      | 2.558 |
| INDICATED (POST-TEST)    | 1.252     | .740        | .095      | 2.087 |
| PRES. ON RATE LEVEL      | 1.400     | .716        | .125      | 2.241 |
| DERIVED BY FORMULA       | 1.393     | .719        | .121      | 2.233 |
| UNDERLYING PRES. RATE    | 1.021     | .522        | .091      | 1.634 |
| PROPOSED                 | 1.393     | .719        | .121      | 2.233 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.930 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.93    | MINIMUM PREMIUM | 985   |
| MAN. RATES | 2.17    | 1.99    | 2.00    | + 2.93  | 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                |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>70,320</b>    | <b>644,915</b>     | <b>.917</b>         | <b>1</b>        |         |       | <b>2</b> | <b>5</b> | <b>8</b> |

| 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        |
| <b>TOTAL</b>    | <b>343,205</b> |         |       | <b>44,007</b> | <b>24,896</b> | <b>15,865</b> |         |       | <b>70,099</b> | <b>91,514</b> | <b>55,329</b> |

| 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        |
| <b>TOTAL</b>      | <b>703,100</b> | <b>339</b> | <b>5,109</b> | <b>81,725</b> | <b>43,462</b> | <b>662,354</b> | <b>752</b> | <b>11,096</b> | <b>272,291</b> | <b>332,956</b> | <b>75,153</b> |

|                          | 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. | -774,274  | -163,382    | 665       |       |
| TOTAL LOSSES             | 608,476   | 567,052     | 75,818    |       |
| EXPECTED LOSSES          | 2,347,985 | 440,204     | 56,255    |       |
| CREDIBILITY              | .03       | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .865      | .806        | .108      | 1.779 |
| INDICATED (POST-TEST)    | .706      | .658        | .088      | 1.452 |
| PRES. ON RATE LEVEL      | 4.579     | .858        | .110      | 5.547 |
| DERIVED BY FORMULA       | 4.463     | .844        | .108      | 5.415 |
| UNDERLYING PRES. RATE    | 3.339     | .626        | .080      | 4.045 |
| PROPOSED                 | 4.463     | .844        | .108      | 5.415 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.106 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.11    | MINIMUM PREMIUM | 1985  |
| MAN. RATES | 5.41    | 5.02    | 4.95    | + 7.11  | 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         |
| <b>TOTAL</b> | <b>236,452</b>   | <b>1,371,357</b>   | <b>.580</b>         |                 |         | <b>1</b> | <b>14</b> | <b>41</b> | <b>56</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>68,560</b> | <b>268,179</b> | <b>83,459</b> |         |         | <b>118,119</b> | <b>352,545</b> | <b>262,224</b> | <b>218,271</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>26,657</b> | <b>396,907</b> | <b>404,398</b> | <b>137,328</b> |         | <b>51,880</b> | <b>1,254,891</b> | <b>1,326,915</b> | <b>787,805</b> | <b>302,951</b> |

|                          | 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. | -391,311  | -309,051    | 1,830     |       |
| TOTAL LOSSES             | 1,339,024 | 2,347,395   | 304,781   |       |
| EXPECTED LOSSES          | 1,170,439 | 815,760     | 158,424   |       |
| CREDIBILITY              | .06       | .15         | .17       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .566      | .993        | .129      | 1.688 |
| INDICATED (POST-TEST)    | .462      | .810        | .105      | 1.377 |
| PRES. ON RATE LEVEL      | .679      | .473        | .092      | 1.244 |
| DERIVED BY FORMULA       | .666      | .524        | .094      | 1.284 |
| UNDERLYING PRES. RATE    | .495      | .345        | .067      | .907  |
| PROPOSED                 | .666      | .524        | .094      | 1.284 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.684 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.68    | MINIMUM PREMIUM | 685   |
| MAN. RATES | 1.17    | 1.12    | 1.11    | + 1.68  | 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                |                 |         |          |          |      |          |          |
| <b>TOTAL</b> | <b>194,681</b>   | <b>1,153,051</b>   | <b>.592</b>         |                 |         | <b>2</b> | <b>1</b> |      | <b>2</b> | <b>5</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>457,269</b> | <b>4,000</b> | <b>2,222</b> |         |         | <b>575,947</b> |       | <b>38,314</b> | <b>75,299</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>21,069</b> | <b>430,126</b> | <b>12,156</b> | <b>4,443</b> |         | <b>59,365</b> | <b>1,252,176</b> | <b>46,782</b> | <b>125,590</b> | <b>98,492</b> |

|                          | 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. | -713,355  | -209,796    | 2,702     |       |
| TOTAL LOSSES             | 1,049,381 |             | 101,194   |       |
| EXPECTED LOSSES          | 2,499,704 | 624,926     | 167,426   |       |
| CREDIBILITY              | .05       | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .539      | .000        | .052      | .591  |
| INDICATED (POST-TEST)    | .440      | .000        | .042      | .482  |
| PRES. ON RATE LEVEL      | 1.761     | .440        | .118      | 2.319 |
| DERIVED BY FORMULA       | 1.695     | .378        | .107      | 2.180 |
| UNDERLYING PRES. RATE    | 1.284     | .321        | .086      | 1.691 |
| PROPOSED                 | 1.695     | .378        | .107      | 2.180 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.86    | MINIMUM PREMIUM | 965   |
| MAN. RATES | 2.43    | 2.16    | 2.07    | + 2.86  | 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         |
| <b>TOTAL</b> | <b>69,050</b>    | <b>472,630</b>     | <b>.684</b>         |                 |         | <b>1</b> | <b>2</b> |      | <b>7</b> | <b>10</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>113,752</b> | <b>61,039</b> | <b>11,192</b> |         |         | <b>80,486</b> | <b>57,890</b> | <b>24,420</b> | <b>123,851</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>32,200</b> | <b>225,830</b> | <b>117,625</b> | <b>18,667</b> |         | <b>57,125</b> | <b>423,599</b> | <b>317,583</b> | <b>77,587</b> | <b>179,610</b> |

|                          | 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. | -341,161  | -244,739    | 1,697     |       |
| TOTAL LOSSES             | 397,593   | 286,723     | 181,307   |       |
| EXPECTED LOSSES          | 1,093,752 | 681,524     | 131,886   |       |
| CREDIBILITY              | .03       | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .576      | .415        | .263      | 1.254 |
| INDICATED (POST-TEST)    | .470      | .339        | .215      | 1.024 |
| PRES. ON RATE LEVEL      | 2.172     | 1.354       | .262      | 3.788 |
| DERIVED BY FORMULA       | 2.121     | 1.283       | .259      | 3.663 |
| UNDERLYING PRES. RATE    | 1.584     | .987        | .191      | 2.762 |
| PROPOSED                 | 2.121     | 1.283       | .259      | 3.663 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.806 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.81    | MINIMUM PREMIUM | 1435  |
| MAN. RATES | 3.81    | 3.48    | 3.38    | + 4.81  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>2,989</b>     | <b>563</b>         | <b>.019</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2005            |           |         |       |       |      |         |         |       |       |      | 55         |
| 2007            |           |         |       |       |      |         |         |       |       |      | 508        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>563</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2005              |           |         |       |       |      |         |         |       |       |      | 68         |
| 2007              |           |         |       |       |      |         |         |       |       |      | 799        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>867</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 867       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -29,678 | -16,238     | 44        |       |
| TOTAL LOSSES             |         |             | 911       |       |
| EXPECTED LOSSES          | 74,277  | 36,047      | 5,680     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .030      | .030  |
| INDICATED (POST-TEST)    | .000    | .000        | .024      | .024  |
| PRES. ON RATE LEVEL      | 3.408   | 1.654       | .260      | 5.322 |
| DERIVED BY FORMULA       | 3.408   | 1.637       | .258      | 5.303 |
| UNDERLYING PRES. RATE    | 2.485   | 1.206       | .190      | 3.881 |
| PROPOSED                 | 3.408   | 1.637       | .258      | 5.303 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.959 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.96    | MINIMUM PREMIUM | 1950  |
| MAN. RATES | 4.99    | 4.72    | 4.75    | + 6.96  | 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         |
| <b>TOTAL</b> | <b>410,689</b>   | <b>1,626,744</b>   | <b>.396</b>         |                 |         | <b>3</b> | <b>8</b> | <b>22</b> | <b>33</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>331,187</b> | <b>224,088</b> | <b>153,315</b> |         |         | <b>108,347</b> | <b>203,900</b> | <b>450,333</b> | <b>155,574</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>94,039</b> | <b>790,960</b> | <b>436,535</b> | <b>231,519</b> |         | <b>61,882</b> | <b>959,893</b> | <b>1,030,387</b> | <b>1,433,334</b> | <b>211,014</b> |

|                          | 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. | -1,703,038 | -1,020,072  | 2,653     |       |
| TOTAL LOSSES             | 203,736    | 2,111,703   | 213,667   |       |
| EXPECTED LOSSES          | 5,285,567  | 2,747,509   | 221,771   |       |
| CREDIBILITY              | .09        | .22         | .24       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .050       | .514        | .052      | .616  |
| INDICATED (POST-TEST)    | .041       | .419        | .042      | .502  |
| PRES. ON RATE LEVEL      | 1.765      | .918        | .074      | 2.757 |
| DERIVED BY FORMULA       | 1.610      | .808        | .066      | 2.484 |
| UNDERLYING PRES. RATE    | 1.287      | .669        | .054      | 2.010 |
| PROPOSED                 | 1.610      | .808        | .066      | 2.484 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.259 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.26    | MINIMUM PREMIUM | 1060  |
| MAN. RATES | 3.10    | 2.70    | 2.46    | + 3.26  | 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                |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,732</b>     | <b>2,184</b>       | <b>.126</b>         |                 |         |       |       |      |     |  |

| 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        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>2,184</b> |

| 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        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>2,792</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 2,792     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -6,203  | -2,640      | 21        |       |
| TOTAL LOSSES             |         |             | 2,813     |       |
| EXPECTED LOSSES          | 20,351  | 7,396       | 1,541     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .162      | .162  |
| INDICATED (POST-TEST)    | .000    | .000        | .132      | .132  |
| PRES. ON RATE LEVEL      | 1.611   | .586        | .122      | 2.319 |
| DERIVED BY FORMULA       | 1.611   | .580        | .122      | 2.313 |
| UNDERLYING PRES. RATE    | 1.175   | .427        | .089      | 1.691 |
| PROPOSED                 | 1.611   | .580        | .122      | 2.313 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.035 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.04    | MINIMUM PREMIUM | 1010  |
| MAN. RATES | 2.43    | 2.16    | 2.07    | + 3.04  | 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         |
| <b>TOTAL</b> | <b>97,103</b>    | <b>6,446,429</b>   | <b>6.639</b>        |                 |         | <b>15</b> | <b>26</b> | <b>41</b> | <b>82</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>1,861,467</b> | <b>677,307</b> | <b>283,305</b> |         |         | <b>2,439,324</b> | <b>634,391</b> | <b>274,758</b> | <b>275,877</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>273,839</b> | <b>3,174,291</b> | <b>1,134,547</b> | <b>552,763</b> |         | <b>539,253</b> | <b>8,431,898</b> | <b>2,741,883</b> | <b>1,013,200</b> | <b>371,981</b> |

|                          | 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. | -1,980,978 | -1,016,895  | 2,498     |        |
| TOTAL LOSSES             | 10,438,303 | 4,425,498   | 374,479   |        |
| EXPECTED LOSSES          | 5,502,828  | 2,517,881   | 244,699   |        |
| CREDIBILITY              | .03        | .09         | .09       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 10.750     | 4.558       | .386      | 15.694 |
| INDICATED (POST-TEST)    | 8.772      | 3.719       | .315      | 12.806 |
| PRES. ON RATE LEVEL      | 7.772      | 3.556       | .345      | 11.673 |
| DERIVED BY FORMULA       | 7.802      | 3.571       | .342      | 11.715 |
| UNDERLYING PRES. RATE    | 5.667      | 2.593       | .252      | 8.512  |
| PROPOSED                 | 7.802      | 3.571       | .342      | 11.715 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 16.308 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 16.31   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.87   | 10.39   | 11.49   | + 16.31 | 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         |
| <b>TOTAL</b> | <b>39,942</b>    | <b>806,257</b>     | <b>2.019</b>        |                 |         | <b>1</b> | <b>2</b> | <b>16</b> | <b>19</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>96,900</b> | <b>39,602</b> | <b>185,605</b> |         |         | <b>223,000</b> | <b>39,509</b> | <b>186,116</b> | <b>35,525</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>13,959</b> | <b>307,084</b> | <b>137,593</b> | <b>277,965</b> |         | <b>8,972</b> | <b>1,091,213</b> | <b>263,585</b> | <b>568,520</b> | <b>48,928</b> |

|                          | 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. | -539,166  | -274,009    | 514       |       |
| TOTAL LOSSES             | 882,062   | 973,654     | 49,442    |       |
| EXPECTED LOSSES          | 1,486,242 | 662,238     | 49,928    |       |
| CREDIBILITY              | .02       | .05         | .05       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.208     | 2.438       | .124      | 4.770 |
| INDICATED (POST-TEST)    | 1.802     | 1.989       | .101      | 3.892 |
| PRES. ON RATE LEVEL      | 5.103     | 2.274       | .171      | 7.548 |
| DERIVED BY FORMULA       | 5.037     | 2.260       | .168      | 7.465 |
| UNDERLYING PRES. RATE    | 3.721     | 1.658       | .125      | 5.504 |
| PROPOSED                 | 5.037     | 2.260       | .168      | 7.465 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.392 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.39   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.34    | 6.86    | 7.43    | + 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         | 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         |
| <b>TOTAL</b> | <b>40,258</b>    | <b>4,370,481</b>   | <b>10,856</b>       |                 | <b>1</b> | <b>1</b> | <b>5</b> | <b>15</b> | <b>22</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |                |               |                |                | MEDICAL |                  |                |               |                |               |
|--------------|-----------|----------------|---------------|----------------|----------------|---------|------------------|----------------|---------------|----------------|---------------|
|              | DEATH     | P . T .        | MAJOR         | MINOR          | TEMP           | DEATH   | P . T .          | MAJOR          | MINOR         | TEMP           | MED. ONLY     |
| 2005         |           |                | 85,399        | 60,342         | 6,288          |         |                  | 126,923        | 31,295        | 24,079         | 10,700        |
| 2006         |           |                |               |                | 3,819          |         |                  |                |               | 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         |
| <b>TOTAL</b> |           | <b>692,085</b> | <b>85,399</b> | <b>124,428</b> | <b>211,748</b> |         | <b>2,789,200</b> | <b>126,923</b> | <b>65,752</b> | <b>232,048</b> | <b>42,898</b> |

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         |
| <b>TOTAL</b> | <b>10,812</b> | <b>196,145</b> | <b>581,396</b> | <b>354,380</b> | <b>229,110</b> | <b>83,761</b> | <b>760,194</b> | <b>1,070,894</b> | <b>434,893</b> | <b>681,974</b> | <b>59,938</b> |

|                          | 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. | -993,341  | -310,452    | 655       |        |
| TOTAL LOSSES             | 1,709,861 | 1,389,905   | 60,593    |        |
| EXPECTED LOSSES          | 2,837,384 | 787,850     | 57,972    |        |
| CREDIBILITY              | .02       | .05         | .05       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 4.247     | 3.452       | .151      | 7.850  |
| INDICATED (POST-TEST)    | 3.466     | 2.817       | .123      | 6.406  |
| PRES. ON RATE LEVEL      | 9.666     | 2.684       | .197      | 12.547 |
| DERIVED BY FORMULA       | 9.542     | 2.691       | .193      | 12.426 |
| UNDERLYING PRES. RATE    | 7.048     | 1.957       | .144      | 9.149  |
| PROPOSED                 | 9.542     | 2.691       | .193      | 12.426 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 17.298 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 17.30   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 12.20   | 11.43   | 12.35   | + 17.30 | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,580</b>     | <b>7,425</b>       | <b>.470</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |              |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |              |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY    |
| 2008            |           |         |       |       |      |         |         |       |       |      | 7,425        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>7,425</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |               |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|---------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |               |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY     |
| 2008              |           |         |       |       |      |         |         |       |       |      | 11,145        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>11,145</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 11,145    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -20,592 | -16,072     | 34        |       |
| TOTAL LOSSES             |         |             | 11,179    |       |
| EXPECTED LOSSES          | 59,329  | 40,164      | 2,812     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .708      | .708  |
| INDICATED (POST-TEST)    | .000    | .000        | .578      | .578  |
| PRES. ON RATE LEVEL      | 5.150   | 3.486       | .244      | 8.880 |
| DERIVED BY FORMULA       | 5.150   | 3.451       | .247      | 8.848 |
| UNDERLYING PRES. RATE    | 3.755   | 2.542       | .178      | 6.475 |
| PROPOSED                 | 5.150   | 3.451       | .247      | 8.848 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.317 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.32   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.47    | 8.01    | 8.74    | + 12.32 | 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                |                 |         |          |       |      |          |          |
| <b>TOTAL</b> | <b>12,747</b>    | <b>984,927</b>     | <b>7.727</b>        |                 |         | <b>2</b> |       |      | <b>3</b> | <b>5</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>336,351</b> |       | <b>10,335</b> |         |         | <b>607,446</b> |       | <b>8,622</b> | <b>22,173</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>39,375</b> | <b>473,035</b> | <b>5,471</b> | <b>17,236</b> |         | <b>56,609</b> | <b>1,929,564</b> | <b>27,033</b> | <b>30,096</b> | <b>33,303</b> |

|                          | 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. | -169,037  | -113,175    | 243       |        |
| TOTAL LOSSES             | 2,329,546 |             | 33,546    |        |
| EXPECTED LOSSES          | 566,987   | 330,275     | 17,718    |        |
| CREDIBILITY              | .01       | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 18.275    | .000        | .263      | 18.538 |
| INDICATED (POST-TEST)    | 14.912    | .000        | .215      | 15.127 |
| PRES. ON RATE LEVEL      | 6.100     | 3.553       | .191      | 9.844  |
| DERIVED BY FORMULA       | 6.188     | 3.482       | .191      | 9.861  |
| UNDERLYING PRES. RATE    | 4.448     | 2.591       | .139      | 7.178  |
| PROPOSED                 | 6.188     | 3.482       | .191      | 9.861  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 13.727 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 13.73   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.76    | 9.10    | 9.69    | + 13.73 | 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         |
| <b>TOTAL</b> | <b>248,395</b>   | <b>9,067,173</b>   | <b>3.650</b>        |                 | <b>1</b> | <b>16</b> | <b>29</b> | <b>90</b> | <b>136</b> |

| 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         |
| <b>TOTAL</b>    |           | <b>616,061</b> | <b>2,086,290</b> | <b>840,533</b> | <b>565,614</b> |         | <b>367,540</b> | <b>1,686,711</b> | <b>1,731,628</b> | <b>914,656</b> | <b>258,140</b> |

| 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              |           |                | 569,394          | 216,266          | 238,650        |         | 179,632          | 1,503,700        | 1,165,293        | 433,454          | 78,265         |
| 2009              |           |                | 430,198          | 194,705          | 117,316        |         | 110,877          | 2,028,110        | 1,287,673        | 634,265          | 31,992         |
| <b>TOTAL</b>      |           | <b>839,033</b> | <b>4,433,493</b> | <b>1,466,823</b> | <b>880,229</b> |         | <b>1,338,369</b> | <b>9,849,323</b> | <b>4,975,673</b> | <b>2,993,790</b> | <b>354,776</b> |

|                          | 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. | -2,832,763 | -1,487,601  | 2,266     |         |                 |       |
| TOTAL LOSSES             | 13,627,455 | 8,828,914   | 357,042   |         |                 |       |
| EXPECTED LOSSES          | 7,906,413  | 3,671,278   | 218,587   |         |                 |       |
| CREDIBILITY              | .06        | .16         | .17       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 5.486      | 3.554       | .144      | 9.184   |                 |       |
| INDICATED (POST-TEST)    | 4.477      | 2.900       | .118      | 7.495   |                 |       |
| PRES. ON RATE LEVEL      | 4.365      | 2.027       | .121      | 6.513   |                 |       |
| DERIVED BY FORMULA       | 4.372      | 2.167       | .120      | 6.659   |                 |       |
| UNDERLYING PRES. RATE    | 3.183      | 1.478       | .088      | 4.749   |                 |       |
| PROPOSED                 | 4.372      | 2.167       | .120      | 6.659   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 9.269 |
| IND. RATES               |            |             |           | 9.27    | MINIMUM PREMIUM | 2000  |
| MAN. RATES               | 6.04       | 5.80        | 6.41      | + 9.27  | 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         |
| <b>TOTAL</b> | <b>288,247</b>   | <b>9,172,844</b>   | <b>3.182</b>        | <b>2</b>        | <b>2</b> | <b>12</b> | <b>31</b> | <b>75</b> | <b>122</b> |

| 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         |
| <b>TOTAL</b>    | <b>1,022,997</b> | <b>745,148</b> | <b>2,215,688</b> | <b>692,842</b> | <b>515,806</b> | <b>34,718</b> | <b>419,726</b> | <b>1,755,338</b> | <b>800,522</b> | <b>697,645</b> | <b>272,414</b> |

| 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         |
| <b>TOTAL</b>      | <b>1,643,956</b> | <b>998,725</b> | <b>4,130,448</b> | <b>1,175,409</b> | <b>888,346</b> | <b>39,717</b> | <b>1,572,648</b> | <b>7,427,012</b> | <b>3,476,444</b> | <b>2,205,281</b> | <b>371,833</b> |

|                          | 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. | -3,389,520 | -1,516,698  | 2,392     |       |
| TOTAL LOSSES             | 12,422,986 | 6,228,782   | 374,225   |       |
| EXPECTED LOSSES          | 8,981,776  | 3,571,381   | 259,423   |       |
| CREDIBILITY              | .07        | .18         | .19       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 4.310      | 2.161       | .130      | 6.601 |
| INDICATED (POST-TEST)    | 3.517      | 1.763       | .106      | 5.386 |
| PRES. ON RATE LEVEL      | 4.273      | 1.699       | .124      | 6.096 |
| DERIVED BY FORMULA       | 4.220      | 1.711       | .121      | 6.052 |
| UNDERLYING PRES. RATE    | 3.116      | 1.239       | .090      | 4.445 |
| PROPOSED                 | 4.220      | 1.711       | .121      | 6.052 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.424 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.42    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.78    | 5.48    | 6.00    | + 8.42  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>4,048</b>     | <b>27,882</b>      | <b>.689</b>         |                 |         |       |       |      | <b>4</b> | <b>4</b> |

| 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          |
| <b>TOTAL</b>    |           |         |       |       | <b>5,936</b> |         |         |       |       | <b>16,760</b> | <b>5,186</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>65</b> | <b>1,068</b> | <b>908</b> | <b>10,549</b> |         | <b>158</b> | <b>1,997</b> | <b>2,503</b> | <b>61,821</b> | <b>7,727</b> |

|                          | 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. | -70,710 | -28,878     | 92        |        |
| TOTAL LOSSES             |         | 46,903      | 7,819     |        |
| EXPECTED LOSSES          | 256,158 | 89,948      | 6,233     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | 1.159       | .193      | 1.352  |
| INDICATED (POST-TEST)    | .000    | .946        | .157      | 1.103  |
| PRES. ON RATE LEVEL      | 8.678   | 3.048       | .211      | 11.937 |
| DERIVED BY FORMULA       | 8.678   | 3.027       | .210      | 11.915 |
| UNDERLYING PRES. RATE    | 6.328   | 2.222       | .154      | 8.704  |
| PROPOSED                 | 8.678   | 3.027       | .210      | 11.915 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 16.586 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 16.59   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 11.61   | 10.91   | 11.75   | + 16.59 | 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         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2006         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2007         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2008         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 75               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>75</b>        |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             |           |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -519    | -438        | 8         |        |
| TOTAL LOSSES             |         |             | 8         |        |
| EXPECTED LOSSES          | 4,851   | 2,719       | 242       |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .011      | .011   |
| INDICATED (POST-TEST)    | .000    | .000        | .009      | .009   |
| PRES. ON RATE LEVEL      | 8.870   | 4.972       | .443      | 14.285 |
| DERIVED BY FORMULA       | 8.870   | 4.972       | .443      | 14.285 |
| UNDERLYING PRES. RATE    | 6.468   | 3.625       | .323      | 10.416 |
| PROPOSED                 | 8.870   | 4.972       | .443      | 14.285 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 19.886 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 19.89   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 14.03   | 13.11   | 14.06   | + 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         | 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         |
| <b>TOTAL</b> | <b>50,172</b>    | <b>1,254,184</b>   | <b>2.500</b>        |                 |         | <b>3</b> | <b>3</b> |      | <b>12</b> | <b>18</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>373,802</b> | <b>66,539</b> | <b>120,871</b> |         |         | <b>244,054</b> | <b>83,619</b> | <b>305,822</b> | <b>59,477</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>81,309</b> | <b>900,444</b> | <b>223,561</b> | <b>117,277</b> |         | <b>98,536</b> | <b>1,804,198</b> | <b>738,739</b> | <b>622,418</b> | <b>81,487</b> |

|                          | 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. | -731,113  | -333,503    | 837       |       |
| TOTAL LOSSES             | 2,153,374 | 1,368,492   | 82,324    |       |
| EXPECTED LOSSES          | 1,947,175 | 790,211     | 87,301    |       |
| CREDIBILITY              | .02       | .06         | .06       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.292     | 2.728       | .164      | 7.184 |
| INDICATED (POST-TEST)    | 3.502     | 2.226       | .134      | 5.862 |
| PRES. ON RATE LEVEL      | 5.322     | 2.160       | .239      | 7.721 |
| DERIVED BY FORMULA       | 5.286     | 2.164       | .233      | 7.683 |
| UNDERLYING PRES. RATE    | 3.881     | 1.575       | .174      | 5.630 |
| PROPOSED                 | 5.286     | 2.164       | .233      | 7.683 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.695 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.70   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.47    | 7.01    | 7.60    | + 10.70 | 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         | 4,300            | 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        |
| <b>TOTAL</b> | <b>16,808</b>    | <b>85,007</b>      | <b>.506</b>         |                 |         |       |       |      | <b>1</b> | <b>7</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>4,270</b> | <b>21,675</b> |         |         |       | <b>7,249</b> | <b>32,167</b> | <b>19,646</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>2,579</b> | <b>22,826</b> | <b>13,806</b> | <b>32,888</b> |         | <b>2,056</b> | <b>26,564</b> | <b>31,032</b> | <b>114,851</b> | <b>25,608</b> |

|                          | 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. | -218,740 | -108,266    | 318       |       |
| TOTAL LOSSES             |          | 84,311      | 25,926    |       |
| EXPECTED LOSSES          | 611,138  | 260,860     | 30,760    |       |
| CREDIBILITY              | .01      | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .502        | .154      | .656  |
| INDICATED (POST-TEST)    | .000     | .410        | .126      | .536  |
| PRES. ON RATE LEVEL      | 4.986    | 2.129       | .251      | 7.366 |
| DERIVED BY FORMULA       | 4.936    | 2.077       | .247      | 7.260 |
| UNDERLYING PRES. RATE    | 3.636    | 1.552       | .183      | 5.371 |
| PROPOSED                 | 4.936    | 2.077       | .247      | 7.260 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.106 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.11   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 6.93    | 6.61    | 7.25    | + 10.11 | 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        | 1        | 3        |
| 2009         | 2,571            |                    |                     |                 |         |       |       |          |          |          |
| <b>TOTAL</b> | <b>14,200</b>    | <b>91,509</b>      | <b>.644</b>         |                 |         |       |       | <b>3</b> | <b>1</b> | <b>4</b> |

| 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        |           |
| <b>TOTAL</b>    |           |         |       | <b>51,076</b> | <b>5,000</b> |         |         |       | <b>30,433</b> | <b>5,000</b> |           |

| 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        |           |
| <b>TOTAL</b>      |           | <b>2,948</b> | <b>35,204</b> | <b>75,142</b> | <b>8,951</b> |         | <b>4,477</b> | <b>51,374</b> | <b>106,692</b> | <b>19,504</b> |           |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|----------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 94,003   | 210,289     |           |        |
| TOTAL TRANS. LOSSES PG A |          |             |           |        |
| IBNR + FREQUENCY ADJUST. | -331,798 | -154,900    | 498       |        |
| TOTAL LOSSES             |          | 55,389      | 498       |        |
| EXPECTED LOSSES          | 945,294  | 391,068     | 45,866    |        |
| CREDIBILITY              | .01      | .02         | .03       |        |
| PURE PREMIUMS            |          |             |           |        |
| INDICATED (PRE-TEST)     | .000     | .390        | .004      | .394   |
| INDICATED (POST-TEST)    | .000     | .318        | .003      | .321   |
| PRES. ON RATE LEVEL      | 9.129    | 3.777       | .443      | 13.349 |
| DERIVED BY FORMULA       | 9.038    | 3.708       | .430      | 13.176 |
| UNDERLYING PRES. RATE    | 6.657    | 2.754       | .323      | 9.734  |
| PROPOSED                 | 9.038    | 3.708       | .430      | 13.176 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 18.342 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 18.34   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 12.51   | 11.96   | 13.14   | + 18.34 | 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         | 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        |  |
| <b>TOTAL</b> | <b>91,301</b>    | <b>4,154,032</b>   | <b>4.550</b>        |                 |         | <b>13</b> | <b>13</b> | <b>32</b> | <b>58</b> |  |

| 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        |
| <b>TOTAL</b>    |           |         | <b>1,363,711</b> | <b>280,922</b> | <b>206,195</b> |         |         | <b>1,517,191</b> | <b>297,287</b> | <b>425,040</b> | <b>63,686</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>228,846</b> | <b>2,683,093</b> | <b>554,338</b> | <b>319,218</b> |         | <b>431,551</b> | <b>6,904,670</b> | <b>1,535,984</b> | <b>1,280,721</b> | <b>84,196</b> |

|                          | 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. | -1,116,867 | -687,130    | 1,481     |        |
| TOTAL LOSSES             | 9,131,293  | 3,003,131   | 85,677    |        |
| EXPECTED LOSSES          | 3,121,582  | 1,680,852   | 148,820   |        |
| CREDIBILITY              | .03        | .08         | .09       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 10.001     | 3.289       | .094      | 13.384 |
| INDICATED (POST-TEST)    | 8.161      | 2.684       | .077      | 10.922 |
| PRES. ON RATE LEVEL      | 4.689      | 2.525       | .223      | 7.437  |
| DERIVED BY FORMULA       | 4.793      | 2.538       | .210      | 7.541  |
| UNDERLYING PRES. RATE    | 3.419      | 1.841       | .163      | 5.423  |
| PROPOSED                 | 4.793      | 2.538       | .210      | 7.541  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.497 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.50   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 6.87    | 6.60    | 7.32    | + 10.50 | 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         |
| <b>TOTAL</b> | <b>24,982</b>    | <b>1,349,904</b>   | <b>5.404</b>        |                 |         | <b>2</b> | <b>10</b> | <b>9</b> | <b>21</b> |

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        |
| <b>TOTAL</b> |           |         | <b>139,257</b> | <b>209,058</b> | <b>25,023</b> |         |         | <b>92,956</b> | <b>738,068</b> | <b>58,187</b> | <b>87,355</b> |

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         |
| <b>TOTAL</b> |           | <b>56,745</b> | <b>495,735</b> | <b>243,147</b> | <b>51,540</b> |         | <b>98,981</b> | <b>1,543,380</b> | <b>1,062,589</b> | <b>244,315</b> | <b>125,326</b> |

|                          | 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. | -261,470  | -136,138    | 432       |        |
| TOTAL LOSSES             | 1,933,371 | 1,465,453   | 125,758   |        |
| EXPECTED LOSSES          | 775,940   | 357,243     | 38,223    |        |
| CREDIBILITY              | .01       | .03         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 7.739     | 5.866       | .503      | 14.108 |
| INDICATED (POST-TEST)    | 6.315     | 4.787       | .410      | 11.512 |
| PRES. ON RATE LEVEL      | 4.260     | 1.960       | .210      | 6.430  |
| DERIVED BY FORMULA       | 4.281     | 2.045       | .218      | 6.544  |
| UNDERLYING PRES. RATE    | 3.106     | 1.430       | .153      | 4.689  |
| PROPOSED                 | 4.281     | 2.045       | .218      | 6.544  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.109 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.11    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.80    | 5.68    | 6.33    | + 9.11  | 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         |
| <b>TOTAL</b> | <b>16,910</b>    | <b>876,553</b>     | <b>5.184</b>        |                 |         | <b>1</b> | <b>7</b> | <b>18</b> | <b>26</b> |

| REPORTED LOSSES |           |         |               |                |               |         |         |                |                |               |               |
|-----------------|-----------|---------|---------------|----------------|---------------|---------|---------|----------------|----------------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |               |                |               | MEDICAL |         |                |                |               |               |
|                 | DEATH     | P . T . | MAJOR         | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR          | TEMP          | MED. ONLY     |
| 2005            |           |         |               | 87,647         | 6,928         |         |         |                | 239,992        | 13,789        | 355           |
| 2006            |           |         | 78,084        | 28,181         | 12,155        |         |         | 201,402        | 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        |
| <b>TOTAL</b>    |           |         | <b>78,084</b> | <b>196,022</b> | <b>48,198</b> |         |         | <b>201,402</b> | <b>281,522</b> | <b>56,666</b> | <b>14,659</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>35,982</b> | <b>331,261</b> | <b>293,889</b> | <b>79,136</b> |         | <b>64,519</b> | <b>956,647</b> | <b>1,053,552</b> | <b>199,213</b> | <b>19,000</b> |

|                          | 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. | -231,101  | -178,202    | 326       |        |
| TOTAL LOSSES             | 1,157,308 | 1,447,588   | 19,326    |        |
| EXPECTED LOSSES          | 633,957   | 432,220     | 31,114    |        |
| CREDIBILITY              | .01       | .03         | .03       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 6.844     | 8.561       | .114      | 15.519 |
| INDICATED (POST-TEST)    | 5.585     | 6.986       | .093      | 12.664 |
| PRES. ON RATE LEVEL      | 5.142     | 3.505       | .252      | 8.899  |
| DERIVED BY FORMULA       | 5.146     | 3.609       | .247      | 9.002  |
| UNDERLYING PRES. RATE    | 3.749     | 2.556       | .184      | 6.489  |
| PROPOSED                 | 5.146     | 3.609       | .247      | 9.002  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.531 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.53   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.34    | 7.97    | 8.76    | + 12.53 | 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         |
| <b>TOTAL</b> | <b>85,738</b>    | <b>2,673,599</b>   | <b>3.118</b>        |                 |         | <b>5</b> | <b>13</b> | <b>45</b> | <b>63</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>482,858</b> | <b>327,862</b> | <b>313,691</b> |         |         | <b>500,976</b> | <b>320,336</b> | <b>541,801</b> | <b>186,075</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>139,469</b> | <b>1,320,981</b> | <b>576,582</b> | <b>484,970</b> |         | <b>282,548</b> | <b>3,155,758</b> | <b>1,474,463</b> | <b>1,676,392</b> | <b>257,568</b> |

|                          | 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. | -813,012  | -529,561    | 1,424     |       |
| TOTAL LOSSES             | 4,085,744 | 3,682,846   | 258,992   |       |
| EXPECTED LOSSES          | 2,176,031 | 1,262,064   | 156,901   |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.765     | 4.295       | .302      | 9.362 |
| INDICATED (POST-TEST)    | 3.888     | 3.505       | .246      | 7.639 |
| PRES. ON RATE LEVEL      | 3.480     | 2.019       | .251      | 5.750 |
| DERIVED BY FORMULA       | 3.492     | 2.138       | .251      | 5.881 |
| UNDERLYING PRES. RATE    | 2.538     | 1.472       | .183      | 4.193 |
| PROPOSED                 | 3.492     | 2.138       | .251      | 5.881 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.186 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.19    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.39    | 5.11    | 5.66    | + 8.19  | 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                |                 |         |          |          |      |           |           |
| <b>TOTAL</b> | <b>32,995</b>    | <b>1,930,136</b>   | <b>5.850</b>        |                 |         | <b>3</b> | <b>1</b> |      | <b>13</b> | <b>17</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>853,612</b> | <b>26,935</b> | <b>70,536</b> |         |         | <b>745,087</b> | <b>34,235</b> | <b>167,954</b> | <b>31,777</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>102,979</b> | <b>873,800</b> | <b>63,076</b> | <b>135,097</b> |         | <b>119,753</b> | <b>1,662,930</b> | <b>246,955</b> | <b>592,935</b> | <b>43,008</b> |

|                          | 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. | -262,282  | -171,515    | 247       |        |
| TOTAL LOSSES             | 2,497,180 | 866,548     | 43,255    |        |
| EXPECTED LOSSES          | 721,600   | 421,677     | 25,077    |        |
| CREDIBILITY              | .02       | .04         | .05       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 7.568     | 2.626       | .131      | 10.325 |
| INDICATED (POST-TEST)    | 6.175     | 2.143       | .107      | 8.425  |
| PRES. ON RATE LEVEL      | 2.999     | 1.753       | .104      | 4.856  |
| DERIVED BY FORMULA       | 3.063     | 1.769       | .104      | 4.936  |
| UNDERLYING PRES. RATE    | 2.187     | 1.278       | .076      | 3.541  |
| PROPOSED                 | 3.063     | 1.769       | .104      | 4.936  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.871 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.87    | MINIMUM PREMIUM | 1930  |
| MAN. RATES | 4.25    | 4.26    | 4.78    | + 6.87  | 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         |
| <b>TOTAL</b> | <b>200,511</b>   | <b>6,927,774</b>   | <b>3.455</b>        | <b>1</b>        |         | <b>11</b> | <b>25</b> | <b>85</b> | <b>122</b> |

| 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         |
| <b>TOTAL</b>    | <b>613,491</b> |         | <b>1,706,290</b> | <b>597,700</b> | <b>449,916</b> | <b>2,460</b> |         | <b>1,410,736</b> | <b>594,521</b> | <b>1,193,002</b> | <b>359,658</b> |

| 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         |
| <b>TOTAL</b>      | <b>985,880</b> | <b>218,541</b> | <b>3,654,482</b> | <b>1,033,050</b> | <b>748,478</b> | <b>2,814</b> | <b>352,012</b> | <b>7,429,945</b> | <b>2,922,981</b> | <b>3,596,809</b> | <b>486,684</b> |

|                          | 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. | -2,458,191 | -1,605,293  | 3,311     |       |
| TOTAL LOSSES             | 10,185,483 | 6,696,025   | 489,995   |       |
| EXPECTED LOSSES          | 6,965,753  | 3,984,153   | 308,788   |       |
| CREDIBILITY              | .05        | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 5.080      | 3.339       | .244      | 8.663 |
| INDICATED (POST-TEST)    | 4.145      | 2.725       | .199      | 7.069 |
| PRES. ON RATE LEVEL      | 4.764      | 2.725       | .211      | 7.700 |
| DERIVED BY FORMULA       | 4.733      | 2.725       | .209      | 7.667 |
| UNDERLYING PRES. RATE    | 3.474      | 1.987       | .154      | 5.615 |
| PROPOSED                 | 4.733      | 2.725       | .209      | 7.667 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.673 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.67   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.30    | 6.92    | 7.58    | + 10.67 | 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         |
| <b>TOTAL</b> | <b>231,407</b>   | <b>9,960,820</b>   | <b>4.304</b>        |                 |         | <b>18</b> | <b>27</b> | <b>137</b> | <b>182</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>3,202,425</b> | <b>745,592</b> | <b>620,448</b> |         |         | <b>2,729,535</b> | <b>968,362</b> | <b>1,230,330</b> | <b>464,128</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>616,370</b> | <b>5,603,360</b> | <b>1,412,324</b> | <b>999,521</b> |         | <b>1,085,092</b> | <b>11,510,363</b> | <b>4,618,778</b> | <b>3,855,502</b> | <b>623,411</b> |

|                          | 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. | -4,368,988 | -2,367,333  | 3,764     |        |
| TOTAL LOSSES             | 14,446,197 | 8,518,792   | 627,175   |        |
| EXPECTED LOSSES          | 11,456,961 | 5,549,139   | 411,905   |        |
| CREDIBILITY              | .06        | .15         | .17       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 6.243      | 3.681       | .271      | 10.195 |
| INDICATED (POST-TEST)    | 5.094      | 3.004       | .221      | 8.319  |
| PRES. ON RATE LEVEL      | 6.790      | 3.289       | .244      | 10.323 |
| DERIVED BY FORMULA       | 6.688      | 3.246       | .240      | 10.174 |
| UNDERLYING PRES. RATE    | 4.951      | 2.398       | .178      | 7.527  |
| PROPOSED                 | 6.688      | 3.246       | .240      | 10.174 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.163 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.16   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.00   | 9.36    | 10.16   | + 14.16 | 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        |
| <b>TOTAL</b> | <b>138,362</b>   | <b>6,355,200</b>   | <b>4.593</b>        |                 |         | <b>15</b> | <b>24</b> | <b>55</b> | <b>94</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>2,219,240</b> | <b>639,737</b> | <b>324,141</b> |         |         | <b>2,025,597</b> | <b>608,048</b> | <b>292,489</b> | <b>245,948</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>359,549</b> | <b>4,286,809</b> | <b>1,171,013</b> | <b>448,118</b> |         | <b>574,973</b> | <b>7,413,240</b> | <b>2,791,675</b> | <b>875,218</b> | <b>338,947</b> |

|                          | 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. | -2,305,733 | -1,136,974  | 1,369     |        |
| TOTAL LOSSES             | 10,328,838 | 4,149,050   | 340,316   |        |
| EXPECTED LOSSES          | 6,334,212  | 2,739,567   | 141,129   |        |
| CREDIBILITY              | .04        | .11         | .12       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 7.465      | 2.999       | .246      | 10.710 |
| INDICATED (POST-TEST)    | 6.091      | 2.447       | .201      | 8.739  |
| PRES. ON RATE LEVEL      | 6.278      | 2.716       | .140      | 9.134  |
| DERIVED BY FORMULA       | 6.271      | 2.686       | .147      | 9.104  |
| UNDERLYING PRES. RATE    | 4.578      | 1.980       | .102      | 6.660  |
| PROPOSED                 | 6.271      | 2.686       | .147      | 9.104  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.673 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.67   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.43    | 8.20    | 8.99    | + 12.67 | 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         |
| <b>TOTAL</b> | <b>94,571</b>    | <b>12,466,720</b>  | <b>13.182</b>       |                 | <b>1</b> | <b>11</b> | <b>8</b> |      | <b>21</b> | <b>41</b> |

| 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         |
| <b>TOTAL</b>    |           | <b>1,998,239</b> | <b>1,643,403</b> | <b>260,544</b> | <b>148,239</b> |         | <b>6,551,290</b> | <b>1,088,606</b> | <b>344,971</b> | <b>214,708</b> | <b>216,720</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>437,498</b> | <b>3,068,281</b> | <b>469,289</b> | <b>275,760</b> |         | <b>1,247,628</b> | <b>4,747,626</b> | <b>1,506,604</b> | <b>782,500</b> | <b>289,415</b> |

|                          | 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. | -1,313,037 | -546,519    | 1,649     |        |
| TOTAL LOSSES             | 8,187,996  | 2,487,634   | 291,064   |        |
| EXPECTED LOSSES          | 3,954,960  | 1,420,457   | 123,888   |        |
| CREDIBILITY              | .03        | .08         | .09       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 8.658      | 2.630       | .308      | 11.596 |
| INDICATED (POST-TEST)    | 7.065      | 2.146       | .251      | 9.462  |
| PRES. ON RATE LEVEL      | 5.735      | 2.060       | .180      | 7.975  |
| DERIVED BY FORMULA       | 5.775      | 2.067       | .186      | 8.028  |
| UNDERLYING PRES. RATE    | 4.182      | 1.502       | .131      | 5.815  |
| PROPOSED                 | 5.775      | 2.067       | .186      | 8.028  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 11.175 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 11.18   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.37    | 7.08    | 7.85    | + 11.18 | 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         |
| <b>TOTAL</b> | <b>33,732</b>    | <b>6,369,418</b>   | <b>18.882</b>       |                 |         | <b>11</b> |       | <b>6</b> | <b>16</b> | <b>33</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>2,717,695</b> | <b>158,919</b> | <b>171,209</b> |         |         | <b>2,721,694</b> | <b>198,771</b> | <b>370,370</b> | <b>30,760</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>310,801</b> | <b>3,648,907</b> | <b>341,431</b> | <b>330,520</b> |         | <b>577,415</b> | <b>7,922,238</b> | <b>1,112,922</b> | <b>1,390,163</b> | <b>44,977</b> |

|                          | 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. | -1,129,072 | -257,844    | 1,089     |        |
| TOTAL LOSSES             | 11,330,289 | 2,917,192   | 46,066    |        |
| EXPECTED LOSSES          | 3,805,645  | 748,850     | 70,838    |        |
| CREDIBILITY              | .02        | .04         | .05       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 33.589     | 8.648       | .137      | 42.374 |
| INDICATED (POST-TEST)    | 27.409     | 7.057       | .112      | 34.578 |
| PRES. ON RATE LEVEL      | 15.472     | 3.045       | .288      | 18.805 |
| DERIVED BY FORMULA       | 15.711     | 3.205       | .279      | 19.195 |
| UNDERLYING PRES. RATE    | 11.282     | 2.220       | .210      | 13.712 |
| PROPOSED                 | 15.711     | 3.205       | .279      | 19.195 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 26.72   | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 17.43   | 16.79   | 18.51   | + 26.72 | 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         |  |
| <b>TOTAL</b> | <b>22,417</b>    | <b>1,052,332</b>   | <b>4.694</b>        |                 |         | <b>2</b> | <b>4</b> | <b>6</b> |     | <b>12</b> |  |

| 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         |
| <b>TOTAL</b>    |           |         | <b>262,040</b> | <b>86,603</b> | <b>44,568</b> |         |         | <b>377,378</b> | <b>100,199</b> | <b>73,590</b> | <b>107,954</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>51,825</b> | <b>454,878</b> | <b>145,358</b> | <b>72,300</b> |         | <b>97,085</b> | <b>1,384,475</b> | <b>461,912</b> | <b>227,159</b> | <b>142,027</b> |

|                          | 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. | -344,119  | -94,398     | 408       |        |
| TOTAL LOSSES             | 1,644,144 | 812,331     | 142,435   |        |
| EXPECTED LOSSES          | 1,185,187 | 276,401     | 28,022    |        |
| CREDIBILITY              | .01       | .03         | .03       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 7.334     | 3.624       | .635      | 11.593 |
| INDICATED (POST-TEST)    | 5.985     | 2.957       | .518      | 9.460  |
| PRES. ON RATE LEVEL      | 7.251     | 1.691       | .171      | 9.113  |
| DERIVED BY FORMULA       | 7.238     | 1.729       | .181      | 9.148  |
| UNDERLYING PRES. RATE    | 5.287     | 1.233       | .125      | 6.645  |
| PROPOSED                 | 7.238     | 1.729       | .181      | 9.148  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.734 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.73   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.69    | 8.21    | 8.97    | + 12.73 | 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                           |                 |         |       |       |      |
| <b>TOTAL</b> | <b>888</b>       | <b>530</b>         | <b>.060</b>         |  |  | <b>888</b>                    |                 |         |       |       |      |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2009            |           |         |       |       |      |         |         |       |       |      | 530        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>530</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2009              |           |         |       |       |      |         |         |       |       |      | 686        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>686</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             | 686       |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -7,239  | -3,704      | 28        |        |
| TOTAL LOSSES             |         |             | 714       |        |
| EXPECTED LOSSES          | 50,385  | 19,119      | 951       |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .080      | .080   |
| INDICATED (POST-TEST)    | .000    | .000        | .065      | .065   |
| PRES. ON RATE LEVEL      | 7.781   | 2.953       | .147      | 10.881 |
| DERIVED BY FORMULA       | 7.781   | 2.953       | .147      | 10.881 |
| UNDERLYING PRES. RATE    | 5.674   | 2.153       | .107      | 7.934  |
| PROPOSED                 | 7.781   | 2.953       | .147      | 10.881 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 15.147 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 15.15   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.69   | 9.98    | 10.71   | + 15.15 | 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                |                 |         |          |          |          |           |
| <b>TOTAL</b> | <b>28,344</b>    | <b>616,472</b>     | <b>2.175</b>        |                 |         | <b>1</b> | <b>4</b> | <b>9</b> | <b>14</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>111,264</b> | <b>125,856</b> | <b>50,398</b> |         |         | <b>63,763</b> | <b>132,552</b> | <b>88,096</b> | <b>44,543</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>2,595</b> | <b>238,381</b> | <b>242,271</b> | <b>67,682</b> |         | <b>3,364</b> | <b>319,946</b> | <b>555,564</b> | <b>271,741</b> | <b>58,597</b> |

|                          | 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. | -491,783  | -236,447    | 602       |        |
| TOTAL LOSSES             | 72,503    | 900,811     | 59,199    |        |
| EXPECTED LOSSES          | 1,407,280 | 613,364     | 53,855    |        |
| CREDIBILITY              | .01       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | .256      | 3.178       | .209      | 3.643  |
| INDICATED (POST-TEST)    | .209      | 2.593       | .171      | 2.973  |
| PRES. ON RATE LEVEL      | 6.808     | 2.968       | .261      | 10.037 |
| DERIVED BY FORMULA       | 6.742     | 2.953       | .257      | 9.952  |
| UNDERLYING PRES. RATE    | 4.965     | 2.164       | .190      | 7.319  |
| PROPOSED                 | 6.742     | 2.953       | .257      | 9.952  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 13.854 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 13.85   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.62    | 8.67    | 9.88    | + 13.85 | 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         | 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         |
| <b>TOTAL</b> | <b>28,899</b>    | <b>1,922,358</b>   | <b>6.652</b>        |                 |         | <b>4</b> | <b>13</b> | <b>12</b> | <b>29</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>587,876</b> | <b>323,353</b> | <b>20,825</b> |         |         | <b>520,912</b> | <b>398,587</b> | <b>59,064</b> | <b>11,741</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>146,752</b> | <b>1,210,978</b> | <b>506,382</b> | <b>55,397</b> |         | <b>191,586</b> | <b>2,619,743</b> | <b>1,495,151</b> | <b>264,065</b> | <b>16,372</b> |

|                          | 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. | -881,329  | -638,810    | 704       |        |
| TOTAL LOSSES             | 3,287,730 | 1,682,185   | 17,076    |        |
| EXPECTED LOSSES          | 2,609,580 | 1,678,743   | 61,844    |        |
| CREDIBILITY              | .02       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 11.377    | 5.821       | .059      | 17.257 |
| INDICATED (POST-TEST)    | 9.284     | 4.750       | .048      | 14.082 |
| PRES. ON RATE LEVEL      | 12.384    | 7.966       | .294      | 20.644 |
| DERIVED BY FORMULA       | 12.322    | 7.837       | .284      | 20.443 |
| UNDERLYING PRES. RATE    | 9.030     | 5.809       | .214      | 15.053 |
| PROPOSED                 | 12.322    | 7.837       | .284      | 20.443 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 28.458 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 28.46   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 17.62   | 17.83   | 20.32   | + 28.46 | 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         |
| <b>TOTAL</b> | <b>126,886</b>   | <b>1,633,421</b>   | <b>1.287</b>        |                 |         | <b>5</b> | <b>5</b> | <b>25</b> | <b>35</b> |

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         |
| <b>TOTAL</b> |           |         | <b>655,804</b> | <b>95,739</b> | <b>60,416</b> |         |         | <b>352,219</b> | <b>163,638</b> | <b>151,049</b> | <b>154,556</b> |

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         |
| <b>TOTAL</b> |           | <b>155,514</b> | <b>1,255,514</b> | <b>209,120</b> | <b>99,425</b> |         | <b>183,307</b> | <b>1,859,681</b> | <b>885,165</b> | <b>438,454</b> | <b>208,604</b> |

|                          | 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. | -660,110  | -385,090    | 1,190     |       |
| TOTAL LOSSES             | 2,793,906 | 1,247,074   | 209,794   |       |
| EXPECTED LOSSES          | 1,947,699 | 1,001,131   | 106,584   |       |
| CREDIBILITY              | .04       | .10         | .11       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.202     | .983        | .165      | 3.350 |
| INDICATED (POST-TEST)    | 1.797     | .802        | .135      | 2.734 |
| PRES. ON RATE LEVEL      | 2.105     | 1.082       | .115      | 3.302 |
| DERIVED BY FORMULA       | 2.093     | 1.054       | .117      | 3.264 |
| UNDERLYING PRES. RATE    | 1.535     | .789        | .084      | 2.408 |
| PROPOSED                 | 2.093     | 1.054       | .117      | 3.264 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.543 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.54    | MINIMUM PREMIUM | 1370  |
| MAN. RATES | 3.00    | 2.93    | 3.25    | + 4.54  | 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         |
| <b>TOTAL</b> | <b>489,298</b>   | <b>10,242,476</b>  | <b>2.093</b>        |                 |         | <b>16</b> | <b>24</b> | <b>87</b> | <b>128</b> |

| 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        |
| <b>TOTAL</b>    | <b>200,000</b> |         | <b>3,364,384</b> | <b>626,495</b> | <b>376,336</b> | <b>7,750</b> |         | <b>3,664,167</b> | <b>816,432</b> | <b>649,883</b> | <b>537,029</b> |

| 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        |
| <b>TOTAL</b>      | <b>646,485</b> | <b>456,158</b> | <b>5,073,550</b> | <b>1,094,218</b> | <b>663,384</b> | <b>510,503</b> | <b>765,302</b> | <b>8,704,576</b> | <b>3,327,127</b> | <b>2,370,903</b> | <b>738,458</b> |

|                          | 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. | -2,673,496 | -1,575,332  | 4,007     |       |
| TOTAL LOSSES             | 13,483,078 | 5,880,300   | 742,465   |       |
| EXPECTED LOSSES          | 7,637,943  | 3,977,991   | 381,652   |       |
| CREDIBILITY              | .10        | .25         | .27       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 2.756      | 1.202       | .152      | 4.110 |
| INDICATED (POST-TEST)    | 2.249      | .981        | .124      | 3.354 |
| PRES. ON RATE LEVEL      | 2.141      | 1.115       | .107      | 3.363 |
| DERIVED BY FORMULA       | 2.152      | 1.082       | .112      | 3.346 |
| UNDERLYING PRES. RATE    | 1.561      | .813        | .078      | 2.452 |
| PROPOSED                 | 2.157      | 1.085       | .112      | 3.354 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.669 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.67    | MINIMUM PREMIUM | 1400  |
| MAN. RATES | 3.34    | 3.08    | 3.31    | + 4.67  | 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         |
| <b>TOTAL</b> | <b>28,601</b>    | <b>1,313,460</b>   | <b>4.592</b>        |                 |         | <b>1</b> | <b>4</b> |      | <b>16</b> | <b>21</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>144,538</b> | <b>174,620</b> | <b>98,357</b> |         |         | <b>130,662</b> | <b>351,984</b> | <b>348,212</b> | <b>65,087</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>70,115</b> | <b>571,728</b> | <b>238,647</b> | <b>172,500</b> |         | <b>162,523</b> | <b>1,753,961</b> | <b>1,187,762</b> | <b>1,232,210</b> | <b>93,710</b> |

|                          | 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. | -219,468  | -161,820    | 506       |        |
| TOTAL LOSSES             | 2,338,859 | 2,669,299   | 94,216    |        |
| EXPECTED LOSSES          | 622,930   | 410,424     | 49,193    |        |
| CREDIBILITY              | .01       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 8.178     | 9.333       | .329      | 17.840 |
| INDICATED (POST-TEST)    | 6.673     | 7.616       | .268      | 14.557 |
| PRES. ON RATE LEVEL      | 2.987     | 1.968       | .236      | 5.191  |
| DERIVED BY FORMULA       | 3.024     | 2.194       | .237      | 5.455  |
| UNDERLYING PRES. RATE    | 2.178     | 1.435       | .172      | 3.785  |
| PROPOSED                 | 3.024     | 2.194       | .237      | 5.455  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.59    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 3.77    | 4.26    | 5.11    | + 7.59  | 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         |
| <b>TOTAL</b> | <b>522,766</b>   | <b>11,293,072</b>  | <b>2.160</b>        |                 |         | <b>25</b> | <b>36</b> | <b>137</b> | <b>198</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>3,796,962</b> | <b>902,730</b> | <b>760,243</b> |         |         | <b>2,655,424</b> | <b>984,120</b> | <b>1,439,070</b> | <b>754,523</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>773,800</b> | <b>7,268,284</b> | <b>1,754,492</b> | <b>1,217,841</b> |         | <b>1,056,935</b> | <b>12,955,437</b> | <b>4,514,584</b> | <b>4,653,644</b> | <b>1,027,780</b> |

|                          | 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. | -4,878,922 | -2,166,353  | 5,247     |       |
| TOTAL LOSSES             | 17,175,534 | 9,974,208   | 1,033,027 |       |
| EXPECTED LOSSES          | 13,895,120 | 5,452,449   | 517,538   |       |
| CREDIBILITY              | .10        | .26         | .28       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.286      | 1.908       | .198      | 5.392 |
| INDICATED (POST-TEST)    | 2.681      | 1.557       | .162      | 4.400 |
| PRES. ON RATE LEVEL      | 3.645      | 1.430       | .136      | 5.211 |
| DERIVED BY FORMULA       | 3.549      | 1.463       | .143      | 5.155 |
| UNDERLYING PRES. RATE    | 2.658      | 1.043       | .099      | 3.800 |
| PROPOSED                 | 3.549      | 1.463       | .143      | 5.155 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.176 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.18    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.04    | 4.77    | 5.13    | + 7.18  | 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         |
| <b>TOTAL</b> | <b>410,942</b>   | <b>13,900,732</b>  | <b>3.383</b>        |                 |         | <b>18</b> | <b>44</b> | <b>156</b> | <b>218</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>3,091,415</b> | <b>1,346,505</b> | <b>818,889</b> |         |         | <b>2,422,153</b> | <b>3,772,792</b> | <b>1,660,200</b> | <b>788,778</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>607,434</b> | <b>6,493,096</b> | <b>2,456,314</b> | <b>1,174,382</b> |         | <b>868,292</b> | <b>12,967,431</b> | <b>9,456,597</b> | <b>5,062,725</b> | <b>1,095,170</b> |

|                          | 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. | -2,726,988 | -2,361,575  | 6,970     |       |
| TOTAL LOSSES             | 18,209,265 | 15,788,443  | 1,102,140 |       |
| EXPECTED LOSSES          | 7,935,289  | 6,081,941   | 624,632   |       |
| CREDIBILITY              | .09        | .22         | .24       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 4.431      | 3.842       | .268      | 8.541 |
| INDICATED (POST-TEST)    | 3.616      | 3.135       | .219      | 6.970 |
| PRES. ON RATE LEVEL      | 2.648      | 2.030       | .208      | 4.886 |
| DERIVED BY FORMULA       | 2.735      | 2.273       | .211      | 5.219 |
| UNDERLYING PRES. RATE    | 1.931      | 1.480       | .152      | 3.563 |
| PROPOSED                 | 2.735      | 2.273       | .211      | 5.219 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.265 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.27    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 4.44    | 4.30    | 4.81    | + 7.27  | 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         |
| <b>TOTAL</b> | <b>66,560</b>    | <b>3,939,873</b>   | <b>5.919</b>        |                 |         | <b>10</b> | <b>12</b> |      | <b>20</b> | <b>42</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>1,480,451</b> | <b>305,049</b> | <b>191,382</b> |         |         | <b>1,360,730</b> | <b>292,932</b> | <b>218,381</b> | <b>90,948</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>130,845</b> | <b>2,809,285</b> | <b>558,266</b> | <b>272,444</b> |         | <b>293,628</b> | <b>5,640,309</b> | <b>1,364,875</b> | <b>637,100</b> | <b>120,236</b> |

|                          | 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. | -1,450,591 | -527,372    | 507       |        |
| TOTAL LOSSES             | 7,423,476  | 2,305,313   | 120,743   |        |
| EXPECTED LOSSES          | 3,881,113  | 1,238,016   | 53,247    |        |
| CREDIBILITY              | .03        | .07         | .07       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 11.153     | 3.464       | .181      | 14.798 |
| INDICATED (POST-TEST)    | 9.101      | 2.827       | .148      | 12.076 |
| PRES. ON RATE LEVEL      | 7.996      | 2.551       | .110      | 10.657 |
| DERIVED BY FORMULA       | 8.029      | 2.570       | .113      | 10.712 |
| UNDERLYING PRES. RATE    | 5.831      | 1.860       | .080      | 7.771  |
| PROPOSED                 | 8.029      | 2.570       | .113      | 10.712 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.912 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.91   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.08   | 9.60    | 10.49   | + 14.91 | 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         | 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        |          | 2         |
| <b>TOTAL</b> | <b>16,697</b>    | <b>616,167</b>     | <b>3.690</b>        |                 |         |       |       | <b>1</b> | <b>5</b> | <b>11</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>151,102</b> | <b>167,399</b> | <b>27,651</b> |         |         | <b>92,798</b> | <b>72,864</b> | <b>43,998</b> | <b>60,355</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>15,224</b> | <b>444,214</b> | <b>232,133</b> | <b>54,655</b> |         | <b>11,214</b> | <b>593,257</b> | <b>236,983</b> | <b>146,172</b> | <b>88,379</b> |

|                          | 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. | -186,611  | -97,229     | 459       |       |
| TOTAL LOSSES             | 877,298   | 572,714     | 88,838    |       |
| EXPECTED LOSSES          | 618,123   | 282,346     | 29,720    |       |
| CREDIBILITY              | .01       | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 5.254     | 3.430       | .532      | 9.216 |
| INDICATED (POST-TEST)    | 4.287     | 2.799       | .434      | 7.520 |
| PRES. ON RATE LEVEL      | 5.077     | 2.319       | .244      | 7.640 |
| DERIVED BY FORMULA       | 5.069     | 2.333       | .250      | 7.652 |
| UNDERLYING PRES. RATE    | 3.702     | 1.691       | .178      | 5.571 |
| PROPOSED                 | 5.061     | 2.329       | .250      | 7.640 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.635 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.64   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.03    | 6.80    | 7.52    | + 10.64 | 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         | 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            |                    |                     |                 |         |          |          |      |     |          |
| <b>TOTAL</b> | <b>12,994</b>    | <b>502,394</b>     | <b>3.866</b>        |                 |         | <b>1</b> | <b>1</b> |      |     | <b>2</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>241,974</b> | <b>45,930</b> |      |         |         | <b>161,261</b> | <b>45,738</b> |      | <b>7,491</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>48,625</b> | <b>424,310</b> | <b>67,323</b> | <b>6,609</b> |         | <b>78,537</b> | <b>700,830</b> | <b>173,497</b> | <b>14,998</b> | <b>11,473</b> |

|                          | 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. | -48,228   | -34,184     | 64        |        |
| TOTAL LOSSES             | 1,204,074 | 228,243     | 11,537    |        |
| EXPECTED LOSSES          | 133,189   | 83,811      | 6,366     |        |
| CREDIBILITY              | .01       | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 9.266     | 1.757       | .089      | 11.112 |
| INDICATED (POST-TEST)    | 7.561     | 1.434       | .073      | 9.068  |
| PRES. ON RATE LEVEL      | 1.406     | .885        | .066      | 2.357  |
| DERIVED BY FORMULA       | 1.468     | .896        | .066      | 2.430  |
| UNDERLYING PRES. RATE    | 1.025     | .645        | .049      | 1.719  |
| PROPOSED                 | 1.468     | .896        | .066      | 2.430  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.382 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.38    | MINIMUM PREMIUM | 1090  |
| MAN. RATES | 2.27    | 2.15    | 2.32    | + 3.38  | 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        |
| <b>TOTAL</b> | <b>20,732</b>    | <b>409,691</b>     | <b>1.976</b>        |                 |         | <b>1</b> | <b>1</b> |      | <b>4</b> | <b>6</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>197,195</b> | <b>15,145</b> | <b>10,163</b> |         |         | <b>67,346</b> | <b>26,005</b> | <b>28,877</b> | <b>64,960</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>1,152</b> | <b>376,902</b> | <b>29,073</b> | <b>14,821</b> |         | <b>1,566</b> | <b>321,098</b> | <b>135,878</b> | <b>84,733</b> | <b>85,381</b> |

|                          | 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. | -192,214 | -162,153    | 227       |       |
| TOTAL LOSSES             | 508,504  | 102,352     | 85,608    |       |
| EXPECTED LOSSES          | 524,727  | 392,251     | 23,013    |       |
| CREDIBILITY              | .01      | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 2.453    | .494        | .413      | 3.360 |
| INDICATED (POST-TEST)    | 2.002    | .403        | .337      | 2.742 |
| PRES. ON RATE LEVEL      | 3.471    | 2.595       | .152      | 6.218 |
| DERIVED BY FORMULA       | 3.456    | 2.529       | .158      | 6.143 |
| UNDERLYING PRES. RATE    | 2.531    | 1.892       | .111      | 4.534 |
| PROPOSED                 | 3.456    | 2.529       | .158      | 6.143 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.551 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.55    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.85    | 5.56    | 6.12    | + 8.55  | 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              |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>6,239</b>     | <b>134,472</b>     | <b>2,155</b>        |                 |         |       |       |      | <b>5</b> | <b>5</b> |

| 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         |              |
| <b>TOTAL</b>    |           |         |       |       | <b>53,836</b> |         |         |       |       | <b>79,117</b> | <b>1,519</b> |

| 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         |              |
| <b>TOTAL</b>      |           | <b>1,087</b> | <b>15,850</b> | <b>13,216</b> | <b>87,504</b> |         | <b>1,324</b> | <b>20,064</b> | <b>30,089</b> | <b>262,974</b> | <b>1,925</b> |

|                          | 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. | -106,403 | -39,377     | 77        |       |
| TOTAL LOSSES             |          | 354,406     | 2,002     |       |
| EXPECTED LOSSES          | 286,370  | 94,833      | 7,986     |       |
| CREDIBILITY              | .01      | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | 5.680       | .032      | 5.712 |
| INDICATED (POST-TEST)    | .000     | 4.635       | .026      | 4.661 |
| PRES. ON RATE LEVEL      | 6.295    | 2.085       | .175      | 8.555 |
| DERIVED BY FORMULA       | 6.232    | 2.111       | .174      | 8.517 |
| UNDERLYING PRES. RATE    | 4.590    | 1.520       | .128      | 6.238 |
| PROPOSED                 | 6.232    | 2.111       | .174      | 8.517 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 11.856 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 11.86   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.25    | 7.78    | 8.42    | + 11.86 | 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         |
| <b>TOTAL</b> | <b>34,194</b>    | <b>2,853,007</b>   | <b>8.344</b>        |                 |         | <b>4</b> | <b>12</b> | <b>13</b> | <b>29</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>1,017,500</b> | <b>263,909</b> | <b>46,055</b> |         |         | <b>1,090,654</b> | <b>254,548</b> | <b>147,517</b> | <b>32,824</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>78,870</b> | <b>1,361,922</b> | <b>435,241</b> | <b>74,230</b> |         | <b>222,788</b> | <b>3,374,686</b> | <b>1,120,531</b> | <b>421,189</b> | <b>44,264</b> |

|                          | 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. | -264,096  | -296,511    | 471       |        |
| TOTAL LOSSES             | 4,774,170 | 1,754,680   | 44,735    |        |
| EXPECTED LOSSES          | 753,977   | 749,533     | 44,111    |        |
| CREDIBILITY              | .02       | .04         | .05       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 13.962    | 5.132       | .131      | 19.225 |
| INDICATED (POST-TEST)    | 11.393    | 4.188       | .107      | 15.688 |
| PRES. ON RATE LEVEL      | 3.024     | 3.006       | .177      | 6.207  |
| DERIVED BY FORMULA       | 3.191     | 3.053       | .174      | 6.418  |
| UNDERLYING PRES. RATE    | 2.205     | 2.192       | .129      | 4.526  |
| PROPOSED                 | 3.191     | 3.053       | .174      | 6.418  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.934 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.93    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.59    | 5.48    | 6.11    | + 8.93  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>11,470</b>    | <b>158,300</b>     | <b>1.380</b>        |                 |         |       |       |      | <b>6</b> | <b>6</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       |       | <b>63,172</b> |         |         |       |       | <b>69,826</b> | <b>25,302</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>3,266</b> | <b>37,644</b> | <b>28,848</b> | <b>84,739</b> |         | <b>1,686</b> | <b>23,014</b> | <b>31,523</b> | <b>225,513</b> | <b>32,184</b> |

|                          | 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. | -122,392 | -70,164     | 192       |       |
| TOTAL LOSSES             |          | 300,459     | 32,376    |       |
| EXPECTED LOSSES          | 364,059  | 182,603     | 16,746    |       |
| CREDIBILITY              | .01      | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | 2.620       | .282      | 2.902 |
| INDICATED (POST-TEST)    | .000     | 2.138       | .230      | 2.368 |
| PRES. ON RATE LEVEL      | 4.353    | 2.183       | .200      | 6.736 |
| DERIVED BY FORMULA       | 4.309    | 2.182       | .201      | 6.692 |
| UNDERLYING PRES. RATE    | 3.174    | 1.592       | .146      | 4.912 |
| PROPOSED                 | 4.309    | 2.182       | .201      | 6.692 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.315 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.32    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.26    | 6.03    | 6.63    | + 9.32  | PRESENT         | 1915  |

+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        |
| <b>TOTAL</b> | <b>10,892</b>    | <b>407,708</b>     | <b>3.743</b>        |                 |         | <b>1</b> |       |      | <b>3</b> | <b>4</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>294,116</b> |       | <b>9,022</b> |         |         | <b>72,710</b> |       | <b>1,430</b> | <b>30,430</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>58,030</b> | <b>496,869</b> | <b>16,660</b> | <b>16,846</b> |         | <b>33,850</b> | <b>295,999</b> | <b>18,973</b> | <b>4,241</b> | <b>41,274</b> |

|                          | 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. | -91,972 | -82,465     | 239       |       |
| TOTAL LOSSES             | 792,776 |             | 41,513    |       |
| EXPECTED LOSSES          | 249,971 | 199,650     | 24,834    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 7.279   | .000        | .381      | 7.660 |
| INDICATED (POST-TEST)    | 5.940   | .000        | .311      | 6.251 |
| PRES. ON RATE LEVEL      | 3.147   | 2.514       | .313      | 5.974 |
| DERIVED BY FORMULA       | 3.175   | 2.464       | .313      | 5.952 |
| UNDERLYING PRES. RATE    | 2.295   | 1.833       | .228      | 4.356 |
| PROPOSED                 | 3.187   | 2.473       | .314      | 5.974 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.316 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.32    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.74    | 5.43    | 5.88    | + 8.32  | 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          |
| <b>TOTAL</b> | <b>302,378</b>   | <b>9,513,898</b>   | <b>3.146</b>        |                 | <b>1</b> | <b>22</b> | <b>32</b> | <b>59</b> | <b>114</b> |

| 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         |
| <b>TOTAL</b>    |           | <b>195,069</b> | <b>3,214,974</b> | <b>922,938</b> | <b>263,092</b> |         | <b>32,736</b> | <b>3,015,590</b> | <b>766,878</b> | <b>561,584</b> | <b>541,037</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>1,196,812</b> | <b>5,285,016</b> | <b>1,643,859</b> | <b>456,621</b> |         | <b>1,075,776</b> | <b>9,952,352</b> | <b>3,571,805</b> | <b>1,916,722</b> | <b>710,313</b> |

|                          | 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. | -2,961,002 | -1,220,444  | 3,908     |         |                 |       |
| TOTAL LOSSES             | 14,548,954 | 6,368,563   | 714,221   |         |                 |       |
| EXPECTED LOSSES          | 7,765,066  | 2,887,710   | 414,257   |         |                 |       |
| CREDIBILITY              | .07        | .18         | .20       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 4.812      | 2.106       | .236      | 7.154   |                 |       |
| INDICATED (POST-TEST)    | 3.927      | 1.718       | .193      | 5.838   |                 |       |
| PRES. ON RATE LEVEL      | 3.522      | 1.309       | .188      | 5.019   |                 |       |
| DERIVED BY FORMULA       | 3.550      | 1.383       | .189      | 5.122   |                 |       |
| UNDERLYING PRES. RATE    | 2.568      | .955        | .137      | 3.660   |                 |       |
| PROPOSED                 | 3.550      | 1.383       | .189      | 5.122   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 7.130 |
| IND. RATES               |            |             |           | 7.13    | MINIMUM PREMIUM | 1990  |
| MAN. RATES               | 4.57       | 4.44        | 4.94      | + 7.13  | 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         |
| <b>TOTAL</b> | <b>33,998</b>    | <b>258,293</b>     | <b>.760</b>         |                 |         |       |       |      | <b>16</b> | <b>16</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       |       | <b>56,433</b> |         |         |       |       | <b>150,528</b> | <b>51,332</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>7,170</b> | <b>63,001</b> | <b>31,006</b> | <b>72,301</b> |         | <b>14,593</b> | <b>255,153</b> | <b>175,407</b> | <b>343,211</b> | <b>74,693</b> |

|                          | 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. | -416,648  | -190,497    | 472       |       |
| TOTAL LOSSES             |           | 431,428     | 75,165    |       |
| EXPECTED LOSSES          | 1,145,053 | 459,992     | 47,257    |       |
| CREDIBILITY              | .02       | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .000      | 1.269       | .221      | 1.490 |
| INDICATED (POST-TEST)    | .000      | 1.036       | .180      | 1.216 |
| PRES. ON RATE LEVEL      | 4.619     | 1.856       | .190      | 6.665 |
| DERIVED BY FORMULA       | 4.527     | 1.823       | .190      | 6.540 |
| UNDERLYING PRES. RATE    | 3.368     | 1.353       | .139      | 4.860 |
| PROPOSED                 | 4.527     | 1.823       | .190      | 6.540 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.104 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.10    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.40    | 6.05    | 6.56    | + 9.10  | 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                |                 |         |          |          |      |          |          |
| <b>TOTAL</b> | <b>84,618</b>    | <b>941,793</b>     | <b>1.113</b>        |                 |         | <b>3</b> | <b>2</b> |      | <b>4</b> | <b>9</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>582,256</b> | <b>35,791</b> | <b>39,212</b> |         |         | <b>125,068</b> | <b>44,285</b> | <b>48,981</b> | <b>66,200</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>150,232</b> | <b>1,103,547</b> | <b>86,726</b> | <b>82,709</b> |         | <b>69,906</b> | <b>669,858</b> | <b>177,707</b> | <b>203,065</b> | <b>99,997</b> |

|                          | 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. | -879,373  | -222,510    | 835       |       |
| TOTAL LOSSES             | 1,114,170 | 327,697     | 100,832   |       |
| EXPECTED LOSSES          | 2,439,537 | 557,632     | 87,157    |       |
| CREDIBILITY              | .03       | .08         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.317     | .387        | .119      | 1.823 |
| INDICATED (POST-TEST)    | 1.075     | .316        | .097      | 1.488 |
| PRES. ON RATE LEVEL      | 3.954     | .904        | .141      | 4.999 |
| DERIVED BY FORMULA       | 3.868     | .857        | .137      | 4.862 |
| UNDERLYING PRES. RATE    | 2.883     | .659        | .103      | 3.645 |
| PROPOSED                 | 3.868     | .857        | .137      | 4.862 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.768 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.77    | MINIMUM PREMIUM | 1905  |
| MAN. RATES | 4.92    | 4.57    | 4.92    | + 6.77  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>1,921</b>     | <b>2,347</b>       | <b>.122</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |            |         |         |       |       |              |            |
|-----------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|--------------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |              |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY  |
| 2007            |           |         |       |       | 181        |         |         |       |       | 1,222        |            |
| 2009            |           |         |       |       |            |         |         |       |       |              | 944        |
| <b>TOTAL</b>    |           |         |       |       | <b>181</b> |         |         |       |       | <b>1,222</b> | <b>944</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>3</b> | <b>55</b> | <b>45</b> | <b>288</b> |         | <b>27</b> | <b>351</b> | <b>540</b> | <b>3,943</b> | <b>1,222</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B | 436     | 4,816       | 1,222     |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -36,133 | -15,382     | 47        |        |
| TOTAL LOSSES             |         |             | 1,269     |        |
| EXPECTED LOSSES          | 104,291 | 39,265      | 4,169     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .066      | .066   |
| INDICATED (POST-TEST)    | .000    | .000        | .054      | .054   |
| PRES. ON RATE LEVEL      | 7.445   | 2.803       | .298      | 10.546 |
| DERIVED BY FORMULA       | 7.445   | 2.775       | .296      | 10.516 |
| UNDERLYING PRES. RATE    | 5.429   | 2.044       | .217      | 7.690  |
| PROPOSED                 | 7.445   | 2.775       | .296      | 10.516 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.639 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.64   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.61   | 9.76    | 10.38   | + 14.64 | 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         | 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        |
| <b>TOTAL</b> | <b>3,840</b>     | <b>181,109</b>     | <b>4.716</b>        |                 |         |       |       |      | <b>3</b> | <b>2</b> |

| 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        |              |
| <b>TOTAL</b>    |           |         |       | <b>14,099</b> | <b>59,034</b> |         |         |       | <b>27,060</b> | <b>78,991</b> | <b>1,925</b> |

| 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         |              |
| <b>TOTAL</b>      |           | <b>5,349</b> | <b>51,631</b> | <b>36,881</b> | <b>95,640</b> |         | <b>6,535</b> | <b>103,034</b> | <b>136,871</b> | <b>240,727</b> | <b>2,435</b> |

|                          | 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. | -32,284 | -27,035     | 97        |        |
| TOTAL LOSSES             | 134,265 | 483,084     | 2,532     |        |
| EXPECTED LOSSES          | 95,540  | 70,272      | 7,987     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 3.496   | 12.580      | .066      | 16.142 |
| INDICATED (POST-TEST)    | 2.853   | 10.265      | .054      | 13.172 |
| PRES. ON RATE LEVEL      | 3.412   | 2.510       | .285      | 6.207  |
| DERIVED BY FORMULA       | 3.412   | 2.588       | .283      | 6.283  |
| UNDERLYING PRES. RATE    | 2.488   | 1.830       | .208      | 4.526  |
| PROPOSED                 | 3.412   | 2.588       | .283      | 6.283  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.746 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.75    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.59    | 5.48    | 6.11    | + 8.75  | 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         |
| <b>TOTAL</b> | <b>5,848</b>     | <b>780,372</b>     | <b>13.344</b>       |                 |         | <b>1</b> | <b>6</b> | <b>4</b> |     | <b>11</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>71,773</b> | <b>140,186</b> | <b>19,057</b> |         |         | <b>154,428</b> | <b>333,266</b> | <b>26,807</b> | <b>34,855</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>23,764</b> | <b>176,550</b> | <b>260,821</b> | <b>21,403</b> |         | <b>109,509</b> | <b>791,389</b> | <b>1,359,667</b> | <b>76,456</b> | <b>44,102</b> |

|                          | 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. | -111,321  | -159,742    | 175       |        |
| TOTAL LOSSES             | 989,891   | 1,558,605   | 44,277    |        |
| EXPECTED LOSSES          | 313,627   | 398,366     | 14,971    |        |
| CREDIBILITY              | .01       | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 16.927    | 26.652      | .757      | 44.336 |
| INDICATED (POST-TEST)    | 13.812    | 21.748      | .618      | 36.178 |
| PRES. ON RATE LEVEL      | 7.355     | 9.342       | .351      | 17.048 |
| DERIVED BY FORMULA       | 7.420     | 9.466       | .354      | 17.240 |
| UNDERLYING PRES. RATE    | 5.363     | 6.812       | .256      | 12.431 |
| PROPOSED                 | 7.420     | 9.466       | .354      | 17.240 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 23.999 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 24.00   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 16.71   | 15.64   | 16.78   | + 24.00 | 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         | 185              |                    |                     |                 |         |       |       |      |     |  |
| 2006         | 585              |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 332              | 196                | .059                |                 |         |       |       |      |     |  |
| 2008         | 159              |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 275              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,536</b>     | <b>196</b>         | <b>.013</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2007            |           |         |       |       |      |         |         |       |       |      | 196        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>196</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2007              |           |         |       |       |      |         |         |       |       |      | 308        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>308</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 308       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -18,953 | -6,065      | 14        |       |
| TOTAL LOSSES             |         |             | 322       |       |
| EXPECTED LOSSES          | 51,733  | 15,176      | 1,368     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .021      | .021  |
| INDICATED (POST-TEST)    | .000    | .000        | .017      | .017  |
| PRES. ON RATE LEVEL      | 4.619   | 1.355       | .122      | 6.096 |
| DERIVED BY FORMULA       | 4.619   | 1.341       | .121      | 6.081 |
| UNDERLYING PRES. RATE    | 3.368   | .988        | .089      | 4.445 |
| PROPOSED                 | 4.619   | 1.341       | .121      | 6.081 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.465 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.47    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.78    | 5.48    | 6.00    | + 8.47  | 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              |                    |                     |                 |         |          |       |      |          |          |
| <b>TOTAL</b> | <b>4,521</b>     | <b>68,680</b>      | <b>1.519</b>        |                 |         | <b>1</b> |       |      | <b>1</b> | <b>2</b> |

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        |
| <b>TOTAL</b> |           |         | <b>58,320</b> |       | <b>2,971</b> |         |         | <b>2,053</b> |       | <b>4,913</b> | <b>423</b> |

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        |
| <b>TOTAL</b> |           |         | <b>107,775</b> |       | <b>5,889</b> |         |         | <b>8,666</b> |       | <b>19,220</b> | <b>530</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 116,441 | 25,109      | 530       |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -59,661 | -42,367     | 56        |       |
| TOTAL LOSSES             | 56,780  |             | 586       |       |
| EXPECTED LOSSES          | 151,272 | 95,166      | 7,414     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 1.256   | .000        | .013      | 1.269 |
| INDICATED (POST-TEST)    | 1.025   | .000        | .011      | 1.036 |
| PRES. ON RATE LEVEL      | 4.588   | 2.887       | .225      | 7.700 |
| DERIVED BY FORMULA       | 4.588   | 2.858       | .223      | 7.669 |
| UNDERLYING PRES. RATE    | 3.346   | 2.105       | .164      | 5.615 |
| PROPOSED                 | 4.588   | 2.858       | .223      | 7.669 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.676 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.68   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.30    | 6.92    | 7.58    | + 10.68 | 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              |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>1,924</b>     | <b>72,766</b>      | <b>3.782</b>        |                 |         |       |       |      | <b>1</b> | <b>1</b> |

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

| 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        |
| <b>TOTAL</b>      |           |         | <b>10,062</b> | <b>92,132</b> | <b>2,751</b> |         |         | <b>2,823</b> | <b>36,371</b> | <b>5,978</b> | <b>7,115</b> |

|                          | 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. | -10,612 | -8,535      | 16        |       |
| TOTAL LOSSES             | 2,273   | 128,697     | 7,131     |       |
| EXPECTED LOSSES          | 25,608  | 19,220      | 2,347     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .118    | 6.689       | .371      | 7.178 |
| INDICATED (POST-TEST)    | .096    | 5.458       | .303      | 5.857 |
| PRES. ON RATE LEVEL      | 1.826   | 1.370       | .167      | 3.363 |
| DERIVED BY FORMULA       | 1.826   | 1.411       | .168      | 3.405 |
| UNDERLYING PRES. RATE    | 1.331   | .999        | .122      | 2.452 |
| PROPOSED                 | 1.826   | 1.411       | .168      | 3.405 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.740 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.74    | MINIMUM PREMIUM | 1420  |
| MAN. RATES | 3.34    | 3.08    | 3.31    | + 4.74  | 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               |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>6,503</b>     | <b>67,261</b>      | <b>1.034</b>        |                 |         |       |       |      | <b>2</b> | <b>2</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       |       | <b>16,219</b> |         |         |       |       | <b>33,253</b> | <b>17,789</b> |

| 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        |
| <b>TOTAL</b>      |           |         |       |       | <b>32,146</b> |         |         |       |       | <b>130,086</b> | <b>23,574</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         | 162,232     | 23,574    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -20,253 | -39,907     | 107       |       |
| TOTAL LOSSES             |         | 122,325     | 23,681    |       |
| EXPECTED LOSSES          | 60,153  | 102,682     | 10,080    |       |
| CREDIBILITY              | .01     | .01         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 1.881       | .364      | 2.245 |
| INDICATED (POST-TEST)    | .000    | 1.535       | .297      | 1.832 |
| PRES. ON RATE LEVEL      | 1.269   | 2.165       | .213      | 3.647 |
| DERIVED BY FORMULA       | 1.256   | 2.159       | .215      | 3.630 |
| UNDERLYING PRES. RATE    | .925    | 1.579       | .155      | 2.659 |
| PROPOSED                 | 1.256   | 2.159       | .215      | 3.630 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.053 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.05    | MINIMUM PREMIUM | 1490  |
| MAN. RATES | 3.61    | 3.37    | 3.59    | + 5.05  | 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            |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>4,175</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -22,282 | -12,224     | 79        |       |
| TOTAL LOSSES             |         |             | 79        |       |
| EXPECTED LOSSES          | 75,568  | 35,612      | 5,427     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .002      | .002  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | 2.482   | 1.170       | .178      | 3.830 |
| DERIVED BY FORMULA       | 2.482   | 1.158       | .176      | 3.816 |
| UNDERLYING PRES. RATE    | 1.810   | .853        | .130      | 2.793 |
| PROPOSED                 | 2.482   | 1.158       | .176      | 3.816 |

| 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 | 3.74    | 3.50    | 3.77    | + 5.31  | 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                            |                 |         |       |       |      |     |
| <b>TOTAL</b> | <b>340</b>       |                    |                     |  |  | <b>340</b>                    |                 |         |       |       |      |     |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             |           |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -4,506  | -7,871      | 22        |        |
| TOTAL LOSSES             |         |             | 22        |        |
| EXPECTED LOSSES          | 13,192  | 20,289      | 1,940     |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .006      | .006   |
| INDICATED (POST-TEST)    | .000    | .000        | .005      | .005   |
| PRES. ON RATE LEVEL      | 5.321   | 8.183       | .783      | 14.287 |
| DERIVED BY FORMULA       | 5.321   | 8.183       | .783      | 14.287 |
| UNDERLYING PRES. RATE    | 3.880   | 5.967       | .571      | 10.418 |
| PROPOSED                 | 5.321   | 8.183       | .783      | 14.287 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 18.748 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 18.75   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 13.98   | 12.95   | 12.75   | + 18.75 | 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        |
| <b>TOTAL</b> | <b>10,948</b>    | <b>33,645</b>      | <b>.307</b>         |  |  | <b>10,948</b>                 |                 |         |       |       | <b>3</b> | <b>3</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       |       | <b>6,360</b> |         |         |       |       | <b>11,629</b> | <b>15,656</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>1,500</b> | <b>12,499</b> | <b>5,479</b> | <b>5,809</b> |         | <b>1,448</b> | <b>26,260</b> | <b>17,032</b> | <b>21,853</b> | <b>21,851</b> |

|                          | 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. | -55,693 | -32,275     | 217       |       |
| TOTAL LOSSES             |         | 17,898      | 22,068    |       |
| EXPECTED LOSSES          | 167,176 | 86,380      | 19,269    |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .163        | .202      | .365  |
| INDICATED (POST-TEST)    | .000    | .133        | .165      | .298  |
| PRES. ON RATE LEVEL      | 2.094   | 1.082       | .242      | 3.418 |
| DERIVED BY FORMULA       | 2.073   | 1.063       | .240      | 3.376 |
| UNDERLYING PRES. RATE    | 1.527   | .789        | .176      | 2.492 |
| PROPOSED                 | 2.073   | 1.063       | .240      | 3.376 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.430 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.43    | MINIMUM PREMIUM | 1345  |
| MAN. RATES | 2.86    | 2.91    | 3.05    | + 4.43  | 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            |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>7,836</b>     | <b>83,783</b>      | <b>1.069</b>        |                 |         |       |       |      | <b>2</b> | <b>2</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       |       | <b>19,031</b> |         |         |       |       | <b>60,991</b> | <b>3,761</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>800</b> | <b>8,910</b> | <b>6,731</b> | <b>28,263</b> |         | <b>2,113</b> | <b>23,941</b> | <b>26,238</b> | <b>200,289</b> | <b>5,558</b> |

|                          | 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. | -12,500 | -11,907     | 54        |       |
| TOTAL LOSSES             | 23,264  | 249,614     | 5,612     |       |
| EXPECTED LOSSES          | 40,199  | 34,244      | 3,683     |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .297    | 3.185       | .072      | 3.554 |
| INDICATED (POST-TEST)    | .242    | 2.599       | .059      | 2.900 |
| PRES. ON RATE LEVEL      | .704    | .599        | .064      | 1.367 |
| DERIVED BY FORMULA       | .699    | .639        | .064      | 1.402 |
| UNDERLYING PRES. RATE    | .513    | .437        | .047      | .997  |
| PROPOSED                 | .699    | .639        | .064      | 1.402 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.839 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.84    | MINIMUM PREMIUM | 720   |
| MAN. RATES | 1.21    | 1.17    | 1.22    | + 1.84  | 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         |
| <b>TOTAL</b> | <b>68,593</b>    | <b>912,582</b>     | <b>1.330</b>        |  |  | <b>68,593</b>                 |                 |         | <b>2</b> | <b>2</b> | <b>23</b> | <b>27</b> |

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         |
| <b>TOTAL</b> |           |         | <b>186,060</b> | <b>59,466</b> | <b>58,561</b> |         |         | <b>120,536</b> | <b>153,983</b> | <b>185,873</b> | <b>148,103</b> |

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         |
| <b>TOTAL</b> |           | <b>30,262</b> | <b>386,557</b> | <b>114,446</b> | <b>96,047</b> |         | <b>41,392</b> | <b>775,084</b> | <b>704,217</b> | <b>565,559</b> | <b>206,495</b> |

|                          | 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. | -576,408  | -316,377    | 1,840     |       |
| TOTAL LOSSES             | 656,887   | 1,163,892   | 208,335   |       |
| EXPECTED LOSSES          | 1,718,255 | 827,232     | 155,706   |       |
| CREDIBILITY              | .03       | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .958      | 1.697       | .304      | 2.959 |
| INDICATED (POST-TEST)    | .782      | 1.385       | .248      | 2.415 |
| PRES. ON RATE LEVEL      | 3.436     | 1.654       | .311      | 5.401 |
| DERIVED BY FORMULA       | 3.356     | 1.635       | .307      | 5.298 |
| UNDERLYING PRES. RATE    | 2.505     | 1.206       | .227      | 3.938 |
| PROPOSED                 | 3.356     | 1.635       | .307      | 5.298 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.952 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.95    | MINIMUM PREMIUM | 1950  |
| MAN. RATES | 5.30    | 4.91    | 4.82    | + 6.95  | 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         |
| <b>TOTAL</b> | <b>130,485</b>   | <b>1,576,443</b>   | <b>1.208</b>        | <b>1</b>        |         | <b>1</b> |       | <b>2</b> | <b>9</b> | <b>13</b> |

| 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        |
| <b>TOTAL</b>    | <b>750,000</b> |         | <b>69,644</b> | <b>39,330</b> | <b>45,663</b> | <b>21,500</b> |         | <b>97,700</b> | <b>67,622</b> | <b>399,677</b> | <b>85,307</b> |

| 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         |
| <b>TOTAL</b>      | <b>595,255</b> | <b>21,191</b> | <b>183,172</b> | <b>69,308</b> | <b>76,676</b> | <b>561,733</b> | <b>63,586</b> | <b>902,727</b> | <b>505,845</b> | <b>1,092,886</b> | <b>114,529</b> |

|                          | 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. | -631,526  | -261,321    | 1,160     |       |
| TOTAL LOSSES             | 1,696,138 | 1,483,394   | 115,689   |       |
| EXPECTED LOSSES          | 1,923,350 | 687,656     | 86,120    |       |
| CREDIBILITY              | .04       | .10         | .11       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.300     | 1.137       | .089      | 2.526 |
| INDICATED (POST-TEST)    | 1.061     | .928        | .073      | 2.062 |
| PRES. ON RATE LEVEL      | 2.021     | .723        | .091      | 2.835 |
| DERIVED BY FORMULA       | 1.983     | .744        | .089      | 2.816 |
| UNDERLYING PRES. RATE    | 1.474     | .527        | .066      | 2.067 |
| PROPOSED                 | 1.983     | .744        | .089      | 2.816 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.695 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.70    | MINIMUM PREMIUM | 1170  |
| MAN. RATES | 2.86    | 2.56    | 2.53    | + 3.70  | 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         | 15        | 20        |
| <b>TOTAL</b> | <b>92,592</b>    | <b>1,354,787</b>   | <b>1.463</b>        |                 |         | <b>2</b> |       | <b>12</b> | <b>29</b> | <b>43</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>148,426</b> | <b>270,095</b> | <b>240,492</b> |         |         | <b>69,097</b> | <b>282,612</b> | <b>270,461</b> | <b>73,604</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>96,329</b> | <b>1,019,395</b> | <b>476,463</b> | <b>285,442</b> |         | <b>90,738</b> | <b>1,603,392</b> | <b>1,084,539</b> | <b>684,240</b> | <b>99,817</b> |

|                          | 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. | -148,364  | -147,418    | 1,526     |       |
| TOTAL LOSSES             | 2,661,490 | 2,383,266   | 101,343   |       |
| EXPECTED LOSSES          | 761,106   | 592,589     | 61,111    |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.874     | 2.574       | .109      | 5.557 |
| INDICATED (POST-TEST)    | 2.345     | 2.100       | .089      | 4.534 |
| PRES. ON RATE LEVEL      | 1.126     | .878        | .091      | 2.095 |
| DERIVED BY FORMULA       | 1.163     | .976        | .091      | 2.230 |
| UNDERLYING PRES. RATE    | .822      | .640        | .066      | 1.528 |
| PROPOSED                 | 1.163     | .976        | .091      | 2.230 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.93    | MINIMUM PREMIUM | 985   |
| MAN. RATES | 1.76    | 1.68    | 1.87    | + 2.93  | 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        |
| <b>TOTAL</b> | <b>94,125</b>    | <b>1,816,491</b>   | <b>1.930</b>        |                 |         | <b>2</b> | <b>17</b> | <b>49</b> | <b>68</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>175,244</b> | <b>383,929</b> | <b>153,937</b> |         |         | <b>116,089</b> | <b>406,370</b> | <b>401,453</b> | <b>179,469</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>52,357</b> | <b>646,273</b> | <b>593,116</b> | <b>265,171</b> |         | <b>100,234</b> | <b>1,432,257</b> | <b>1,503,503</b> | <b>1,325,091</b> | <b>257,226</b> |

|                          | 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. | -725,429  | -485,555    | 1,541     |       |
| TOTAL LOSSES             | 1,505,692 | 3,201,326   | 258,767   |       |
| EXPECTED LOSSES          | 1,992,626 | 1,189,739   | 162,836   |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.600     | 3.401       | .275      | 5.276 |
| INDICATED (POST-TEST)    | 1.306     | 2.775       | .224      | 4.305 |
| PRES. ON RATE LEVEL      | 2.903     | 1.734       | .237      | 4.874 |
| DERIVED BY FORMULA       | 2.855     | 1.817       | .236      | 4.908 |
| UNDERLYING PRES. RATE    | 2.117     | 1.264       | .173      | 3.554 |
| PROPOSED                 | 2.835     | 1.805       | .234      | 4.874 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.396 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.40    | MINIMUM PREMIUM | 1815  |
| MAN. RATES | 4.80    | 4.41    | 4.35    | + 6.40  | 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        |
| <b>TOTAL</b> | <b>46,306</b>    | <b>4,244,892</b>   | <b>9.167</b>        |                 | <b>1</b> | <b>8</b> | <b>18</b> | <b>38</b> | <b>65</b> |

| 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         |
| <b>TOTAL</b>    |           | <b>827,162</b> | <b>1,007,717</b> | <b>329,914</b> | <b>272,719</b> |         | <b>151,926</b> | <b>522,881</b> | <b>472,008</b> | <b>483,927</b> | <b>176,638</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>882,058</b> | <b>2,276,332</b> | <b>733,127</b> | <b>374,211</b> |         | <b>652,454</b> | <b>3,174,588</b> | <b>2,324,221</b> | <b>1,414,066</b> | <b>243,640</b> |

|                          | 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. | -451,148  | -565,047    | 1,669     |        |
| TOTAL LOSSES             | 6,534,284 | 4,280,578   | 245,309   |        |
| EXPECTED LOSSES          | 1,461,880 | 1,572,089   | 132,436   |        |
| CREDIBILITY              | .02       | .05         | .06       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 14.111    | 9.244       | .530      | 23.885 |
| INDICATED (POST-TEST)    | 11.515    | 7.543       | .432      | 19.490 |
| PRES. ON RATE LEVEL      | 4.330     | 4.656       | .392      | 9.378  |
| DERIVED BY FORMULA       | 4.474     | 4.800       | .394      | 9.668  |
| UNDERLYING PRES. RATE    | 3.157     | 3.395       | .286      | 6.838  |
| PROPOSED                 | 4.474     | 4.800       | .394      | 9.668  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 11.634 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 11.63   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.92    | 7.56    | 8.09    | + 11.63 | 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                            |                 |         |       |       |      |     |
| <b>TOTAL</b> | <b>91</b>        |                    |                     |  |  | <b>91</b>                     |                 |         |       |       |      |     |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             |           |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -2,664  | -1,807      | 21        |        |
| TOTAL LOSSES             |         |             | 21        |        |
| EXPECTED LOSSES          | 9,944   | 6,019       | 1,105     |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .023      | .023   |
| INDICATED (POST-TEST)    | .000    | .000        | .019      | .019   |
| PRES. ON RATE LEVEL      | 14.985  | 9.071       | 1.665     | 25.721 |
| DERIVED BY FORMULA       | 14.985  | 9.071       | 1.665     | 25.721 |
| UNDERLYING PRES. RATE    | 10.927  | 6.614       | 1.214     | 18.755 |
| PROPOSED                 | 14.985  | 9.071       | 1.665     | 25.721 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 30.952 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 30.95   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 21.28   | 20.71   | 22.19   | + 30.95 | 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        |
| <b>TOTAL</b> | <b>81,975</b>    | <b>2,006,844</b>   | <b>2.448</b>        |  |  | <b>81,975</b>                 |                 |         | <b>2</b> | <b>20</b> | <b>38</b> | <b>60</b> |

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         |
| <b>TOTAL</b> |           |         | <b>267,878</b> | <b>258,810</b> | <b>145,479</b> |         |         | <b>407,366</b> | <b>480,858</b> | <b>302,327</b> | <b>144,126</b> |

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         |
| <b>TOTAL</b> |           | <b>76,729</b> | <b>709,742</b> | <b>439,914</b> | <b>216,451</b> |         | <b>220,322</b> | <b>2,589,410</b> | <b>1,843,511</b> | <b>897,921</b> | <b>197,884</b> |

|                          | 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. | -332,414  | -502,447    | 1,460     |       |
| TOTAL LOSSES             | 3,263,789 | 2,895,350   | 199,344   |       |
| EXPECTED LOSSES          | 1,009,112 | 1,336,192   | 121,324   |       |
| CREDIBILITY              | .03       | .08         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.981     | 3.532       | .243      | 7.756 |
| INDICATED (POST-TEST)    | 3.248     | 2.882       | .198      | 6.328 |
| PRES. ON RATE LEVEL      | 1.688     | 2.236       | .203      | 4.127 |
| DERIVED BY FORMULA       | 1.735     | 2.288       | .203      | 4.226 |
| UNDERLYING PRES. RATE    | 1.231     | 1.630       | .148      | 3.009 |
| PROPOSED                 | 1.735     | 2.288       | .203      | 4.226 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.085 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.09    | MINIMUM PREMIUM | 1500  |
| MAN. RATES | 3.50    | 3.34    | 3.56    | + 5.09  | 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              |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>5,185</b>     | <b>50,427</b>      | <b>.973</b>         |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |               |      |         |         |       |               |      |           |
|-----------------|-----------|---------|-------|---------------|------|---------|---------|-------|---------------|------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |               |      | MEDICAL |         |       |               |      |           |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP | DEATH   | P . T . | MAJOR | MINOR         | TEMP | MED. ONLY |
| 2007            |           |         |       | 26,652        |      |         |         |       | 23,775        |      |           |
| <b>TOTAL</b>    |           |         |       | <b>26,652</b> |      |         |         |       | <b>23,775</b> |      |           |

| 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        |           |
| <b>TOTAL</b>      |           | <b>806</b> | <b>12,668</b> | <b>40,754</b> | <b>1,491</b> |         | <b>1,446</b> | <b>21,833</b> | <b>78,464</b> | <b>3,872</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 36,753  | 124,581     |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -59,705 | -43,466     | 119       |       |
| TOTAL LOSSES             |         | 81,115      | 119       |       |
| EXPECTED LOSSES          | 159,854 | 104,789     | 13,220    |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 1.564       | .002      | 1.566 |
| INDICATED (POST-TEST)    | .000    | 1.276       | .002      | 1.278 |
| PRES. ON RATE LEVEL      | 4.227   | 2.772       | .350      | 7.349 |
| DERIVED BY FORMULA       | 4.227   | 2.757       | .347      | 7.331 |
| UNDERLYING PRES. RATE    | 3.083   | 2.021       | .255      | 5.359 |
| PROPOSED                 | 4.227   | 2.757       | .347      | 7.331 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.822 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.82    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.83    | 5.78    | 6.34    | + 8.82  | 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        |
| <b>TOTAL</b> | <b>29,371</b>    | <b>1,229,391</b>   | <b>4.186</b>        |  |  | <b>29,371</b>                 |                 |         |       | <b>11</b> | <b>42</b> | <b>53</b> |

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          |
| <b>TOTAL</b> |           |         |       | <b>290,697</b> | <b>102,353</b> |         |         |       | <b>491,934</b> | <b>222,788</b> | <b>121,619</b> |

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         |
| <b>TOTAL</b> |           | <b>24,058</b> | <b>260,932</b> | <b>451,784</b> | <b>165,073</b> |         | <b>35,976</b> | <b>553,569</b> | <b>1,902,438</b> | <b>707,081</b> | <b>167,268</b> |

|                          | 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. | -436,046  | -519,406    | 1,111     |        |
| TOTAL LOSSES             | 438,489   | 2,706,970   | 168,379   |        |
| EXPECTED LOSSES          | 1,202,449 | 1,260,603   | 111,317   |        |
| CREDIBILITY              | .02       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 1.493     | 9.216       | .573      | 11.282 |
| INDICATED (POST-TEST)    | 1.218     | 7.520       | .468      | 9.206  |
| PRES. ON RATE LEVEL      | 5.615     | 5.885       | .520      | 12.020 |
| DERIVED BY FORMULA       | 5.527     | 5.950       | .518      | 11.995 |
| UNDERLYING PRES. RATE    | 4.094     | 4.292       | .379      | 8.765  |
| PROPOSED                 | 5.527     | 5.950       | .518      | 11.995 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.434 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.43   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.31    | 8.88    | 10.37   | + 14.43 | 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         |
| <b>TOTAL</b> | <b>29,577</b>    | <b>3,447,650</b>   | <b>11.657</b>       |                 |         | <b>8</b> | <b>18</b> | <b>101</b> | <b>127</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>866,653</b> | <b>396,298</b> | <b>416,840</b> |         |         | <b>469,583</b> | <b>488,762</b> | <b>567,425</b> | <b>242,089</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>301,208</b> | <b>2,444,977</b> | <b>847,297</b> | <b>550,825</b> |         | <b>302,148</b> | <b>3,716,908</b> | <b>2,292,851</b> | <b>1,609,228</b> | <b>346,637</b> |

|                          | 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. | -269,043  | -268,575    | 693       |        |
| TOTAL LOSSES             | 6,496,198 | 5,031,626   | 347,330   |        |
| EXPECTED LOSSES          | 869,562   | 769,299     | 53,534    |        |
| CREDIBILITY              | .02       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 21.964    | 17.012      | 1.174     | 40.150 |
| INDICATED (POST-TEST)    | 17.923    | 13.882      | .958      | 32.763 |
| PRES. ON RATE LEVEL      | 4.032     | 3.567       | .248      | 7.847  |
| DERIVED BY FORMULA       | 4.310     | 3.980       | .276      | 8.566  |
| UNDERLYING PRES. RATE    | 2.940     | 2.601       | .181      | 5.722  |
| PROPOSED                 | 4.310     | 3.980       | .276      | 8.566  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.308 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.31   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 6.47    | 6.27    | 6.77    | + 10.31 | 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         |
| <b>TOTAL</b> | <b>180,956</b>   | <b>9,958,666</b>   | <b>5.503</b>        |                 |         | <b>28</b> | <b>43</b> | <b>153</b> | <b>224</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>4,041,156</b> | <b>1,108,610</b> | <b>517,502</b> |         |         | <b>2,198,774</b> | <b>923,358</b> | <b>878,789</b> | <b>290,477</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>710,894</b> | <b>8,185,132</b> | <b>1,878,687</b> | <b>913,084</b> |         | <b>723,333</b> | <b>11,075,540</b> | <b>4,045,632</b> | <b>2,797,830</b> | <b>393,521</b> |

|                          | 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. | -3,127,668 | -2,170,474  | 3,719     |        |
| TOTAL LOSSES             | 17,567,231 | 7,464,759   | 397,240   |        |
| EXPECTED LOSSES          | 9,550,858  | 5,810,497   | 300,387   |        |
| CREDIBILITY              | .05        | .13         | .14       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 9.708      | 4.125       | .220      | 14.053 |
| INDICATED (POST-TEST)    | 7.922      | 3.366       | .180      | 11.468 |
| PRES. ON RATE LEVEL      | 7.237      | 4.404       | .228      | 11.869 |
| DERIVED BY FORMULA       | 7.271      | 4.269       | .221      | 11.761 |
| UNDERLYING PRES. RATE    | 5.278      | 3.211       | .166      | 8.655  |
| PROPOSED                 | 7.271      | 4.269       | .221      | 11.761 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.153 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.15   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.11   | 9.67    | 10.24   | + 14.15 | 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         |
| <b>TOTAL</b> | <b>90,899</b>    | <b>2,571,888</b>   | <b>2.829</b>        |                 |         | <b>4</b> | <b>10</b> | <b>36</b> | <b>50</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>664,113</b> | <b>208,000</b> | <b>138,982</b> |         |         | <b>643,462</b> | <b>218,756</b> | <b>315,885</b> | <b>382,690</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>83,609</b> | <b>1,242,938</b> | <b>348,836</b> | <b>213,633</b> |         | <b>184,485</b> | <b>3,013,337</b> | <b>945,858</b> | <b>1,042,223</b> | <b>500,457</b> |

|                          | 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. | -849,272  | -545,280    | 1,369     |       |
| TOTAL LOSSES             | 3,675,097 | 2,005,270   | 501,826   |       |
| EXPECTED LOSSES          | 2,359,738 | 1,351,668   | 137,258   |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.043     | 2.206       | .552      | 6.801 |
| INDICATED (POST-TEST)    | 3.299     | 1.800       | .450      | 5.549 |
| PRES. ON RATE LEVEL      | 3.560     | 2.040       | .207      | 5.807 |
| DERIVED BY FORMULA       | 3.552     | 2.021       | .229      | 5.802 |
| UNDERLYING PRES. RATE    | 2.596     | 1.487       | .151      | 4.234 |
| PROPOSED                 | 3.552     | 2.021       | .229      | 5.802 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.982 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.98    | MINIMUM PREMIUM | 1955  |
| MAN. RATES | 5.03    | 4.79    | 5.01    | + 6.98  | 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         |
| <b>TOTAL</b> | <b>212,411</b>   | <b>9,897,653</b>   | <b>4.660</b>        |  |  | <b>212,411</b>                | <b>1</b>        |         | <b>21</b> | <b>37</b> | <b>148</b> | <b>207</b> |

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         |
| <b>TOTAL</b> | <b>374,114</b> |         | <b>3,050,892</b> | <b>949,981</b> | <b>895,115</b> | <b>216</b> |         | <b>2,532,791</b> | <b>711,065</b> | <b>1,151,895</b> | <b>231,584</b> |

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         |
| <b>TOTAL</b> | <b>1,143,536</b> | <b>531,545</b> | <b>5,889,809</b> | <b>1,924,086</b> | <b>1,375,957</b> | <b>13,452</b> | <b>659,313</b> | <b>10,775,862</b> | <b>3,579,531</b> | <b>3,766,736</b> | <b>306,728</b> |

|                          | 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. | -4,086,506 | -1,912,223  | 1,991     |        |
| TOTAL LOSSES             | 14,927,011 | 8,734,087   | 308,719   |        |
| EXPECTED LOSSES          | 11,759,073 | 4,849,343   | 178,425   |        |
| CREDIBILITY              | .06        | .14         | .16       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 7.027      | 4.112       | .145      | 11.284 |
| INDICATED (POST-TEST)    | 5.734      | 3.355       | .118      | 9.207  |
| PRES. ON RATE LEVEL      | 7.592      | 3.131       | .115      | 10.838 |
| DERIVED BY FORMULA       | 7.481      | 3.162       | .115      | 10.758 |
| UNDERLYING PRES. RATE    | 5.536      | 2.283       | .084      | 7.903  |
| PROPOSED                 | 7.481      | 3.162       | .115      | 10.758 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.946 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.95   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.34    | 8.89    | 9.35    | + 12.95 | 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         | 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                |                 |         |          |       |          |          |          |
| <b>TOTAL</b> | <b>10,234</b>    | <b>259,213</b>     | <b>2,533</b>        |                 |         | <b>1</b> |       | <b>1</b> | <b>5</b> | <b>7</b> |

| 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          |
| <b>TOTAL</b>    | <b>5,000</b> |         | <b>92,346</b> |       | <b>26,661</b> | <b>5,000</b> |         | <b>92,967</b> |       | <b>35,845</b> | <b>1,394</b> |

| 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          |
| <b>TOTAL</b>      | <b>14,583</b> | <b>136</b> | <b>173,155</b> | <b>2,217</b> | <b>49,640</b> | <b>1,246,638</b> | <b>231</b> | <b>396,026</b> | <b>5,695</b> | <b>131,340</b> | <b>1,782</b> |

|                          | 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. | -160,001  | -76,884     | 127       |        |
| TOTAL LOSSES             | 1,670,768 | 112,008     | 1,909     |        |
| EXPECTED LOSSES          | 443,030   | 193,730     | 11,156    |        |
| CREDIBILITY              | .01       | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 16.326    | 1.094       | .019      | 17.439 |
| INDICATED (POST-TEST)    | 13.322    | .893        | .016      | 14.231 |
| PRES. ON RATE LEVEL      | 5.937     | 2.596       | .149      | 8.682  |
| DERIVED BY FORMULA       | 6.011     | 2.562       | .146      | 8.719  |
| UNDERLYING PRES. RATE    | 4.329     | 1.893       | .109      | 6.331  |
| PROPOSED                 | 6.011     | 2.562       | .146      | 8.719  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.492 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.49   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.21    | 6.94    | 7.49    | + 10.49 | 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         |
| <b>TOTAL</b> | <b>84,084</b>    | <b>3,790,836</b>   | <b>4.508</b>        |  |  | <b>84,084</b>                 |                 |         | <b>6</b> | <b>18</b> | <b>47</b> | <b>71</b> |

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         |
| <b>TOTAL</b> |           |         | <b>717,521</b> | <b>366,915</b> | <b>307,392</b> |         |         | <b>1,334,584</b> | <b>499,875</b> | <b>335,877</b> | <b>228,672</b> |

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        |
| <b>TOTAL</b> |           | <b>77,487</b> | <b>1,301,156</b> | <b>665,392</b> | <b>502,421</b> |         | <b>263,568</b> | <b>4,716,156</b> | <b>2,217,854</b> | <b>1,070,447</b> | <b>312,690</b> |

|                          | 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. | -905,413  | -586,160    | 1,333     |        |
| TOTAL LOSSES             | 5,452,954 | 3,869,954   | 314,023   |        |
| EXPECTED LOSSES          | 2,474,592 | 1,431,110   | 137,897   |        |
| CREDIBILITY              | .03       | .08         | .08       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 6.485     | 4.602       | .373      | 11.460 |
| INDICATED (POST-TEST)    | 5.292     | 3.755       | .304      | 9.351  |
| PRES. ON RATE LEVEL      | 4.036     | 2.334       | .225      | 6.595  |
| DERIVED BY FORMULA       | 4.074     | 2.448       | .231      | 6.753  |
| UNDERLYING PRES. RATE    | 2.943     | 1.702       | .164      | 4.809  |
| PROPOSED                 | 4.074     | 2.448       | .231      | 6.753  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.126 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.13    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.38    | 5.25    | 5.69    | + 8.13  | 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        |
| <b>TOTAL</b> | <b>105,441</b>   | <b>2,816,239</b>   | <b>2.671</b>        |  |  | <b>105,441</b>                |                 |         | <b>5</b> | <b>6</b> | <b>45</b> | <b>56</b> |

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         |
| <b>TOTAL</b> |           |         | <b>927,824</b> | <b>57,109</b> | <b>236,372</b> |         |         | <b>727,609</b> | <b>128,093</b> | <b>468,038</b> | <b>271,194</b> |

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        |
| <b>TOTAL</b> |           | <b>104,216</b> | <b>1,456,315</b> | <b>184,336</b> | <b>365,687</b> |         | <b>143,099</b> | <b>2,875,353</b> | <b>881,759</b> | <b>1,405,538</b> | <b>357,978</b> |

|                          | 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. | -1,040,432 | -509,483    | 2,087     |       |
| TOTAL LOSSES             | 3,538,551  | 2,327,837   | 360,065   |       |
| EXPECTED LOSSES          | 3,049,354  | 1,320,122   | 184,523   |       |
| CREDIBILITY              | .04        | .09         | .10       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.356      | 2.208       | .341      | 5.905 |
| INDICATED (POST-TEST)    | 2.738      | 1.802       | .278      | 4.818 |
| PRES. ON RATE LEVEL      | 3.966      | 1.717       | .240      | 5.923 |
| DERIVED BY FORMULA       | 3.917      | 1.725       | .244      | 5.886 |
| UNDERLYING PRES. RATE    | 2.892      | 1.252       | .175      | 4.319 |
| PROPOSED                 | 3.917      | 1.725       | .244      | 5.886 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.083 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.08    | MINIMUM PREMIUM | 1980  |
| MAN. RATES | 5.07    | 4.83    | 5.11    | + 7.08  | 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         |
| <b>TOTAL</b> | <b>429,914</b>   | <b>7,573,807</b>   | <b>1.762</b>        |  |  | <b>429,914</b>                | <b>1</b>        |         | <b>12</b> | <b>29</b> | <b>154</b> | <b>196</b> |

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         |
| <b>TOTAL</b> | <b>586,492</b> |         | <b>1,538,056</b> | <b>693,272</b> | <b>794,100</b> |         |         | <b>1,146,073</b> | <b>1,023,985</b> | <b>1,327,900</b> | <b>463,929</b> |

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        |
| <b>TOTAL</b> | <b>975,074</b> | <b>372,863</b> | <b>3,612,137</b> | <b>1,257,498</b> | <b>1,323,947</b> |         | <b>574,627</b> | <b>7,011,220</b> | <b>4,381,586</b> | <b>4,308,614</b> | <b>629,132</b> |

|                          | 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. | -2,567,685 | -1,724,477  | 4,295     |       |
| TOTAL LOSSES             | 9,978,236  | 9,547,168   | 633,427   |       |
| EXPECTED LOSSES          | 7,557,889  | 4,458,208   | 374,025   |       |
| CREDIBILITY              | .09        | .23         | .25       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 2.321      | 2.221       | .147      | 4.689 |
| INDICATED (POST-TEST)    | 1.894      | 1.812       | .120      | 3.826 |
| PRES. ON RATE LEVEL      | 2.411      | 1.422       | .119      | 3.952 |
| DERIVED BY FORMULA       | 2.364      | 1.512       | .119      | 3.995 |
| UNDERLYING PRES. RATE    | 1.758      | 1.037       | .087      | 2.882 |
| PROPOSED                 | 2.338      | 1.496       | .118      | 3.952 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.755 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.76    | MINIMUM PREMIUM | 1420  |
| MAN. RATES | 3.36    | 3.22    | 3.41    | + 4.76  | 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         |
| <b>TOTAL</b> | <b>38,852</b>    | <b>585,404</b>     | <b>1.507</b>        |                 |         |       |       | <b>2</b> | <b>11</b> | <b>13</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>51,618</b> | <b>127,971</b> |         |         |       | <b>30,876</b> | <b>333,191</b> | <b>41,748</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>4,719</b> | <b>61,698</b> | <b>113,736</b> | <b>199,014</b> |         | <b>8,073</b> | <b>132,466</b> | <b>254,054</b> | <b>996,343</b> | <b>60,982</b> |

|                          | 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. | -174,781 | -141,575    | 280       |       |
| TOTAL LOSSES             | 32,175   | 1,421,572   | 61,262    |       |
| EXPECTED LOSSES          | 515,954  | 366,374     | 24,088    |       |
| CREDIBILITY              | .02      | .05         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .083     | 3.659       | .158      | 3.900 |
| INDICATED (POST-TEST)    | .068     | 2.986       | .129      | 3.183 |
| PRES. ON RATE LEVEL      | 1.821    | 1.293       | .085      | 3.199 |
| DERIVED BY FORMULA       | 1.786    | 1.378       | .087      | 3.251 |
| UNDERLYING PRES. RATE    | 1.328    | .943        | .062      | 2.333 |
| PROPOSED                 | 1.757    | 1.356       | .086      | 3.199 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.849 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.85    | MINIMUM PREMIUM | 1205  |
| MAN. RATES | 2.62    | 2.56    | 2.76    | + 3.85  | 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            |                    |                     |                 |          |          |          |           |           |
| <b>TOTAL</b> | <b>27,403</b>    | <b>2,073,308</b>   | <b>7,566</b>        |                 | <b>1</b> | <b>1</b> | <b>5</b> | <b>18</b> | <b>25</b> |

| 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         |
| <b>TOTAL</b>    |           | <b>667,569</b> | <b>198,682</b> | <b>86,103</b> | <b>109,246</b> |         | <b>560,463</b> | <b>81,370</b> | <b>203,458</b> | <b>120,603</b> | <b>45,814</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>557,378</b> | <b>445,439</b> | <b>187,024</b> | <b>154,285</b> |         | <b>618,418</b> | <b>541,489</b> | <b>801,329</b> | <b>400,017</b> | <b>68,146</b> |

|                          | 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. | -353,665  | -376,484    | 404       |        |
| TOTAL LOSSES             | 1,809,059 | 1,166,171   | 68,550    |        |
| EXPECTED LOSSES          | 977,190   | 915,260     | 41,379    |        |
| CREDIBILITY              | .01       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 6.602     | 4.256       | .250      | 11.108 |
| INDICATED (POST-TEST)    | 5.387     | 3.473       | .204      | 9.064  |
| PRES. ON RATE LEVEL      | 4.890     | 4.581       | .207      | 9.678  |
| DERIVED BY FORMULA       | 4.895     | 4.537       | .207      | 9.639  |
| UNDERLYING PRES. RATE    | 3.566     | 3.340       | .151      | 7.057  |
| PROPOSED                 | 4.895     | 4.537       | .207      | 9.639  |

| YEAR       | 12-1-10 | 8-1-11 | 12-1-11 | 12-1-12 | IND. RATE       | 11.599 |
|------------|---------|--------|---------|---------|-----------------|--------|
| IND. RATES |         |        |         | 11.60   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.73    | 7.70   | 8.35    | + 11.60 | 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         | 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         |  |
| <b>TOTAL</b> | <b>1,191,652</b> | <b>12,010,193</b>  | <b>1.008</b>        | <b>1</b>        |         | <b>25</b> | <b>53</b> | <b>236</b> | <b>315</b> |  |

| 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          |
| <b>TOTAL</b>    | <b>513,583</b> |         | <b>2,684,713</b> | <b>815,610</b> | <b>1,104,001</b> |         |         | <b>2,505,690</b> | <b>1,318,984</b> | <b>2,050,156</b> | <b>1,017,456</b> |

| 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          |
| <b>TOTAL</b>      | <b>1,063,179</b> | <b>662,283</b> | <b>6,071,932</b> | <b>1,652,707</b> | <b>1,717,191</b> |         | <b>1,119,005</b> | <b>13,663,308</b> | <b>6,096,798</b> | <b>6,435,335</b> | <b>1,410,311</b> |

|                          | 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. | -4,108,219 | -2,908,190  | 7,741     |         |                 |       |
| TOTAL LOSSES             | 18,471,488 | 12,993,841  | 1,418,052 |         |                 |       |
| EXPECTED LOSSES          | 11,499,442 | 7,185,662   | 750,741   |         |                 |       |
| CREDIBILITY              | .18        | .45         | .49       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 1.550      | 1.090       | .119      | 2.759   |                 |       |
| INDICATED (POST-TEST)    | 1.265      | .889        | .097      | 2.251   |                 |       |
| PRES. ON RATE LEVEL      | 1.324      | .827        | .086      | 2.237   |                 |       |
| DERIVED BY FORMULA       | 1.313      | .855        | .091      | 2.259   |                 |       |
| UNDERLYING PRES. RATE    | .965       | .603        | .063      | 1.631   |                 |       |
| PROPOSED                 | 1.308      | .852        | .091      | 2.251   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 2.708 |
| IND. RATES               |            |             |           | 2.71    | MINIMUM PREMIUM | 930   |
| MAN. RATES               | 1.82       | 1.80        | 1.93      | + 2.71  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>32,748</b>    | <b>65,218</b>      | <b>.199</b>         |                 |         |       |       |      | <b>3</b> | <b>3</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       |       | <b>6,028</b> |         |         |       |       | <b>46,835</b> | <b>12,355</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>136</b> | <b>1,659</b> | <b>1,311</b> | <b>10,049</b> |         | <b>1,581</b> | <b>18,780</b> | <b>22,031</b> | <b>150,556</b> | <b>16,429</b> |

|                          | 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. | -60,989 | -27,166     | 143       |       |
| TOTAL LOSSES             |         | 156,781     | 16,572    |       |
| EXPECTED LOSSES          | 177,822 | 69,754      | 12,443    |       |
| CREDIBILITY              | .02     | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .479        | .051      | .530  |
| INDICATED (POST-TEST)    | .000    | .391        | .042      | .433  |
| PRES. ON RATE LEVEL      | .745    | .292        | .052      | 1.089 |
| DERIVED BY FORMULA       | .730    | .296        | .052      | 1.078 |
| UNDERLYING PRES. RATE    | .543    | .213        | .038      | .794  |
| PROPOSED                 | .730    | .296        | .052      | 1.078 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.297 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.30    | MINIMUM PREMIUM | 590   |
| MAN. RATES | .97     | .88     | .94     | + 1.30  | 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              |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>1,906</b>     | <b>14,163</b>      | <b>.743</b>         |                 |         |       |       |      | <b>2</b> | <b>2</b> |

| 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        |         |         |       |       |            |           |
| <b>TOTAL</b>    |           |         |       |       | <b>13,768</b> |         |         |       |       | <b>395</b> |           |

| 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        |         |         |       |       |              |           |
| <b>TOTAL</b>      |           |         | <b>1,290</b> | <b>1,335</b> | <b>26,001</b> |         |         |       |       | <b>1,545</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 1,290   | 28,881      |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -9,113  | -13,676     | 21        |       |
| TOTAL LOSSES             |         | 15,205      | 21        |       |
| EXPECTED LOSSES          | 23,997  | 31,621      | 2,535     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .798        | .001      | .799  |
| INDICATED (POST-TEST)    | .000    | .651        | .001      | .652  |
| PRES. ON RATE LEVEL      | 1.727   | 2.275       | .182      | 4.184 |
| DERIVED BY FORMULA       | 1.727   | 2.259       | .180      | 4.166 |
| UNDERLYING PRES. RATE    | 1.259   | 1.659       | .133      | 3.051 |
| PROPOSED                 | 1.727   | 2.259       | .180      | 4.166 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.013 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.01    | MINIMUM PREMIUM | 1480  |
| MAN. RATES | 3.32    | 3.30    | 3.61    | + 5.01  | 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         |
| <b>TOTAL</b> | <b>59,467</b>    | <b>4,740,502</b>   | <b>7.972</b>        |  |  | <b>59,467</b>                 |                 |         | <b>7</b> | <b>14</b> | <b>101</b> | <b>122</b> |

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         |
| <b>TOTAL</b> |           |         | <b>939,102</b> | <b>341,708</b> | <b>397,160</b> |         |         | <b>1,729,985</b> | <b>663,089</b> | <b>545,958</b> | <b>123,500</b> |

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         |
| <b>TOTAL</b> |           | <b>156,656</b> | <b>1,660,942</b> | <b>715,230</b> | <b>551,940</b> |         | <b>345,587</b> | <b>4,797,638</b> | <b>2,459,329</b> | <b>1,648,947</b> | <b>167,366</b> |

|                          | 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. | -660,180  | -662,188    | 1,625     |        |
| TOTAL LOSSES             | 6,300,643 | 4,713,258   | 168,991   |        |
| EXPECTED LOSSES          | 1,926,731 | 1,697,782   | 140,342   |        |
| CREDIBILITY              | .02       | .06         | .07       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 10.595    | 7.926       | .284      | 18.805 |
| INDICATED (POST-TEST)    | 8.646     | 6.468       | .232      | 15.346 |
| PRES. ON RATE LEVEL      | 4.443     | 3.915       | .324      | 8.682  |
| DERIVED BY FORMULA       | 4.527     | 4.068       | .318      | 8.913  |
| UNDERLYING PRES. RATE    | 3.240     | 2.855       | .236      | 6.331  |
| PROPOSED                 | 4.527     | 4.068       | .318      | 8.913  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 10.725 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 10.73   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.18    | 6.99    | 7.49    | + 10.73 | 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         |
| <b>TOTAL</b> | <b>30,308</b>    | <b>1,431,977</b>   | <b>4.725</b>        |  |  | <b>30,308</b>                 |                 |         | <b>1</b> | <b>1</b> | <b>18</b> | <b>20</b> |

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         |
| <b>TOTAL</b> |           |         | <b>121,193</b> | <b>8,017</b> | <b>440,464</b> |         |         | <b>20,000</b> | <b>12,714</b> | <b>772,722</b> | <b>56,867</b> |

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         |
| <b>TOTAL</b> |           | <b>66,976</b> | <b>558,078</b> | <b>217,918</b> | <b>572,898</b> |         | <b>61,440</b> | <b>982,169</b> | <b>732,171</b> | <b>1,787,585</b> | <b>78,946</b> |

|                          | 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. | -198,964  | -149,558    | 344       |        |
| TOTAL LOSSES             | 1,469,699 | 3,161,014   | 79,290    |        |
| EXPECTED LOSSES          | 571,003   | 375,214     | 32,430    |        |
| CREDIBILITY              | .02       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 4.849     | 10.430      | .262      | 15.541 |
| INDICATED (POST-TEST)    | 3.957     | 8.511       | .214      | 12.682 |
| PRES. ON RATE LEVEL      | 2.583     | 1.698       | .147      | 4.428  |
| DERIVED BY FORMULA       | 2.610     | 1.971       | .150      | 4.731  |
| UNDERLYING PRES. RATE    | 1.884     | 1.238       | .107      | 3.229  |
| PROPOSED                 | 2.610     | 1.971       | .150      | 4.731  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.693 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.69    | MINIMUM PREMIUM | 1645  |
| MAN. RATES | 3.97    | 3.68    | 3.82    | + 5.69  | 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         |
| <b>TOTAL</b> | <b>2,612</b>     | <b>40,538</b>      | <b>1.552</b>        |                 |         |       | <b>2</b> | <b>9</b> |     | <b>11</b> |

| 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          |
| <b>TOTAL</b>    |           |         |       | <b>9,849</b> | <b>4,648</b> |         |         |       | <b>7,680</b> | <b>13,316</b> | <b>5,045</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>865</b> | <b>10,129</b> | <b>15,818</b> | <b>7,269</b> |         | <b>2,051</b> | <b>34,895</b> | <b>35,267</b> | <b>34,905</b> | <b>6,573</b> |

|                          | 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. | -27,417 | -29,388     | 65        |        |
| TOTAL LOSSES             | 20,523  | 63,871      | 6,638     |        |
| EXPECTED LOSSES          | 97,897  | 92,727      | 4,101     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .786    | 2.445       | .254      | 3.485  |
| INDICATED (POST-TEST)    | .641    | 1.995       | .207      | 2.843  |
| PRES. ON RATE LEVEL      | 5.140   | 4.869       | .215      | 10.224 |
| DERIVED BY FORMULA       | 5.140   | 4.840       | .215      | 10.195 |
| UNDERLYING PRES. RATE    | 3.748   | 3.550       | .157      | 7.455  |
| PROPOSED                 | 5.140   | 4.840       | .215      | 10.195 |

| YEAR       | 12-1-10 | 8-1-11 | 12-1-11 | 12-1-12 | IND. RATE       | 12.268 |
|------------|---------|--------|---------|---------|-----------------|--------|
| IND. RATES |         |        |         | 12.27   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 7.73    | 7.73   | 8.82    | + 12.27 | 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         | 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         |
| <b>TOTAL</b> | <b>248,151</b>   | <b>10,444,967</b>  | <b>4.209</b>        |                 |         | <b>14</b> | <b>25</b> |      | <b>136</b> | <b>175</b> |

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         |
| <b>TOTAL</b> |           |         | <b>2,740,165</b> | <b>645,857</b> | <b>559,299</b> |         |         | <b>4,205,852</b> | <b>551,435</b> | <b>1,255,419</b> | <b>486,940</b> |

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        |
| <b>TOTAL</b> |           | <b>314,412</b> | <b>4,009,573</b> | <b>1,093,206</b> | <b>970,128</b> |         | <b>705,778</b> | <b>9,342,987</b> | <b>2,703,519</b> | <b>4,393,961</b> | <b>643,590</b> |

|                          | 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. | -3,517,700 | -2,090,516  | 5,072     |         |                 |       |
| TOTAL LOSSES             | 10,855,050 | 7,070,298   | 648,662   |         |                 |       |
| EXPECTED LOSSES          | 9,377,626  | 4,938,205   | 533,525   |         |                 |       |
| CREDIBILITY              | .06        | .16         | .17       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 4.374      | 2.849       | .261      | 7.484   |                 |       |
| INDICATED (POST-TEST)    | 3.569      | 2.325       | .213      | 6.107   |                 |       |
| PRES. ON RATE LEVEL      | 5.183      | 2.728       | .295      | 8.206   |                 |       |
| DERIVED BY FORMULA       | 5.086      | 2.664       | .281      | 8.031   |                 |       |
| UNDERLYING PRES. RATE    | 3.779      | 1.990       | .215      | 5.984   |                 |       |
| PROPOSED                 | 5.086      | 2.664       | .281      | 8.031   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 9.664 |
| IND. RATES               |            |             |           | 9.66    | MINIMUM PREMIUM | 2000  |
| MAN. RATES               | 6.47       | 6.84        | 7.08      | + 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         | 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        |
| <b>TOTAL</b> | <b>14,270</b>    | <b>320,845</b>     | <b>2.248</b>        |  |  | <b>14,270</b>                 |                 |         | <b>1</b> |       | <b>2</b> | <b>3</b> |

| REPORTED LOSSES |           |         |               |       |              |         |         |                |       |               |               |
|-----------------|-----------|---------|---------------|-------|--------------|---------|---------|----------------|-------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |               |       |              | MEDICAL |         |                |       |               |               |
|                 | DEATH     | P . T . | MAJOR         | MINOR | TEMP         | DEATH   | P . T . | MAJOR          | MINOR | TEMP          | MED. ONLY     |
| 2005            |           |         |               |       |              |         |         |                |       |               | 4,285         |
| 2006            |           |         | 64,564        |       | 1,143        |         |         | 207,474        |       | 1,926         | 6,247         |
| 2007            |           |         |               |       |              |         |         |                |       |               | 344           |
| 2009            |           |         |               |       | 1,287        |         |         |                |       | 10,298        | 23,277        |
| <b>TOTAL</b>    |           |         | <b>64,564</b> |       | <b>2,430</b> |         |         | <b>207,474</b> |       | <b>12,224</b> | <b>34,153</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>14,549</b> | <b>121,195</b> | <b>2,343</b> | <b>3,441</b> |         | <b>66,886</b> | <b>964,274</b> | <b>43,514</b> | <b>27,282</b> | <b>43,911</b> |

|                          | 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. | -228,108  | -142,025    | 583       |       |
| TOTAL LOSSES             | 938,796   |             | 44,494    |       |
| EXPECTED LOSSES          | 625,454   | 347,760     | 55,654    |       |
| CREDIBILITY              | .01       | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 6.579     | .000        | .312      | 6.891 |
| INDICATED (POST-TEST)    | 5.368     | .000        | .255      | 5.623 |
| PRES. ON RATE LEVEL      | 6.011     | 3.342       | .535      | 9.888 |
| DERIVED BY FORMULA       | 6.005     | 3.275       | .527      | 9.807 |
| UNDERLYING PRES. RATE    | 4.383     | 2.437       | .390      | 7.210 |
| PROPOSED                 | 6.005     | 3.275       | .527      | 9.807 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 11.801 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 11.80   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.83    | 8.26    | 8.53    | + 11.80 | 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         |
| <b>TOTAL</b> | <b>15,384</b>    | <b>506,237</b>     | <b>3.291</b>        |                 |         |       |       |      | <b>3</b> | <b>10</b> |

| 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          |               |
| <b>TOTAL</b>    |           |         |       | <b>92,573</b> | <b>44,901</b> |         |         |       | <b>243,983</b> | <b>107,250</b> | <b>17,530</b> |

| 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         |               |
| <b>TOTAL</b>      |           | <b>5,330</b> | <b>65,423</b> | <b>164,531</b> | <b>70,015</b> |         | <b>14,157</b> | <b>233,812</b> | <b>876,582</b> | <b>401,872</b> | <b>24,920</b> |

|                          | 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. | -268,308 | -153,074    | 517       |        |
| TOTAL LOSSES             | 50,414   | 1,359,926   | 25,437    |        |
| EXPECTED LOSSES          | 792,891  | 398,907     | 44,768    |        |
| CREDIBILITY              | .01      | .03         | .03       |        |
| <b>PURE PREMIUMS</b>     |          |             |           |        |
| INDICATED (PRE-TEST)     | .328     | 8.840       | .165      | 9.333  |
| INDICATED (POST-TEST)    | .268     | 7.213       | .135      | 7.616  |
| PRES. ON RATE LEVEL      | 7.068    | 3.556       | .399      | 11.023 |
| DERIVED BY FORMULA       | 7.000    | 3.666       | .391      | 11.057 |
| UNDERLYING PRES. RATE    | 5.154    | 2.593       | .291      | 8.038  |
| PROPOSED                 | 6.978    | 3.655       | .390      | 11.023 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 13.265 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 13.27   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.12    | 8.87    | 9.51    | + 13.27 | 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         | 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        |
| <b>TOTAL</b> | <b>5,278</b>     | <b>1,487,354</b>   | <b>28.180</b>       |                 |         |       |       | <b>1</b> | <b>1</b> | <b>5</b> |
|              |                  |                    |                     |                 |         |       |       |          |          | <b>7</b> |

| 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        |       |               |               |              |
| <b>TOTAL</b>    |           | <b>252,710</b> |       | <b>35,734</b> | <b>10,736</b> |         | <b>1,120,303</b> |       | <b>29,558</b> | <b>30,122</b> | <b>8,191</b> |

| 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          |               |
| <b>TOTAL</b>      | <b>9,133</b> | <b>113,171</b> | <b>46,771</b> | <b>58,201</b> | <b>20,455</b> | <b>77,833</b> | <b>658,150</b> | <b>273,221</b> | <b>128,522</b> | <b>119,157</b> | <b>11,879</b> |

|                          | 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. | -93,024   | -45,475     | 261       |        |
| TOTAL LOSSES             | 1,085,255 | 280,860     | 12,140    |        |
| EXPECTED LOSSES          | 313,408   | 130,736     | 19,370    |        |
| CREDIBILITY              | .00       | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 20.562    | 5.321       | .230      | 26.113 |
| INDICATED (POST-TEST)    | 16.779    | 4.342       | .188      | 21.309 |
| PRES. ON RATE LEVEL      | 8.144     | 3.397       | .503      | 12.044 |
| DERIVED BY FORMULA       | 8.144     | 3.406       | .500      | 12.050 |
| UNDERLYING PRES. RATE    | 5.938     | 2.477       | .367      | 8.782  |
| PROPOSED                 | 8.144     | 3.406       | .500      | 12.050 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.500 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.50   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 10.24   | 9.81    | 10.39   | + 14.50 | 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                           |                 |         |       |       |      |
| <b>TOTAL</b> | <b>1,388</b>     | <b>7,373</b>       | <b>.531</b>         |  |  | <b>1,388</b>                  |                 |         |       |       |      |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |              |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |              |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY    |
| 2009            |           |         |       |       |      |         |         |       |       |      | 7,373        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>7,373</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |              |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|--------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |              |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY    |
| 2009              |           |         |       |       |      |         |         |       |       |      | 9,541        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>9,541</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             | 9,541     |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -18,187 | -8,898      | 106       |        |
| TOTAL LOSSES             |         |             | 9,647     |        |
| EXPECTED LOSSES          | 83,252  | 33,174      | 4,871     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .695      | .695   |
| INDICATED (POST-TEST)    | .000    | .000        | .567      | .567   |
| PRES. ON RATE LEVEL      | 8.226   | 3.278       | .481      | 11.985 |
| DERIVED BY FORMULA       | 8.226   | 3.245       | .482      | 11.953 |
| UNDERLYING PRES. RATE    | 5.998   | 2.390       | .351      | 8.739  |
| PROPOSED                 | 8.226   | 3.245       | .482      | 11.953 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 14.384 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 14.38   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.53    | 9.50    | 10.34   | + 14.38 | 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         | 796              | 166,193            | 20.878              |                 |         |       | 2        | 1        | 3        |
| 2006         | 831              |                    |                     |                 |         |       |          |          |          |
| 2007         | 674              |                    |                     |                 |         |       |          |          |          |
| 2008         | 859              | 387                | .045                |                 |         |       |          |          |          |
| 2009         | 866              | 5,560              | .642                |                 |         |       |          | 1        | 1        |
| <b>TOTAL</b> | <b>4,026</b>     | <b>172,140</b>     | <b>4.276</b>        |                 |         |       | <b>2</b> | <b>2</b> | <b>4</b> |

| 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        |              |
| <b>TOTAL</b>    |           |         |       | <b>46,533</b> | <b>1,077</b> |         |         |       | <b>118,309</b> | <b>5,084</b> | <b>1,137</b> |

| 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        |              |
| <b>TOTAL</b>      |           | <b>130</b> | <b>1,100</b> | <b>82,382</b> | <b>1,538</b> |         | <b>624</b> | <b>11,295</b> | <b>439,152</b> | <b>9,723</b> | <b>1,515</b> |

|                          | 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. | -62,265 | -50,317     | 165       |        |
| TOTAL LOSSES             |         | 482,478     | 1,680     |        |
| EXPECTED LOSSES          | 183,786 | 132,296     | 13,648    |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | 11.984      | .042      | 12.026 |
| INDICATED (POST-TEST)    | .000    | 9.779       | .034      | 9.813  |
| PRES. ON RATE LEVEL      | 6.261   | 4.506       | .465      | 11.232 |
| DERIVED BY FORMULA       | 6.261   | 4.559       | .461      | 11.281 |
| UNDERLYING PRES. RATE    | 4.565   | 3.286       | .339      | 8.190  |
| PROPOSED                 | 6.234   | 4.539       | .459      | 11.232 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 13.516 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 13.52   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.43    | 9.09    | 9.69    | + 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         | 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         |  |
| <b>TOTAL</b> | <b>942,181</b>   | <b>14,471,965</b>  | <b>1.536</b>        | <b>3</b>        | <b>1</b> | <b>14</b> | <b>94</b> | <b>165</b> | <b>277</b> |  |

| 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          |
| <b>TOTAL</b>    | <b>1,136,665</b> | <b>492,654</b> | <b>1,600,077</b> | <b>2,044,170</b> | <b>864,156</b> | <b>1,450</b> | <b>736,450</b> | <b>1,214,094</b> | <b>2,679,394</b> | <b>1,799,438</b> | <b>1,903,417</b> |

| 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          |               | 349,147          | 6,248,709         | 3,729,381         | 1,946,433        | 783,639          |
| <b>TOTAL</b>      | <b>1,916,148</b> | <b>723,386</b> | <b>5,699,003</b> | <b>3,390,650</b> | <b>1,162,075</b> | <b>71,557</b> | <b>1,570,921</b> | <b>12,705,631</b> | <b>10,192,384</b> | <b>5,064,095</b> | <b>2,680,799</b> |

|                          | 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. | -3,409,831 | -2,777,811  | 17,210    |       |
| TOTAL LOSSES             | 19,276,815 | 17,031,393  | 2,698,009 |       |
| EXPECTED LOSSES          | 10,109,601 | 7,198,263   | 1,488,646 |       |
| CREDIBILITY              | .15        | .39         | .42       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 2.046      | 1.808       | .286      | 4.140 |
| INDICATED (POST-TEST)    | 1.670      | 1.475       | .233      | 3.378 |
| PRES. ON RATE LEVEL      | 1.471      | 1.048       | .217      | 2.736 |
| DERIVED BY FORMULA       | 1.501      | 1.215       | .224      | 2.940 |
| UNDERLYING PRES. RATE    | 1.073      | .764        | .158      | 1.995 |
| PROPOSED                 | 1.501      | 1.215       | .224      | 2.940 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.537 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.54    | MINIMUM PREMIUM | 1130  |
| MAN. RATES | 2.37    | 2.26    | 2.36    | + 3.54  | 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         |
| 2008         | 2,197            | 70,225             | 3.196               |                 |         |          | 1        | 1        | 2         |
| 2009         | 1,614            | 53,492             | 3.314               |                 |         |          | 1        | 1        | 2         |
| <b>TOTAL</b> | <b>15,538</b>    | <b>521,714</b>     | <b>3.358</b>        |                 |         | <b>1</b> | <b>6</b> | <b>6</b> | <b>13</b> |

| 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         |              |
| <b>TOTAL</b>    |           |         | <b>80,932</b> | <b>124,632</b> | <b>28,662</b> |         |         | <b>38,739</b> | <b>227,863</b> | <b>11,031</b> | <b>9,855</b> |

| 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        |               |
| <b>TOTAL</b>      |           | <b>9,235</b> | <b>253,039</b> | <b>191,623</b> | <b>46,836</b> |         | <b>15,545</b> | <b>379,890</b> | <b>772,780</b> | <b>61,509</b> | <b>13,522</b> |

|                          | 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. | -186,633 | -116,912    | 278       |       |
| TOTAL LOSSES             | 471,076  | 955,836     | 13,800    |       |
| EXPECTED LOSSES          | 456,661  | 255,445     | 35,116    |       |
| CREDIBILITY              | .01      | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 3.032    | 6.152       | .089      | 9.273 |
| INDICATED (POST-TEST)    | 2.474    | 5.020       | .073      | 7.567 |
| PRES. ON RATE LEVEL      | 4.030    | 2.255       | .310      | 6.595 |
| DERIVED BY FORMULA       | 4.014    | 2.338       | .303      | 6.655 |
| UNDERLYING PRES. RATE    | 2.939    | 1.644       | .226      | 4.809 |
| PROPOSED                 | 4.014    | 2.338       | .303      | 6.655 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.008 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.01    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.38    | 5.25    | 5.69    | + 8.01  | 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         |                  |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>78</b>        |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -656    | -615        |           |       |
| 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      | 2.031   | 1.657       | .218      | 3.906 |
| DERIVED BY FORMULA       | 2.031   | 1.657       | .218      | 3.906 |
| UNDERLYING PRES. RATE    | 1.481   | 1.208       | .159      | 2.848 |
| PROPOSED                 | 2.031   | 1.657       | .218      | 3.906 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.700 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.70    | MINIMUM PREMIUM | 1410  |
| MAN. RATES | 3.28    | 3.15    | 3.37    | + 4.70  | 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                |                 |         |       |          |          |           |
| <b>TOTAL</b> | <b>9,199</b>     | <b>365,157</b>     | <b>3.970</b>        |                 |         |       | <b>7</b> | <b>7</b> | <b>14</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>188,441</b> | <b>18,455</b> |         |         |       | <b>123,080</b> | <b>21,391</b> | <b>13,790</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>4,944</b> | <b>70,309</b> | <b>297,572</b> | <b>37,206</b> |         | <b>3,227</b> | <b>63,229</b> | <b>501,372</b> | <b>77,826</b> | <b>20,608</b> |

|                          | 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. | -45,869 | -40,280     | 150       |        |
| TOTAL LOSSES             | 95,840  | 873,696     | 20,758    |        |
| EXPECTED LOSSES          | 154,268 | 113,148     | 10,946    |        |
| CREDIBILITY              | .01     | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | 1.042   | 9.498       | .226      | 10.766 |
| INDICATED (POST-TEST)    | .850    | 7.750       | .184      | 8.784  |
| PRES. ON RATE LEVEL      | 2.300   | 1.687       | .163      | 4.150  |
| DERIVED BY FORMULA       | 2.286   | 1.808       | .163      | 4.257  |
| UNDERLYING PRES. RATE    | 1.677   | 1.230       | .119      | 3.026  |
| PROPOSED                 | 2.286   | 1.808       | .163      | 4.257  |

| 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 | 3.75    | 3.49    | 3.58    | + 5.12  | 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         |
| <b>TOTAL</b> | <b>123,666</b>   | <b>7,280,137</b>   | <b>5.887</b>        |                 |         | <b>11</b> | <b>21</b> | <b>83</b> | <b>115</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>2,197,992</b> | <b>511,733</b> | <b>635,376</b> |         |         | <b>2,463,341</b> | <b>373,839</b> | <b>808,420</b> | <b>289,436</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>374,918</b> | <b>3,301,307</b> | <b>1,016,313</b> | <b>952,876</b> |         | <b>643,878</b> | <b>7,693,740</b> | <b>2,243,651</b> | <b>2,351,014</b> | <b>402,247</b> |

|                          | 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. | -999,253   | -1,066,314  | 2,542     |        |
| TOTAL LOSSES             | 11,014,590 | 5,497,540   | 404,789   |        |
| EXPECTED LOSSES          | 2,922,227  | 2,755,277   | 217,651   |        |
| CREDIBILITY              | .04        | .10         | .11       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 8.907      | 4.445       | .327      | 13.679 |
| INDICATED (POST-TEST)    | 7.268      | 3.627       | .267      | 11.162 |
| PRES. ON RATE LEVEL      | 3.241      | 3.055       | .241      | 6.537  |
| DERIVED BY FORMULA       | 3.402      | 3.112       | .244      | 6.758  |
| UNDERLYING PRES. RATE    | 2.363      | 2.228       | .176      | 4.767  |
| PROPOSED                 | 3.402      | 3.112       | .244      | 6.758  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.132 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.13    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.29    | 5.20    | 5.64    | + 8.13  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>502</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -2,216  | -1,602      | 12        |       |
| TOTAL LOSSES             |         |             | 12        |       |
| EXPECTED LOSSES          | 8,589   | 5,574       | 818       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .002      | .002  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | 2.346   | 1.522       | .224      | 4.092 |
| DERIVED BY FORMULA       | 2.346   | 1.522       | .224      | 4.092 |
| UNDERLYING PRES. RATE    | 1.711   | 1.110       | .163      | 2.984 |
| PROPOSED                 | 2.346   | 1.522       | .224      | 4.092 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.924 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.92    | MINIMUM PREMIUM | 1460  |
| MAN. RATES | 3.34    | 3.26    | 3.53    | + 4.92  | 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         |
| <b>TOTAL</b> | <b>11,625</b>    | <b>622,943</b>     | <b>5,359</b>        |                 |         |       | <b>4</b> | <b>8</b> | <b>12</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>98,686</b> | <b>43,497</b> |         |         |       | <b>369,117</b> | <b>91,381</b> | <b>20,262</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>9,677</b> | <b>92,904</b> | <b>162,861</b> | <b>54,843</b> |         | <b>9,376</b> | <b>159,052</b> | <b>1,086,358</b> | <b>255,393</b> | <b>27,392</b> |

|                          | 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. | -151,056 | -152,021    | 373       |        |
| TOTAL LOSSES             | 119,953  | 1,407,434   | 27,765    |        |
| EXPECTED LOSSES          | 427,800  | 380,720     | 35,456    |        |
| CREDIBILITY              | .01      | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |          |             |           |        |
| INDICATED (PRE-TEST)     | 1.032    | 12.107      | .239      | 13.378 |
| INDICATED (POST-TEST)    | .842     | 9.879       | .195      | 10.916 |
| PRES. ON RATE LEVEL      | 5.047    | 4.491       | .418      | 9.956  |
| DERIVED BY FORMULA       | 5.005    | 4.599       | .414      | 10.018 |
| UNDERLYING PRES. RATE    | 3.680    | 3.275       | .305      | 7.260  |
| PROPOSED                 | 5.005    | 4.599       | .414      | 10.018 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.055 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.06   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.28    | 8.06    | 8.59    | + 12.06 | 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        |
| <b>TOTAL</b> | <b>10,111</b>    | <b>481,814</b>     | <b>4,765</b>        |                 |         | <b>2</b> | <b>2</b> | <b>5</b> | <b>9</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>164,163</b> | <b>10,839</b> | <b>7,315</b> |         |         | <b>258,237</b> | <b>4,723</b> | <b>13,720</b> | <b>22,817</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>25,637</b> | <b>309,160</b> | <b>32,710</b> | <b>17,682</b> |         | <b>26,720</b> | <b>1,164,425</b> | <b>83,354</b> | <b>45,542</b> | <b>28,999</b> |

|                          | 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. | -54,539   | -36,628     | 129       |        |
| TOTAL LOSSES             | 1,471,403 | 142,660     | 29,128    |        |
| EXPECTED LOSSES          | 145,295   | 89,583      | 13,852    |        |
| CREDIBILITY              | .01       | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 14.552    | 1.411       | .288      | 16.251 |
| INDICATED (POST-TEST)    | 11.874    | 1.151       | .235      | 13.260 |
| PRES. ON RATE LEVEL      | 1.971     | 1.215       | .188      | 3.374  |
| DERIVED BY FORMULA       | 2.070     | 1.214       | .189      | 3.473  |
| UNDERLYING PRES. RATE    | 1.437     | .886        | .137      | 2.460  |
| PROPOSED                 | 2.070     | 1.214       | .189      | 3.473  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.179 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.18    | MINIMUM PREMIUM | 1285  |
| MAN. RATES | 2.39    | 2.57    | 2.91    | + 4.18  | 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        |
| <b>TOTAL</b> | <b>45,483</b>    | <b>123,253</b>     | <b>.271</b>         |                 |         |       |       |      | <b>4</b> | <b>4</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       |       | <b>31,881</b> |         |         |       |       | <b>68,719</b> | <b>22,653</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>1,732</b> | <b>18,284</b> | <b>11,407</b> | <b>47,088</b> |         | <b>5,300</b> | <b>94,714</b> | <b>69,182</b> | <b>170,490</b> | <b>30,398</b> |

|                          | 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. | -70,685 | -55,403     | 254       |       |
| TOTAL LOSSES             | 49,345  | 242,764     | 30,652    |       |
| EXPECTED LOSSES          | 226,960 | 152,823     | 20,013    |       |
| CREDIBILITY              | .02     | .05         | .06       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .108    | .534        | .067      | .709  |
| INDICATED (POST-TEST)    | .088    | .436        | .055      | .579  |
| PRES. ON RATE LEVEL      | .684    | .461        | .060      | 1.205 |
| DERIVED BY FORMULA       | .672    | .460        | .060      | 1.192 |
| UNDERLYING PRES. RATE    | .499    | .336        | .044      | .879  |
| PROPOSED                 | .672    | .460        | .060      | 1.192 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.434 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.43    | MINIMUM PREMIUM | 625   |
| MAN. RATES | 1.03    | 1.00    | 1.04    | + 1.43  | 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         |
| <b>TOTAL</b> | <b>40,811</b>    | <b>439,196</b>     | <b>1.076</b>        |                 |         |       | <b>5</b> | <b>15</b> | <b>20</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>83,922</b> | <b>80,555</b> |         |         |       | <b>118,961</b> | <b>108,222</b> | <b>47,536</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>13,870</b> | <b>134,002</b> | <b>163,860</b> | <b>116,013</b> |         | <b>15,343</b> | <b>204,053</b> | <b>423,533</b> | <b>384,614</b> | <b>64,292</b> |

|                          | 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. | -291,866 | -177,213    | 544       |       |
| TOTAL LOSSES             | 75,402   | 910,807     | 64,836    |       |
| EXPECTED LOSSES          | 805,609  | 432,597     | 51,830    |       |
| CREDIBILITY              | .02      | .05         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .185     | 2.232       | .159      | 2.576 |
| INDICATED (POST-TEST)    | .151     | 1.821       | .130      | 2.102 |
| PRES. ON RATE LEVEL      | 2.707    | 1.454       | .174      | 4.335 |
| DERIVED BY FORMULA       | 2.656    | 1.472       | .172      | 4.300 |
| UNDERLYING PRES. RATE    | 1.974    | 1.060       | .127      | 3.161 |
| PROPOSED                 | 2.656    | 1.472       | .172      | 4.300 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.174 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.17    | MINIMUM PREMIUM | 1520  |
| MAN. RATES | 3.74    | 3.57    | 3.74    | + 5.17  | 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        |
| <b>TOTAL</b> | <b>24,412</b>    | <b>577,258</b>     | <b>2.365</b>        |                 |         | <b>1</b> | <b>3</b> | <b>5</b> | <b>9</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>161,774</b> | <b>49,278</b> | <b>7,732</b> |         |         | <b>240,301</b> | <b>86,678</b> | <b>24,659</b> | <b>6,836</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>5,424</b> | <b>261,552</b> | <b>66,220</b> | <b>14,507</b> |         | <b>17,483</b> | <b>906,570</b> | <b>290,816</b> | <b>78,999</b> | <b>8,782</b> |

|                          | 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. | -121,706  | -86,119     | 383       |       |
| TOTAL LOSSES             | 1,069,323 | 364,423     | 9,165     |       |
| EXPECTED LOSSES          | 355,439   | 221,416     | 33,932    |       |
| CREDIBILITY              | .01       | .03         | .04       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.380     | 1.493       | .038      | 5.911 |
| INDICATED (POST-TEST)    | 3.574     | 1.218       | .031      | 4.823 |
| PRES. ON RATE LEVEL      | 1.997     | 1.244       | .190      | 3.431 |
| DERIVED BY FORMULA       | 2.013     | 1.243       | .184      | 3.440 |
| UNDERLYING PRES. RATE    | 1.456     | .907        | .139      | 2.502 |
| PROPOSED                 | 2.013     | 1.243       | .184      | 3.440 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.139 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.14    | MINIMUM PREMIUM | 1275  |
| MAN. RATES | 2.94    | 2.82    | 2.96    | + 4.14  | 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         |
| <b>TOTAL</b> | <b>107,663</b>   | <b>865,494</b>     | <b>.804</b>         |                 |         | <b>2</b> | <b>2</b> |      | <b>14</b> | <b>18</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>167,478</b> | <b>32,028</b> | <b>29,742</b> |         |         | <b>304,408</b> | <b>104,122</b> | <b>132,526</b> | <b>95,190</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>38,713</b> | <b>333,764</b> | <b>44,621</b> | <b>49,926</b> |         | <b>88,363</b> | <b>1,312,735</b> | <b>422,346</b> | <b>432,201</b> | <b>131,431</b> |

|                          | 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. | -276,901  | -217,866    | 790       |       |
| TOTAL LOSSES             | 1,496,674 | 731,228     | 132,221   |       |
| EXPECTED LOSSES          | 782,710   | 545,852     | 73,210    |       |
| CREDIBILITY              | .04       | .09         | .10       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.390     | .679        | .123      | 2.192 |
| INDICATED (POST-TEST)    | 1.134     | .554        | .100      | 1.788 |
| PRES. ON RATE LEVEL      | .997      | .696        | .093      | 1.786 |
| DERIVED BY FORMULA       | 1.002     | .683        | .094      | 1.779 |
| UNDERLYING PRES. RATE    | .727      | .507        | .068      | 1.302 |
| PROPOSED                 | 1.006     | .686        | .094      | 1.786 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.15    | MINIMUM PREMIUM | 795   |
| MAN. RATES | 1.47    | 1.43    | 1.54    | + 2.15  | 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         |
| <b>TOTAL</b> | <b>543,535</b>   | <b>906,324</b>     | <b>.167</b>         |                 |         |       | <b>9</b> | <b>28</b> | <b>37</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>272,538</b> | <b>136,530</b> |         |         |       | <b>247,920</b> | <b>161,832</b> | <b>87,504</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>31,813</b> | <b>332,847</b> | <b>412,674</b> | <b>219,240</b> |         | <b>39,267</b> | <b>710,594</b> | <b>905,487</b> | <b>526,408</b> | <b>120,706</b> |

|                          | 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. | -214,161  | -228,793    | 442       |       |
| TOTAL LOSSES             | 900,360   | 1,835,016   | 121,148   |       |
| EXPECTED LOSSES          | 646,807   | 603,324     | 38,047    |       |
| CREDIBILITY              | .11       | .27         | .29       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .166      | .338        | .022      | .526  |
| INDICATED (POST-TEST)    | .135      | .276        | .018      | .429  |
| PRES. ON RATE LEVEL      | .163      | .152        | .010      | .325  |
| DERIVED BY FORMULA       | .160      | .185        | .012      | .357  |
| UNDERLYING PRES. RATE    | .119      | .111        | .007      | .237  |
| PROPOSED                 | .160      | .185        | .012      | .357  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |     |
|------------|---------|---------|---------|---------|-----------------|-----|
| IND. RATES |         |         |         | .43     | MINIMUM PREMIUM | 385 |
| MAN. RATES | .35     | .30     | .28     | + .43   | 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                |                 |         |       |       |          |     |          |
| <b>TOTAL</b> | <b>25,163</b>    | <b>34,680</b>      | <b>.138</b>         |                 |         |       |       | <b>1</b> |     | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |              |         |         |       |       |               |               |
|-----------------|-----------|---------|-------|-------|--------------|---------|---------|-------|-------|---------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |              | MEDICAL |         |       |       |               |               |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP         | DEATH   | P . T . | MAJOR | MINOR | TEMP          | MED. ONLY     |
| 2005            |           |         |       |       |              |         |         |       |       |               | 5,171         |
| 2006            |           |         |       |       |              |         |         |       |       |               | 4,348         |
| 2007            |           |         |       |       |              |         |         |       |       |               | 1,696         |
| 2008            |           |         |       |       | 2,206        |         |         |       |       | 20,000        |               |
| 2009            |           |         |       |       |              |         |         |       |       |               | 1,259         |
| <b>TOTAL</b>    |           |         |       |       | <b>2,206</b> |         |         |       |       | <b>20,000</b> | <b>12,474</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>145</b> | <b>1,601</b> | <b>1,211</b> | <b>2,674</b> |         | <b>1,415</b> | <b>15,944</b> | <b>17,480</b> | <b>52,721</b> | <b>16,242</b> |

|                          | 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. | -17,968 | -33,247     | 156       |       |
| TOTAL LOSSES             | 1,137   | 40,839      | 16,398    |       |
| EXPECTED LOSSES          | 53,345  | 86,561      | 13,336    |       |
| CREDIBILITY              | .01     | .03         | .04       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .005    | .162        | .065      | .232  |
| INDICATED (POST-TEST)    | .004    | .132        | .053      | .189  |
| PRES. ON RATE LEVEL      | .291    | .472        | .072      | .835  |
| DERIVED BY FORMULA       | .288    | .462        | .071      | .821  |
| UNDERLYING PRES. RATE    | .212    | .344        | .053      | .609  |
| PROPOSED                 | .288    | .462        | .071      | .821  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |     |
|------------|---------|---------|---------|---------|-----------------|-----|
| IND. RATES |         |         |         | .99     | MINIMUM PREMIUM | 520 |
| MAN. RATES | .66     | .66     | .72     | + .99   | 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         |
| <b>TOTAL</b> | <b>291,935</b>   | <b>2,266,514</b>   | <b>.776</b>         |                 |         | <b>2</b> | <b>18</b> | <b>84</b> | <b>104</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>142,357</b> | <b>226,711</b> | <b>231,388</b> |         |         | <b>426,535</b> | <b>411,643</b> | <b>548,083</b> | <b>279,797</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>51,884</b> | <b>499,046</b> | <b>426,822</b> | <b>336,625</b> |         | <b>154,120</b> | <b>2,269,612</b> | <b>1,981,117</b> | <b>1,631,985</b> | <b>383,029</b> |

|                          | 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. | -409,782  | -779,791    | 2,478     |       |
| TOTAL LOSSES             | 2,564,880 | 3,596,758   | 385,507   |       |
| EXPECTED LOSSES          | 1,234,885 | 2,063,980   | 204,354   |       |
| CREDIBILITY              | .07       | .18         | .19       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .879      | 1.232       | .132      | 2.243 |
| INDICATED (POST-TEST)    | .717      | 1.005       | .108      | 1.830 |
| PRES. ON RATE LEVEL      | .580      | .970        | .096      | 1.646 |
| DERIVED BY FORMULA       | .590      | .976        | .098      | 1.664 |
| UNDERLYING PRES. RATE    | .423      | .707        | .070      | 1.200 |
| PROPOSED                 | .590      | .976        | .098      | 1.664 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.00    | MINIMUM PREMIUM | 760   |
| MAN. RATES | 1.39    | 1.34    | 1.42    | + 2.00  | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>9,200</b>     | <b>69,952</b>      | <b>.760</b>         |                 |         |       |       |      | <b>2</b> | <b>2</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       | <b>26,300</b> | <b>3,172</b> |         |         |       | <b>12,912</b> | <b>21,828</b> | <b>5,740</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>1,301</b> | <b>16,548</b> | <b>37,954</b> | <b>8,009</b> |         | <b>1,621</b> | <b>19,127</b> | <b>40,644</b> | <b>88,158</b> | <b>7,427</b> |

|                          | 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. | -7,016  | -7,741      | 33        |       |
| TOTAL LOSSES             | 31,581  | 167,024     | 7,460     |       |
| EXPECTED LOSSES          | 19,136  | 18,583      | 3,496     |       |
| CREDIBILITY              | .01     | .02         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .343    | 1.815       | .081      | 2.239 |
| INDICATED (POST-TEST)    | .280    | 1.481       | .066      | 1.827 |
| PRES. ON RATE LEVEL      | .285    | .277        | .052      | .614  |
| DERIVED BY FORMULA       | .285    | .301        | .052      | .638  |
| UNDERLYING PRES. RATE    | .208    | .202        | .038      | .448  |
| PROPOSED                 | .285    | .301        | .052      | .638  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | .77     | MINIMUM PREMIUM | 465   |
| MAN. RATES | .58     | .53     | .53     | + .77   | 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         | 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         |
| <b>TOTAL</b> | <b>29,983</b>    | <b>223,072</b>     | <b>.744</b>         |                 |         |       | <b>2</b> |      | <b>9</b> | <b>11</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>34,755</b> | <b>19,960</b> |         |         |       | <b>40,348</b> | <b>94,012</b> | <b>33,997</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>797</b> | <b>14,960</b> | <b>62,159</b> | <b>33,122</b> |         | <b>2,787</b> | <b>52,443</b> | <b>226,238</b> | <b>298,733</b> | <b>47,642</b> |

|                          | 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. | -108,202 | -114,134    | 472       |       |
| TOTAL LOSSES             |          | 506,118     | 48,114    |       |
| EXPECTED LOSSES          | 327,115  | 302,528     | 39,277    |       |
| CREDIBILITY              | .02      | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | 1.688       | .160      | 1.848 |
| INDICATED (POST-TEST)    | .000     | 1.377       | .131      | 1.508 |
| PRES. ON RATE LEVEL      | 1.496    | 1.384       | .180      | 3.060 |
| DERIVED BY FORMULA       | 1.466    | 1.384       | .178      | 3.028 |
| UNDERLYING PRES. RATE    | 1.091    | 1.009       | .131      | 2.231 |
| PROPOSED                 | 1.466    | 1.384       | .178      | 3.028 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.643 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.64    | MINIMUM PREMIUM | 1155  |
| MAN. RATES | 2.75    | 2.56    | 2.64    | + 3.64  | 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         |
| <b>TOTAL</b> | <b>527,434</b>   | <b>9,001,978</b>   | <b>1.707</b>        |                 |         | <b>10</b> | <b>44</b> | <b>197</b> | <b>251</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>1,126,165</b> | <b>733,678</b> | <b>1,013,717</b> |         |         | <b>1,956,083</b> | <b>1,338,345</b> | <b>2,080,799</b> | <b>753,191</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>160,774</b> | <b>2,706,136</b> | <b>1,430,381</b> | <b>1,607,906</b> |         | <b>385,674</b> | <b>6,346,133</b> | <b>5,767,231</b> | <b>6,348,962</b> | <b>1,039,816</b> |

|                          | 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. | -1,721,957 | -2,065,773  | 7,093     |       |
| TOTAL LOSSES             | 7,876,760  | 13,088,707  | 1,046,909 |       |
| EXPECTED LOSSES          | 5,200,500  | 5,485,314   | 590,727   |       |
| CREDIBILITY              | .10        | .26         | .29       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.493      | 2.482       | .198      | 4.173 |
| INDICATED (POST-TEST)    | 1.218      | 2.025       | .162      | 3.405 |
| PRES. ON RATE LEVEL      | 1.352      | 1.426       | .154      | 2.932 |
| DERIVED BY FORMULA       | 1.339      | 1.582       | .156      | 3.077 |
| UNDERLYING PRES. RATE    | .986       | 1.040       | .112      | 2.138 |
| PROPOSED                 | 1.339      | 1.582       | .156      | 3.077 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.702 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.70    | MINIMUM PREMIUM | 1170  |
| MAN. RATES | 2.44    | 2.33    | 2.53    | + 3.70  | 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         |
| <b>TOTAL</b> | <b>164,240</b>   | <b>4,954,660</b>   | <b>3.017</b>        |                 |         | <b>7</b> | <b>38</b> | <b>79</b> | <b>124</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>745,764</b> | <b>886,802</b> | <b>320,236</b> |         |         | <b>888,347</b> | <b>879,928</b> | <b>779,360</b> | <b>454,223</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>191,548</b> | <b>2,133,041</b> | <b>1,396,868</b> | <b>542,541</b> |         | <b>293,903</b> | <b>5,512,486</b> | <b>3,560,971</b> | <b>2,633,924</b> | <b>616,286</b> |

|                          | 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. | -951,503  | -1,277,849  | 3,517     |         |                 |       |
| TOTAL LOSSES             | 7,179,475 | 6,856,455   | 619,803   |         |                 |       |
| EXPECTED LOSSES          | 2,774,014 | 3,288,085   | 308,771   |         |                 |       |
| CREDIBILITY              | .05       | .12         | .13       |         |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 4.371     | 4.175       | .377      | 8.923   |                 |       |
| INDICATED (POST-TEST)    | 3.567     | 3.407       | .308      | 7.282   |                 |       |
| PRES. ON RATE LEVEL      | 2.316     | 2.746       | .258      | 5.320   |                 |       |
| DERIVED BY FORMULA       | 2.379     | 2.825       | .265      | 5.469   |                 |       |
| UNDERLYING PRES. RATE    | 1.689     | 2.002       | .188      | 3.879   |                 |       |
| PROPOSED                 | 2.379     | 2.825       | .265      | 5.469   |                 |       |
| <b>IND. RATES</b>        |           |             |           |         |                 |       |
| YEAR                     | 12-1-09   | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 6.581 |
| IND. RATES               |           |             |           | 6.58    | MINIMUM PREMIUM | 1860  |
| MAN. RATES               | 4.22      | 4.19        | 4.59      | + 6.58  | 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         |  |
| <b>TOTAL</b> | <b>23,931</b>    | <b>363,675</b>     | <b>1.520</b>        |                 |         |       | <b>2</b> | <b>10</b> |     | <b>12</b> |  |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>40,461</b> | <b>58,120</b> |         |         |       | <b>108,232</b> | <b>121,239</b> | <b>35,623</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>7,574</b> | <b>75,143</b> | <b>95,208</b> | <b>75,474</b> |         | <b>12,753</b> | <b>259,621</b> | <b>552,370</b> | <b>323,029</b> | <b>50,091</b> |

|                          | 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. | -51,093 | -58,536     | 441       |       |
| TOTAL LOSSES             | 303,998 | 987,545     | 50,532    |       |
| EXPECTED LOSSES          | 169,910 | 170,868     | 31,349    |       |
| CREDIBILITY              | .01     | .03         | .04       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 1.270   | 4.127       | .211      | 5.608 |
| INDICATED (POST-TEST)    | 1.036   | 3.368       | .172      | 4.576 |
| PRES. ON RATE LEVEL      | .974    | .979        | .180      | 2.133 |
| DERIVED BY FORMULA       | .975    | 1.051       | .180      | 2.206 |
| UNDERLYING PRES. RATE    | .710    | .714        | .131      | 1.555 |
| PROPOSED                 | .975    | 1.051       | .180      | 2.206 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.65    | MINIMUM PREMIUM | 915   |
| MAN. RATES | 1.92    | 1.79    | 1.84    | + 2.65  | 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                |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>41,397</b>    | <b>1,453</b>       | <b>.004</b>         |                 |         |       |       |      |     |  |

| 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        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>1,453</b> |

| 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        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>1,870</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 1,870     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -47,393 | -25,031     | 105       |       |
| TOTAL LOSSES             |         |             | 1,975     |       |
| 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        | .004      | .004  |
| PRES. ON RATE LEVEL      | .462    | .216        | .030      | .708  |
| DERIVED BY FORMULA       | .453    | .205        | .029      | .687  |
| UNDERLYING PRES. RATE    | .337    | .157        | .022      | .516  |
| PROPOSED                 | .453    | .205        | .029      | .687  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |     |
|------------|---------|---------|---------|---------|-----------------|-----|
| IND. RATES |         |         |         | .83     | MINIMUM PREMIUM | 480 |
| MAN. RATES | .59     | .57     | .61     | + .83   | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>3,251</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -9,073  | -8,238      | 21        |       |
| TOTAL LOSSES             |         |             | 21        |       |
| EXPECTED LOSSES          | 28,803  | 22,334      | 1,627     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .001      | .001  |
| INDICATED (POST-TEST)    | .000    | .000        | .001      | .001  |
| PRES. ON RATE LEVEL      | 1.215   | .942        | .069      | 2.226 |
| DERIVED BY FORMULA       | 1.215   | .933        | .068      | 2.216 |
| UNDERLYING PRES. RATE    | .886    | .687        | .050      | 1.623 |
| PROPOSED                 | 1.215   | .933        | .068      | 2.216 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.666 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.67    | MINIMUM PREMIUM | 920   |
| MAN. RATES | 2.12    | 1.91    | 1.92    | + 2.67  | 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        |
| <b>TOTAL</b> | <b>13,668</b>    | <b>166,577</b>     | <b>1,219</b>        |  |  | <b>13,668</b>                 |                 |         |       | <b>3</b> | <b>4</b> | <b>7</b> |

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        |               |
| <b>TOTAL</b> |           |         |       | <b>52,674</b> | <b>17,779</b> |         |         |       | <b>38,301</b> | <b>40,348</b> | <b>17,475</b> |

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        |               |
| <b>TOTAL</b> |           | <b>3,154</b> | <b>28,892</b> | <b>103,023</b> | <b>20,423</b> |         | <b>4,437</b> | <b>82,779</b> | <b>202,063</b> | <b>85,519</b> | <b>23,205</b> |

|                          | 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. | -150,671 | -105,154    | 277       |       |
| TOTAL LOSSES             |          | 305,874     | 23,482    |       |
| EXPECTED LOSSES          | 422,889  | 260,103     | 26,378    |       |
| CREDIBILITY              | .01      | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | 2,238       | .172      | 2,410 |
| INDICATED (POST-TEST)    | .000     | 1,826       | .140      | 1,966 |
| PRES. ON RATE LEVEL      | 4.243    | 2,610       | .265      | 7,118 |
| DERIVED BY FORMULA       | 4.201    | 2,594       | .261      | 7,056 |
| UNDERLYING PRES. RATE    | 3.094    | 1,903       | .193      | 5,190 |
| PROPOSED                 | 4.201    | 2,594       | .261      | 7,056 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.491 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.49    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.19    | 5.86    | 6.14    | + 8.49  | 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        |
| <b>TOTAL</b> | <b>1,173</b>     | <b>126,717</b>     | <b>108.028</b>      |                 |         |       | <b>1</b> |      | <b>1</b> | <b>2</b> |

| 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        |            |
| <b>TOTAL</b>    |           |         |       | <b>25,313</b> | <b>2,154</b> |         |         |       | <b>95,251</b> | <b>3,793</b> | <b>206</b> |

| 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        |            |
| <b>TOTAL</b>      |           | <b>504</b> | <b>4,236</b> | <b>46,410</b> | <b>1,967</b> |         | <b>477</b> | <b>8,573</b> | <b>353,220</b> | <b>7,125</b> | <b>256</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL   |                 |         |
|--------------------------|---------|-------------|-----------|---------|-----------------|---------|
| TOTAL TRANS. LOSSES PG B | 13,790  | 408,722     | 256       |         |                 |         |
| TOTAL TRANS. LOSSES PG A |         |             |           |         |                 |         |
| IBNR + FREQUENCY ADJUST. | -29,754 | -36,959     | 157       |         |                 |         |
| TOTAL LOSSES             |         | 371,763     | 413       |         |                 |         |
| EXPECTED LOSSES          | 87,353  | 95,030      | 13,800    |         |                 |         |
| CREDIBILITY              | .01     | .02         | .03       |         |                 |         |
| <b>PURE PREMIUMS</b>     |         |             |           |         |                 |         |
| INDICATED (PRE-TEST)     | .000    | 316.934     | .352      | 317.286 |                 |         |
| INDICATED (POST-TEST)    | .000    | 258.618     | .287      | 258.905 |                 |         |
| PRES. ON RATE LEVEL      | 102.127 | 111.103     | 16.134    | 229.364 |                 |         |
| DERIVED BY FORMULA       | 101.106 | 114.053     | 15.659    | 230.818 |                 |         |
| UNDERLYING PRES. RATE    | 74.469  | 81.014      | 11.765    | 167.248 |                 |         |
| PROPOSED                 | 101.106 | 114.053     | 15.659    | 230.818 |                 |         |
| <b>IND. RATES</b>        |         |             |           |         |                 |         |
| YEAR                     | 12-1-09 | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 277.766 |
| IND. RATES               |         |             |           | 277.77  | MINIMUM PREMIUM | 557     |
| MAN. RATES               | 146.70  | 161.76      | 197.88    | +277.77 | 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        |
| <b>TOTAL</b> | <b>230</b>       | <b>81,389</b>      | <b>353.865</b>      |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |               |            |         |         |       |               |              |            |
|-----------------|-----------|---------|-------|---------------|------------|---------|---------|-------|---------------|--------------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |               |            | MEDICAL |         |       |               |              |            |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP       | DEATH   | P . T . | MAJOR | MINOR         | TEMP         | MED. ONLY  |
| 2006            |           |         |       |               | 226        |         |         |       |               | 2,992        | 250        |
| 2008            |           |         |       |               |            |         |         |       |               |              | 695        |
| 2009            |           |         |       | 26,343        |            |         |         |       | 50,883        |              |            |
| <b>TOTAL</b>    |           |         |       | <b>26,343</b> | <b>226</b> |         |         |       | <b>50,883</b> | <b>2,992</b> | <b>945</b> |

| 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        |              |
| <b>TOTAL</b>      |           | <b>5,058</b> | <b>49,949</b> | <b>23,364</b> | <b>3,743</b> |         | <b>10,350</b> | <b>190,404</b> | <b>120,382</b> | <b>28,959</b> | <b>1,360</b> |

|                          | 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. | -1,909   | -4,072      | 28        |          |
| TOTAL LOSSES             | 253,852  | 172,376     | 1,388     |          |
| EXPECTED LOSSES          | 5,232    | 10,022      | 2,790     |          |
| CREDIBILITY              | .00      | .00         | .01       |          |
| <b>PURE PREMIUMS</b>     |          |             |           |          |
| INDICATED (PRE-TEST)     | 1103.704 | 749.461     | 6.035     | 1859.200 |
| INDICATED (POST-TEST)    | 900.622  | 611.560     | 4.925     | 1517.107 |
| PRES. ON RATE LEVEL      | 31.193   | 59.749      | 16.635    | 107.577  |
| DERIVED BY FORMULA       | 31.193   | 59.749      | 16.518    | 107.460  |
| UNDERLYING PRES. RATE    | 22.745   | 43.568      | 12.130    | 78.443   |
| PROPOSED                 | 31.227   | 59.814      | 16.536    | 107.577  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 129.458 |
|------------|---------|---------|---------|---------|-----------------|---------|
| IND. RATES |         |         |         | 129.46  | MINIMUM PREMIUM | 409     |
| MAN. RATES | 82.54   | 83.29   | 92.81   | +129.46 | 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        |
| <b>TOTAL</b> | <b>3,131</b>     | <b>13,757</b>      | <b>.439</b>         |  |  | <b>3,131</b>                  |                 |         |       |       | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |       |            |         |         |       |       |              |              |
|-----------------|-----------|---------|-------|-------|------------|---------|---------|-------|-------|--------------|--------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |            | MEDICAL |         |       |       |              |              |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP       | DEATH   | P . T . | MAJOR | MINOR | TEMP         | MED. ONLY    |
| 2005            |           |         |       |       |            |         |         |       |       |              | 1,153        |
| 2006            |           |         |       |       |            |         |         |       |       |              | 1,345        |
| 2007            |           |         |       |       |            |         |         |       |       |              | 793          |
| 2008            |           |         |       |       |            |         |         |       |       |              | 1,822        |
| 2009            |           |         |       |       | 812        |         |         |       |       | 7,832        |              |
| <b>TOTAL</b>    |           |         |       |       | <b>812</b> |         |         |       |       | <b>7,832</b> | <b>5,113</b> |

| 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        |              |
| <b>TOTAL</b>      |           | <b>187</b> | <b>1,596</b> | <b>701</b> | <b>743</b> |         | <b>975</b> | <b>17,690</b> | <b>11,472</b> | <b>14,716</b> | <b>7,121</b> |

|                          | 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. | -48,729 | -30,675     | 98        |        |
| TOTAL LOSSES             |         |             | 7,219     |        |
| EXPECTED LOSSES          | 144,778 | 80,061      | 8,298     |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .231      | .231   |
| INDICATED (POST-TEST)    | .000    | .000        | .188      | .188   |
| PRES. ON RATE LEVEL      | 6.341   | 3.507       | .363      | 10.211 |
| DERIVED BY FORMULA       | 6.341   | 3.472       | .361      | 10.174 |
| UNDERLYING PRES. RATE    | 4.624   | 2.557       | .265      | 7.446  |
| PROPOSED                 | 6.341   | 3.472       | .361      | 10.174 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.243 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.24   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.79    | 8.83    | 8.81    | + 12.24 | 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         |
| <b>TOTAL</b> | <b>60,384</b>    | <b>1,781,138</b>   | <b>2.950</b>        |  |  | <b>60,384</b>                 |                 |         | <b>2</b> | <b>13</b> | <b>19</b> | <b>34</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>399,809</b> | <b>288,981</b> | <b>59,292</b> |         |         | <b>428,196</b> | <b>438,914</b> | <b>78,567</b> | <b>87,379</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>52,426</b> | <b>484,159</b> | <b>467,844</b> | <b>113,017</b> |         | <b>109,810</b> | <b>1,076,527</b> | <b>1,647,825</b> | <b>299,228</b> | <b>112,295</b> |

|                          | 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. | -523,997  | -507,902    | 1,683     |       |
| TOTAL LOSSES             | 1,198,925 | 2,020,012   | 113,978   |       |
| EXPECTED LOSSES          | 1,521,074 | 1,319,994   | 144,318   |       |
| CREDIBILITY              | .02       | .06         | .07       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.986     | 3.345       | .189      | 5.520 |
| INDICATED (POST-TEST)    | 1.621     | 2.730       | .154      | 4.505 |
| PRES. ON RATE LEVEL      | 3.454     | 2.998       | .328      | 6.780 |
| DERIVED BY FORMULA       | 3.417     | 2.982       | .316      | 6.715 |
| UNDERLYING PRES. RATE    | 2.519     | 2.186       | .239      | 4.944 |
| PROPOSED                 | 3.417     | 2.982       | .316      | 6.715 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.080 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.08    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.76    | 5.50    | 5.85    | + 8.08  | 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               |                 |         |          |       |      |          |          |
| <b>TOTAL</b> | <b>512</b>       | <b>171,414</b>     | <b>334.793</b>      |                 |         | <b>1</b> |       |      | <b>3</b> | <b>4</b> |

| 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            |
| <b>TOTAL</b>    |           |         | <b>76,651</b> |       | <b>7,225</b> |         |         | <b>16,097</b> |       | <b>60,755</b> | <b>10,686</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>15,268</b> | <b>131,762</b> | <b>6,694</b> | <b>10,487</b> |         | <b>11,438</b> | <b>110,486</b> | <b>54,478</b> | <b>163,708</b> | <b>14,925</b> |

|                          | 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. | -21,311 | -27,154     | 94        |         |
| TOTAL LOSSES             | 247,643 | 208,213     | 15,019    |         |
| EXPECTED LOSSES          | 60,084  | 67,267      | 9,263     |         |
| CREDIBILITY              | .00     | .02         | .02       |         |
| <b>PURE PREMIUMS</b>     |         |             |           |         |
| INDICATED (PRE-TEST)     | 483.678 | 406.666     | 29.334    | 919.678 |
| INDICATED (POST-TEST)    | 394.681 | 331.839     | 23.937    | 750.457 |
| PRES. ON RATE LEVEL      | 160.935 | 180.173     | 24.810    | 365.918 |
| DERIVED BY FORMULA       | 160.935 | 183.206     | 24.793    | 368.934 |
| UNDERLYING PRES. RATE    | 117.351 | 131.379     | 18.091    | 266.821 |
| PROPOSED                 | 160.935 | 183.206     | 24.793    | 368.934 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 443.975 |
|------------|---------|---------|---------|---------|-----------------|---------|
| IND. RATES |         |         |         | 443.98  | MINIMUM PREMIUM | 723     |
| MAN. RATES | 286.28  | 285.41  | 315.69  | +443.98 | 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        |
| <b>TOTAL</b> | <b>766</b>       | <b>74,812</b>      | <b>97,666</b>       |                 |         |       |       |      |     | <b>1</b> | <b>4</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>315</b> | <b>21,456</b> |         |         |       | <b>1,155</b> | <b>25,254</b> | <b>26,632</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>529</b> | <b>7,504</b> | <b>6,172</b> | <b>33,906</b> |         | <b>1,024</b> | <b>16,315</b> | <b>17,826</b> | <b>77,641</b> | <b>35,649</b> |

|                          | 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. | -56,981 | -55,349     | 223       |         |
| TOTAL LOSSES             |         | 80,196      | 35,872    |         |
| EXPECTED LOSSES          | 173,750 | 147,922     | 18,358    |         |
| CREDIBILITY              | .01     | .03         | .03       |         |
| <b>PURE PREMIUMS</b>     |         |             |           |         |
| INDICATED (PRE-TEST)     | .000    | 104,695     | 46,830    | 151,525 |
| INDICATED (POST-TEST)    | .000    | 85,431      | 38,213    | 123,644 |
| PRES. ON RATE LEVEL      | 311.073 | 264,833     | 32,868    | 608,774 |
| DERIVED BY FORMULA       | 307,962 | 259,451     | 33,028    | 600,441 |
| UNDERLYING PRES. RATE    | 226,829 | 193,111     | 23,967    | 443,907 |
| PROPOSED                 | 307,962 | 259,451     | 33,028    | 600,441 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 722,570 |
|------------|---------|---------|---------|---------|-----------------|---------|
| IND. RATES |         |         |         | 722.57  | MINIMUM PREMIUM | 1002    |
| MAN. RATES | 394.87  | 439.29  | 525.21  | +722.57 | 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         |
| <b>TOTAL</b> | <b>244,887</b>   | <b>4,696,008</b>   | <b>1.918</b>        |                 |         | <b>5</b> | <b>28</b> | <b>97</b> | <b>130</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>579,054</b> | <b>687,629</b> | <b>280,694</b> |         |         | <b>622,595</b> | <b>1,195,229</b> | <b>909,801</b> | <b>421,006</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>149,061</b> | <b>1,264,806</b> | <b>1,211,405</b> | <b>447,107</b> |         | <b>327,054</b> | <b>3,703,126</b> | <b>5,175,372</b> | <b>2,836,260</b> | <b>575,530</b> |

|                          | 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. | -1,240,316 | -1,390,922  | 3,407     |         |                 |       |
| TOTAL LOSSES             | 4,203,731  | 8,279,222   | 578,937   |         |                 |       |
| EXPECTED LOSSES          | 3,340,258  | 3,296,179   | 337,943   |         |                 |       |
| CREDIBILITY              | .06        | .16         | .17       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 1.717      | 3.381       | .236      | 5.334   |                 |       |
| INDICATED (POST-TEST)    | 1.401      | 2.759       | .193      | 4.353   |                 |       |
| PRES. ON RATE LEVEL      | 1.871      | 1.846       | .189      | 3.906   |                 |       |
| DERIVED BY FORMULA       | 1.843      | 1.992       | .190      | 4.025   |                 |       |
| UNDERLYING PRES. RATE    | 1.364      | 1.346       | .138      | 2.848   |                 |       |
| PROPOSED                 | 1.843      | 1.992       | .190      | 4.025   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 4.843 |
| IND. RATES               |            |             |           | 4.84    | MINIMUM PREMIUM | 1440  |
| MAN. RATES               | 3.28       | 3.15        | 3.37      | + 4.84  | 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        |
| <b>TOTAL</b> | <b>14,246</b>    | <b>452,131</b>     | <b>3.174</b>        |  |  | <b>14,246</b>                 |                 |         | <b>1</b> | <b>2</b> | <b>6</b> | <b>9</b> |

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        |
| <b>TOTAL</b> |           |         | <b>71,058</b> | <b>18,819</b> | <b>57,944</b> |         |         | <b>145,389</b> | <b>39,878</b> | <b>109,562</b> | <b>9,481</b> |

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         |
| <b>TOTAL</b> |           | <b>27,976</b> | <b>241,499</b> | <b>73,524</b> | <b>59,252</b> |         | <b>87,389</b> | <b>952,526</b> | <b>289,041</b> | <b>232,681</b> | <b>12,021</b> |

|                          | 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. | -80,657   | -84,408     | 279       |        |
| TOTAL LOSSES             | 1,228,733 | 570,090     | 12,300    |        |
| EXPECTED LOSSES          | 234,489   | 214,260     | 25,643    |        |
| CREDIBILITY              | .01       | .02         | .03       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 8.625     | 4.002       | .086      | 12.713 |
| INDICATED (POST-TEST)    | 7.038     | 3.266       | .070      | 10.374 |
| PRES. ON RATE LEVEL      | 2.257     | 2.063       | .247      | 4.567  |
| DERIVED BY FORMULA       | 2.305     | 2.087       | .242      | 4.634  |
| UNDERLYING PRES. RATE    | 1.646     | 1.504       | .180      | 3.330  |
| PROPOSED                 | 2.305     | 2.087       | .242      | 4.634  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.576 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.58    | MINIMUM PREMIUM | 1620  |
| MAN. RATES | 4.12    | 3.84    | 3.94    | + 5.58  | 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         |
| <b>TOTAL</b> | <b>361,384</b>   | <b>5,860,625</b>   | <b>1.622</b>        |  |  | <b>361,384</b>                |                 | <b>1</b> | <b>8</b> | <b>32</b> | <b>113</b> | <b>154</b> |

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         |
| <b>TOTAL</b> |           | <b>41,174</b> | <b>1,057,416</b> | <b>593,638</b> | <b>440,213</b> |         | <b>110,265</b> | <b>1,391,646</b> | <b>878,299</b> | <b>935,535</b> | <b>412,439</b> |

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        |
| <b>TOTAL</b> |           | <b>268,773</b> | <b>2,067,915</b> | <b>982,657</b> | <b>729,421</b> |         | <b>1,161,921</b> | <b>6,181,248</b> | <b>3,461,278</b> | <b>2,989,174</b> | <b>575,549</b> |

|                          | 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. | -908,117  | -1,075,167  | 3,979     |       |
| TOTAL LOSSES             | 8,771,740 | 7,087,363   | 579,528   |       |
| EXPECTED LOSSES          | 2,692,312 | 2,797,112   | 343,314   |       |
| CREDIBILITY              | .08       | .21         | .22       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.427     | 1.961       | .160      | 4.548 |
| INDICATED (POST-TEST)    | 1.980     | 1.600       | .131      | 3.711 |
| PRES. ON RATE LEVEL      | 1.022     | 1.061       | .130      | 2.213 |
| DERIVED BY FORMULA       | 1.099     | 1.174       | .130      | 2.403 |
| UNDERLYING PRES. RATE    | .745      | .774        | .095      | 1.614 |
| PROPOSED                 | 1.099     | 1.174       | .130      | 2.403 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.89    | MINIMUM PREMIUM | 975   |
| MAN. RATES | 1.73    | 1.71    | 1.91    | + 2.89  | 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         |
| <b>TOTAL</b> | <b>416,441</b>   | <b>11,374,734</b>  | <b>2.731</b>        |  |  | <b>416,441</b>                | <b>1</b>        | <b>1</b> | <b>15</b> | <b>27</b> | <b>234</b> | <b>278</b> |

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        |
| <b>TOTAL</b> | <b>3,500</b> | <b>637,138</b> | <b>1,642,796</b> | <b>728,263</b> | <b>1,132,148</b> |         | <b>355,100</b> | <b>2,428,108</b> | <b>1,578,565</b> | <b>2,171,162</b> | <b>697,954</b> |

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        |
| <b>TOTAL</b> | <b>9,659</b> | <b>874,656</b> | <b>3,774,489</b> | <b>1,481,871</b> | <b>1,761,836</b> |         | <b>1,006,953</b> | <b>10,773,159</b> | <b>6,654,312</b> | <b>7,035,863</b> | <b>952,770</b> |

|                          | 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. | -2,570,152 | -2,337,869  | 6,652     |         |                 |       |
| TOTAL LOSSES             | 13,868,764 | 14,596,013  | 959,422   |         |                 |       |
| EXPECTED LOSSES          | 7,762,460  | 6,192,477   | 545,537   |         |                 |       |
| CREDIBILITY              | .09        | .23         | .24       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 3.330      | 3.505       | .230      | 7.065   |                 |       |
| INDICATED (POST-TEST)    | 2.717      | 2.860       | .188      | 5.765   |                 |       |
| PRES. ON RATE LEVEL      | 2.556      | 2.039       | .180      | 4.775   |                 |       |
| DERIVED BY FORMULA       | 2.570      | 2.228       | .182      | 4.980   |                 |       |
| UNDERLYING PRES. RATE    | 1.864      | 1.487       | .131      | 3.482   |                 |       |
| PROPOSED                 | 2.570      | 2.228       | .182      | 4.980   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 5.992 |
| IND. RATES               |            |             |           | 5.99    | MINIMUM PREMIUM | 1720  |
| MAN. RATES               | 3.97       | 3.84        | 4.12      | + 5.99  | 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        |
| <b>TOTAL</b> | <b>19,780</b>    | <b>258,026</b>     | <b>1.304</b>        |  |  | <b>19,780</b>                 |                 |         | <b>1</b> | <b>1</b> | <b>4</b> | <b>6</b> |

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         |
| <b>TOTAL</b> |           |         | <b>64,892</b> | <b>3,770</b> | <b>51,082</b> |         |         | <b>23,618</b> | <b>1,377</b> | <b>96,473</b> | <b>16,814</b> |

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         |
| <b>TOTAL</b> |           | <b>26,230</b> | <b>220,033</b> | <b>45,966</b> | <b>50,231</b> |         | <b>16,047</b> | <b>237,689</b> | <b>106,295</b> | <b>236,135</b> | <b>21,929</b> |

|                          | 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. | -86,912 | -114,991    | 288       |       |
| TOTAL LOSSES             | 413,087 | 323,636     | 22,217    |       |
| EXPECTED LOSSES          | 251,403 | 293,140     | 27,296    |       |
| CREDIBILITY              | .01     | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 2.088   | 1.636       | .112      | 3.836 |
| INDICATED (POST-TEST)    | 1.704   | 1.335       | .091      | 3.130 |
| PRES. ON RATE LEVEL      | 1.743   | 2.033       | .189      | 3.965 |
| DERIVED BY FORMULA       | 1.743   | 2.012       | .186      | 3.941 |
| UNDERLYING PRES. RATE    | 1.271   | 1.482       | .138      | 2.891 |
| PROPOSED                 | 1.743   | 2.012       | .186      | 3.941 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE            |
|------------|---------|---------|---------|---------|----------------------|
| IND. RATES |         |         |         | 4.74    | MINIMUM PREMIUM 1420 |
| MAN. RATES | 3.30    | 3.20    | 3.42    | + 4.74  | 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         |
| <b>TOTAL</b> | <b>29,153</b>    | <b>189,386</b>     | <b>.650</b>         |  |  | <b>29,153</b>                 |                 |         |       | <b>3</b> | <b>8</b> | <b>11</b> |

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         |
| <b>TOTAL</b> |           |         |       | <b>18,036</b> | <b>8,026</b> |         |         |       | <b>82,374</b> | <b>66,688</b> | <b>14,262</b> |

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         |
| <b>TOTAL</b> |           | <b>2,456</b> | <b>25,579</b> | <b>21,839</b> | <b>16,194</b> |         | <b>11,984</b> | <b>209,459</b> | <b>260,281</b> | <b>245,285</b> | <b>19,339</b> |

|                          | 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. | -124,957 | -114,917    | 374       |       |
| TOTAL LOSSES             | 124,521  | 428,682     | 19,713    |       |
| EXPECTED LOSSES          | 354,792  | 288,322     | 34,402    |       |
| CREDIBILITY              | .02      | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .427     | 1.470       | .068      | 1.965 |
| INDICATED (POST-TEST)    | .348     | 1.200       | .055      | 1.603 |
| PRES. ON RATE LEVEL      | 1.669    | 1.356       | .162      | 3.187 |
| DERIVED BY FORMULA       | 1.643    | 1.350       | .158      | 3.151 |
| UNDERLYING PRES. RATE    | 1.217    | .989        | .118      | 2.324 |
| PROPOSED                 | 1.643    | 1.350       | .158      | 3.151 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.791 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.79    | MINIMUM PREMIUM | 1190  |
| MAN. RATES | 2.90    | 2.63    | 2.75    | + 3.79  | 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        |
| <b>TOTAL</b> | <b>94,484</b>    | <b>582,175</b>     | <b>.616</b>         |  |  | <b>94,484</b>                 |                 |         | <b>2</b> | <b>1</b> | <b>3</b> | <b>6</b> |

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         |
| <b>TOTAL</b> |           |         | <b>216,789</b> | <b>64,889</b> | <b>8,819</b> |         |         | <b>91,231</b> | <b>138,107</b> | <b>25,311</b> | <b>37,029</b> |

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        |
| <b>TOTAL</b> |           | <b>37,894</b> | <b>444,130</b> | <b>92,373</b> | <b>19,061</b> |         | <b>60,209</b> | <b>647,840</b> | <b>446,330</b> | <b>118,522</b> | <b>52,743</b> |

|                          | 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. | -124,252  | -89,647     | 176       |       |
| TOTAL LOSSES             | 1,065,821 | 586,639     | 52,919    |       |
| EXPECTED LOSSES          | 356,205   | 226,761     | 16,064    |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.128     | .621        | .056      | 1.805 |
| INDICATED (POST-TEST)    | .920      | .507        | .046      | 1.473 |
| PRES. ON RATE LEVEL      | .517      | .329        | .023      | .869  |
| DERIVED BY FORMULA       | .529      | .343        | .025      | .897  |
| UNDERLYING PRES. RATE    | .377      | .240        | .017      | .634  |
| PROPOSED                 | .529      | .343        | .025      | .897  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.079 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.08    | MINIMUM PREMIUM | 540   |
| MAN. RATES | .64     | .66     | .75     | + 1.08  | 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        | 1         |
| <b>TOTAL</b> | <b>16,551</b>    | <b>492,990</b>     | <b>2.979</b>        |                 |         | <b>1</b> |       | <b>3</b> | <b>7</b> | <b>11</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>201,499</b> | <b>46,380</b> | <b>21,510</b> |         |         | <b>95,946</b> | <b>30,522</b> | <b>28,801</b> | <b>68,332</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>58,470</b> | <b>409,068</b> | <b>92,024</b> | <b>40,459</b> |         | <b>70,553</b> | <b>515,867</b> | <b>165,785</b> | <b>99,241</b> | <b>94,112</b> |

|                          | 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. | -160,269  | -177,927    | 392       |       |
| TOTAL LOSSES             | 893,689   | 219,582     | 94,504    |       |
| EXPECTED LOSSES          | 446,050   | 434,795     | 38,232    |       |
| CREDIBILITY              | .01       | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 5.400     | 1.327       | .571      | 7.298 |
| INDICATED (POST-TEST)    | 4.406     | 1.083       | .466      | 5.955 |
| PRES. ON RATE LEVEL      | 3.696     | 3.603       | .316      | 7.615 |
| DERIVED BY FORMULA       | 3.703     | 3.527       | .321      | 7.551 |
| UNDERLYING PRES. RATE    | 2.695     | 2.627       | .231      | 5.553 |
| PROPOSED                 | 3.703     | 3.527       | .321      | 7.551 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.086 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.09    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.18    | 6.08    | 6.57    | + 9.09  | 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         |
| <b>TOTAL</b> | <b>252,712</b>   | <b>6,402,766</b>   | <b>2.534</b>        |  |  | <b>252,712</b>                | <b>1</b>        |         | <b>13</b> | <b>38</b> | <b>122</b> | <b>174</b> |

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         |
| <b>TOTAL</b> | <b>3,403</b> |         | <b>1,478,606</b> | <b>843,142</b> | <b>628,465</b> |         |         | <b>1,105,179</b> | <b>939,637</b> | <b>1,003,887</b> | <b>400,447</b> |

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         |
| <b>TOTAL</b> | <b>12,374</b> | <b>258,230</b> | <b>3,582,130</b> | <b>1,611,512</b> | <b>887,651</b> |         | <b>266,691</b> | <b>6,237,549</b> | <b>4,157,890</b> | <b>3,098,163</b> | <b>540,648</b> |

|                          | 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. | -1,633,518 | -1,466,046  | 2,839     |       |
| TOTAL LOSSES             | 8,723,456  | 8,289,170   | 543,487   |       |
| EXPECTED LOSSES          | 4,569,032  | 3,618,836   | 270,402   |       |
| CREDIBILITY              | .06        | .16         | .18       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.452      | 3.280       | .215      | 6.947 |
| INDICATED (POST-TEST)    | 2.817      | 2.676       | .175      | 5.668 |
| PRES. ON RATE LEVEL      | 2.479      | 1.964       | .147      | 4.590 |
| DERIVED BY FORMULA       | 2.499      | 2.078       | .152      | 4.729 |
| UNDERLYING PRES. RATE    | 1.808      | 1.432       | .107      | 3.347 |
| PROPOSED                 | 2.499      | 2.078       | .152      | 4.729 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.690 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.69    | MINIMUM PREMIUM | 1645  |
| MAN. RATES | 3.75    | 3.69    | 3.96    | + 5.69  | 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                |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>3,985</b>     | <b>6,877</b>       | <b>.173</b>         |                 |         |       |       |      |     |  |

| 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          |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>6,877</b> |

| 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          |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>9,995</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 9,995     |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -25,555 | -16,461     | 54        |       |
| TOTAL LOSSES             |         |             | 10,049    |       |
| EXPECTED LOSSES          | 73,883  | 41,882      | 4,821     |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .252      | .252  |
| INDICATED (POST-TEST)    | .000    | .000        | .206      | .206  |
| PRES. ON RATE LEVEL      | 2.543   | 1.441       | .166      | 4.150 |
| DERIVED BY FORMULA       | 2.543   | 1.427       | .166      | 4.136 |
| UNDERLYING PRES. RATE    | 1.854   | 1.051       | .121      | 3.026 |
| PROPOSED                 | 2.543   | 1.427       | .166      | 4.136 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.977 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.98    | MINIMUM PREMIUM | 1475  |
| MAN. RATES | 3.75    | 3.49    | 3.58    | + 4.98  | 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         |
| <b>TOTAL</b> | <b>382,956</b>   | <b>9,251,259</b>   | <b>2.416</b>        |  |  | <b>382,956</b>                |                 |         | <b>16</b> | <b>54</b> | <b>129</b> | <b>199</b> |

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         |
| <b>TOTAL</b> |           |         | <b>2,098,068</b> | <b>1,072,671</b> | <b>487,583</b> |         |         | <b>2,582,347</b> | <b>1,513,267</b> | <b>984,757</b> | <b>512,566</b> |

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         |
| <b>TOTAL</b> |           | <b>507,537</b> | <b>4,490,676</b> | <b>1,650,324</b> | <b>773,940</b> |         | <b>721,751</b> | <b>10,029,592</b> | <b>5,354,615</b> | <b>3,038,508</b> | <b>717,223</b> |

|                          | 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. | -2,085,303 | -1,602,823  | 5,253     |         |                 |       |
| TOTAL LOSSES             | 13,664,253 | 9,214,564   | 722,476   |         |                 |       |
| EXPECTED LOSSES          | 6,077,512  | 4,124,436   | 478,695   |         |                 |       |
| CREDIBILITY              | .08        | .21         | .23       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 3.568      | 2.406       | .189      | 6.163   |                 |       |
| INDICATED (POST-TEST)    | 2.911      | 1.963       | .154      | 5.028   |                 |       |
| PRES. ON RATE LEVEL      | 2.176      | 1.477       | .172      | 3.825   |                 |       |
| DERIVED BY FORMULA       | 2.235      | 1.579       | .168      | 3.982   |                 |       |
| UNDERLYING PRES. RATE    | 1.587      | 1.077       | .125      | 2.789   |                 |       |
| PROPOSED                 | 2.235      | 1.579       | .168      | 3.982   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 4.791 |
| IND. RATES               |            |             |           | 4.79    | MINIMUM PREMIUM | 1430  |
| MAN. RATES               | 3.31       | 3.09        | 3.30      | + 4.79  | 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         |
| <b>TOTAL</b> | <b>300,478</b>   | <b>5,711,091</b>   | <b>1.901</b>        |  |  | <b>300,478</b>                |                 |         | <b>11</b> | <b>18</b> | <b>91</b> | <b>120</b> |

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         |
| <b>TOTAL</b> |           |         | <b>1,301,315</b> | <b>486,827</b> | <b>373,543</b> |         |         | <b>1,701,777</b> | <b>729,603</b> | <b>778,032</b> | <b>339,994</b> |

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         |
| <b>TOTAL</b> |           | <b>262,362</b> | <b>2,525,045</b> | <b>851,363</b> | <b>660,967</b> |         | <b>453,338</b> | <b>5,773,212</b> | <b>2,925,534</b> | <b>2,712,924</b> | <b>468,989</b> |

|                          | 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. | -1,042,412 | -1,197,178  | 4,068     |         |                 |       |
| TOTAL LOSSES             | 7,971,545  | 5,953,610   | 473,057   |         |                 |       |
| EXPECTED LOSSES          | 2,983,746  | 3,019,803   | 369,588   |         |                 |       |
| CREDIBILITY              | .07        | .18         | .20       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 2.653      | 1.981       | .157      | 4.791   |                 |       |
| INDICATED (POST-TEST)    | 2.165      | 1.616       | .128      | 3.909   |                 |       |
| PRES. ON RATE LEVEL      | 1.362      | 1.378       | .169      | 2.909   |                 |       |
| DERIVED BY FORMULA       | 1.418      | 1.421       | .161      | 3.000   |                 |       |
| UNDERLYING PRES. RATE    | .993       | 1.005       | .123      | 2.121   |                 |       |
| PROPOSED                 | 1.418      | 1.421       | .161      | 3.000   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 3.610 |
| IND. RATES               |            |             |           | 3.61    | MINIMUM PREMIUM | 1145  |
| MAN. RATES               | 2.33       | 2.34        | 2.51      | + 3.61  | 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         |
| <b>TOTAL</b> | <b>104,830</b>   | <b>2,891,779</b>   | <b>2.759</b>        |  |  | <b>104,830</b>                |                 |         | <b>8</b> | <b>14</b> | <b>35</b> | <b>57</b> |

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         |
| <b>TOTAL</b> |           |         | <b>736,247</b> | <b>405,629</b> | <b>102,744</b> |         |         | <b>560,550</b> | <b>734,594</b> | <b>232,353</b> | <b>119,662</b> |

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         |
| <b>TOTAL</b> |           | <b>150,702</b> | <b>1,511,270</b> | <b>631,077</b> | <b>178,683</b> |         | <b>300,272</b> | <b>3,279,822</b> | <b>2,336,836</b> | <b>953,619</b> | <b>160,493</b> |

|                          | 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. | -569,700  | -557,943    | 1,475     |       |
| TOTAL LOSSES             | 4,672,366 | 3,542,272   | 161,968   |       |
| EXPECTED LOSSES          | 1,600,754 | 1,384,803   | 142,570   |       |
| CREDIBILITY              | .04       | .09         | .10       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.457     | 3.379       | .155      | 7.991 |
| INDICATED (POST-TEST)    | 3.637     | 2.757       | .126      | 6.520 |
| PRES. ON RATE LEVEL      | 2.093     | 1.812       | .187      | 4.092 |
| DERIVED BY FORMULA       | 2.155     | 1.897       | .181      | 4.233 |
| UNDERLYING PRES. RATE    | 1.527     | 1.321       | .136      | 2.984 |
| PROPOSED                 | 2.155     | 1.897       | .181      | 4.233 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.093 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.09    | MINIMUM PREMIUM | 1500  |
| MAN. RATES | 3.34    | 3.26    | 3.53    | + 5.09  | 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         | 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         |  |
| <b>TOTAL</b> | <b>425,619</b>   | <b>3,438,794</b>   | <b>.808</b>         |                 |         | <b>7</b> | <b>13</b> | <b>57</b> | <b>77</b> |  |

| 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         |
| <b>TOTAL</b>    |           |         | <b>713,293</b> | <b>320,881</b> | <b>262,791</b> |         |         | <b>909,872</b> | <b>516,835</b> | <b>427,249</b> | <b>287,873</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>133,516</b> | <b>1,240,301</b> | <b>588,753</b> | <b>434,553</b> |         | <b>381,449</b> | <b>3,877,688</b> | <b>2,073,827</b> | <b>1,385,791</b> | <b>397,353</b> |

|                          | 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. | -747,646  | -749,001    | 2,376     |       |
| TOTAL LOSSES             | 4,885,308 | 3,733,923   | 399,729   |       |
| EXPECTED LOSSES          | 2,349,417 | 2,030,203   | 187,272   |       |
| CREDIBILITY              | .09       | .23         | .25       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.148     | .877        | .094      | 2.119 |
| INDICATED (POST-TEST)    | .937      | .716        | .077      | 1.730 |
| PRES. ON RATE LEVEL      | .757      | .654        | .061      | 1.472 |
| DERIVED BY FORMULA       | .773      | .668        | .065      | 1.506 |
| UNDERLYING PRES. RATE    | .552      | .477        | .044      | 1.073 |
| PROPOSED                 | .773      | .668        | .065      | 1.506 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.812 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.81    | MINIMUM PREMIUM | 715   |
| MAN. RATES | 1.17    | 1.17    | 1.27    | + 1.81  | 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         |
| <b>TOTAL</b> | <b>1,146,097</b> | <b>21,331,051</b>  | <b>1.861</b>        |  |  | <b>1,146,097</b>              | <b>1</b>        | <b>1</b> | <b>22</b> | <b>145</b> | <b>401</b> | <b>570</b> |

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          |
| <b>TOTAL</b> |           | <b>848,347</b> | <b>2,276,843</b> | <b>3,017,455</b> | <b>1,526,002</b> | <b>3,500</b> | <b>886,338</b> | <b>2,673,361</b> | <b>4,465,059</b> | <b>3,311,688</b> | <b>2,322,458</b> |

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          |
| <b>TOTAL</b> |           | <b>981,568</b> | <b>6,245,557</b> | <b>5,095,775</b> | <b>2,493,822</b> | <b>259,472</b> | <b>1,653,916</b> | <b>16,597,153</b> | <b>18,138,455</b> | <b>10,162,076</b> | <b>3,214,182</b> |

|                          | 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. | -4,200,213 | -5,222,965  | 21,399    |       |
| TOTAL LOSSES             | 21,537,453 | 30,667,163  | 3,235,581 |       |
| EXPECTED LOSSES          | 12,652,911 | 13,707,320  | 1,833,755 |       |
| CREDIBILITY              | .18        | .44         | .48       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 1.879      | 2.676       | .282      | 4.837 |
| INDICATED (POST-TEST)    | 1.533      | 2.184       | .230      | 3.947 |
| PRES. ON RATE LEVEL      | 1.514      | 1.640       | .220      | 3.374 |
| DERIVED BY FORMULA       | 1.517      | 1.879       | .225      | 3.621 |
| UNDERLYING PRES. RATE    | 1.104      | 1.196       | .160      | 2.460 |
| PROPOSED                 | 1.517      | 1.879       | .225      | 3.621 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.357 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.36    | MINIMUM PREMIUM | 1325  |
| MAN. RATES | 2.39    | 2.57    | 2.91    | + 4.36  | 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         |
| <b>TOTAL</b> | <b>54,356</b>    | <b>209,479</b>     | <b>.385</b>         |                 |         |       |       |      | <b>1</b> | <b>13</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>4,045</b> | <b>87,796</b> |         |         |       | <b>7,847</b> | <b>83,214</b> | <b>26,577</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>11,845</b> | <b>103,674</b> | <b>51,215</b> | <b>118,135</b> |         | <b>9,855</b> | <b>168,639</b> | <b>126,583</b> | <b>183,845</b> | <b>33,828</b> |

|                          | 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. | -608,871  | -275,760    | 585       |       |
| TOTAL LOSSES             |           | 204,018     | 34,413    |       |
| EXPECTED LOSSES          | 1,352,920 | 576,718     | 73,381    |       |
| CREDIBILITY              | .02       | .06         | .06       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .000      | .375        | .063      | .438  |
| INDICATED (POST-TEST)    | .000      | .306        | .051      | .357  |
| PRES. ON RATE LEVEL      | 3.414     | 1.455       | .185      | 5.054 |
| DERIVED BY FORMULA       | 3.346     | 1.386       | .177      | 4.909 |
| UNDERLYING PRES. RATE    | 2.489     | 1.061       | .135      | 3.685 |
| PROPOSED                 | 3.346     | 1.386       | .177      | 4.909 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.907 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.91    | MINIMUM PREMIUM | 1700  |
| MAN. RATES | 4.67    | 4.27    | 4.36    | + 5.91  | 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        |
| <b>TOTAL</b> | <b>66,749</b>    | <b>181,262</b>     | <b>.272</b>         |                 |         |       |       |      | <b>2</b> | <b>7</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       | <b>56,066</b> | <b>17,967</b> |         |         |       | <b>43,496</b> | <b>38,696</b> | <b>25,037</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>9,166</b> | <b>94,651</b> | <b>70,057</b> | <b>28,714</b> |         | <b>9,948</b> | <b>164,582</b> | <b>152,704</b> | <b>110,452</b> | <b>34,689</b> |

|                          | 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. | -103,116 | -97,736     | 277       |       |
| TOTAL LOSSES             | 175,231  | 264,191     | 34,966    |       |
| EXPECTED LOSSES          | 283,016  | 237,626     | 26,699    |       |
| CREDIBILITY              | .03      | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .263     | .396        | .052      | .711  |
| INDICATED (POST-TEST)    | .215     | .323        | .042      | .580  |
| PRES. ON RATE LEVEL      | .582     | .488        | .055      | 1.125 |
| DERIVED BY FORMULA       | .571     | .476        | .054      | 1.101 |
| UNDERLYING PRES. RATE    | .424     | .356        | .040      | .820  |
| PROPOSED                 | .571     | .476        | .054      | 1.101 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.324 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.32    | MINIMUM PREMIUM | 595   |
| MAN. RATES | 1.03    | .95     | .97     | + 1.32  | 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         |
| <b>TOTAL</b> | <b>35,290</b>    | <b>806,845</b>     | <b>2,286</b>        |  |  | <b>35,290</b>                 |                 |         | <b>2</b> | <b>2</b> | <b>14</b> | <b>18</b> |

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        |
| <b>TOTAL</b> |           |         | <b>279,999</b> | <b>61,687</b> | <b>62,906</b> |         |         | <b>43,734</b> | <b>72,734</b> | <b>209,175</b> | <b>76,610</b> |

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         |
| <b>TOTAL</b> |           | <b>77,264</b> | <b>574,995</b> | <b>141,011</b> | <b>103,358</b> |         | <b>37,214</b> | <b>361,104</b> | <b>340,406</b> | <b>714,945</b> | <b>100,438</b> |

|                          | 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. | -325,566  | -214,268    | 553       |       |
| TOTAL LOSSES             | 725,011   | 1,085,452   | 100,991   |       |
| EXPECTED LOSSES          | 936,597   | 546,642     | 49,759    |       |
| CREDIBILITY              | .02       | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.054     | 3.076       | .286      | 5.416 |
| INDICATED (POST-TEST)    | 1.676     | 2.510       | .233      | 4.419 |
| PRES. ON RATE LEVEL      | 3.640     | 2.124       | .193      | 5.957 |
| DERIVED BY FORMULA       | 3.601     | 2.139       | .195      | 5.935 |
| UNDERLYING PRES. RATE    | 2.654     | 1.549       | .141      | 4.344 |
| PROPOSED                 | 3.601     | 2.139       | .195      | 5.935 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.142 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.14    | MINIMUM PREMIUM | 1995  |
| MAN. RATES | 4.23    | 4.02    | 5.14    | + 7.14  | 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        |
| <b>TOTAL</b> | <b>110,407</b>   | <b>2,991,302</b>   | <b>2.709</b>        |  |  | <b>110,407</b>                |                 |         | <b>8</b> | <b>8</b> | <b>48</b> | <b>64</b> |

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        |
| <b>TOTAL</b> |           |         | <b>925,799</b> | <b>76,796</b> | <b>146,834</b> |         |         | <b>1,109,323</b> | <b>104,220</b> | <b>341,417</b> | <b>286,913</b> |

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        |
| <b>TOTAL</b> |           | <b>175,105</b> | <b>1,551,535</b> | <b>196,192</b> | <b>236,825</b> |         | <b>276,062</b> | <b>3,729,027</b> | <b>786,895</b> | <b>1,050,567</b> | <b>387,188</b> |

|                          | 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. | -529,254  | -542,748    | 2,018     |       |
| TOTAL LOSSES             | 5,202,475 | 1,727,731   | 389,206   |       |
| EXPECTED LOSSES          | 1,563,362 | 1,411,003   | 170,027   |       |
| CREDIBILITY              | .04       | .09         | .10       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.712     | 1.565       | .353      | 6.630 |
| INDICATED (POST-TEST)    | 3.845     | 1.277       | .288      | 5.410 |
| PRES. ON RATE LEVEL      | 1.942     | 1.753       | .211      | 3.906 |
| DERIVED BY FORMULA       | 2.018     | 1.710       | .219      | 3.947 |
| UNDERLYING PRES. RATE    | 1.416     | 1.278       | .154      | 2.848 |
| PROPOSED                 | 2.018     | 1.710       | .219      | 3.947 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.749 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.75    | MINIMUM PREMIUM | 1420  |
| MAN. RATES | 3.15    | 3.13    | 3.37    | + 4.75  | 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                         |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>22,590</b>    | <b>39,815</b>      | <b>.176</b>         |  |  | <b>22,590</b>                 |                 |         |       | <b>2</b> | <b>3</b> | <b>5</b> |

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        |               |
| <b>TOTAL</b> |           |         |       | <b>9,157</b> | <b>1,215</b> |         |         |       | <b>9,315</b> | <b>2,848</b> | <b>17,280</b> |

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         |               |
| <b>TOTAL</b> |           | <b>788</b> | <b>8,293</b> | <b>12,267</b> | <b>2,682</b> |         | <b>1,704</b> | <b>18,645</b> | <b>30,828</b> | <b>10,127</b> | <b>21,721</b> |

|                          | 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. | -62,515 | -73,735     | 250       |       |
| TOTAL LOSSES             |         |             | 21,971    |       |
| EXPECTED LOSSES          | 171,005 | 177,783     | 25,527    |       |
| CREDIBILITY              | .01     | .03         | .04       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .097      | .097  |
| INDICATED (POST-TEST)    | .000    | .000        | .079      | .079  |
| PRES. ON RATE LEVEL      | 1.038   | 1.079       | .155      | 2.272 |
| DERIVED BY FORMULA       | 1.028   | 1.047       | .152      | 2.227 |
| UNDERLYING PRES. RATE    | .757    | .787        | .113      | 1.657 |
| PROPOSED                 | 1.028   | 1.047       | .152      | 2.227 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.679 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.68    | MINIMUM PREMIUM | 925   |
| MAN. RATES | 1.92    | 1.85    | 1.96    | + 2.68  | 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        |
| <b>TOTAL</b> | <b>160,712</b>   | <b>382,434</b>     | <b>.238</b>         |                 |         |       |       |      | <b>3</b> | <b>4</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>84,728</b> | <b>20,413</b> |         |         |       | <b>221,293</b> | <b>40,566</b> | <b>15,434</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>7,612</b> | <b>82,947</b> | <b>122,535</b> | <b>36,128</b> |         | <b>25,967</b> | <b>337,780</b> | <b>744,540</b> | <b>149,498</b> | <b>20,485</b> |

|                          | 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. | -160,319 | -87,594     | 234       |       |
| TOTAL LOSSES             | 293,987  | 965,107     | 20,719    |       |
| EXPECTED LOSSES          | 475,708  | 224,997     | 19,285    |       |
| CREDIBILITY              | .05      | .12         | .13       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .183     | .601        | .013      | .797  |
| INDICATED (POST-TEST)    | .149     | .490        | .011      | .650  |
| PRES. ON RATE LEVEL      | .406     | .192        | .016      | .614  |
| DERIVED BY FORMULA       | .393     | .228        | .015      | .636  |
| UNDERLYING PRES. RATE    | .296     | .140        | .012      | .448  |
| PROPOSED                 | .393     | .228        | .015      | .636  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | .77     | MINIMUM PREMIUM | 465   |
| MAN. RATES | .56     | .50     | .53     | + .77   | 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         |
| <b>TOTAL</b> | <b>41,626</b>    | <b>807,929</b>     | <b>1.941</b>        |                 |         | <b>1</b> |       |      | <b>9</b> | <b>35</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>86,665</b> | <b>156,373</b> | <b>76,121</b> |         |         | <b>158,499</b> | <b>144,629</b> | <b>117,462</b> | <b>68,180</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>32,649</b> | <b>314,253</b> | <b>252,982</b> | <b>120,837</b> |         | <b>78,959</b> | <b>1,084,179</b> | <b>559,317</b> | <b>362,051</b> | <b>92,149</b> |

|                          | 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. | -696,459  | -536,003    | 1,844     |        |
| TOTAL LOSSES             | 813,581   | 759,184     | 93,993    |        |
| EXPECTED LOSSES          | 2,736,910 | 1,714,991   | 125,293   |        |
| CREDIBILITY              | .02       | .05         | .05       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 1.955     | 1.824       | .226      | 4.005  |
| INDICATED (POST-TEST)    | 1.595     | 1.488       | .184      | 3.267  |
| PRES. ON RATE LEVEL      | 9.017     | 5.650       | .413      | 15.080 |
| DERIVED BY FORMULA       | 8.869     | 5.442       | .402      | 14.713 |
| UNDERLYING PRES. RATE    | 6.575     | 4.120       | .301      | 10.996 |
| PROPOSED                 | 8.869     | 5.442       | .402      | 14.713 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 17.705 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 17.71   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 13.54   | 12.62   | 13.01   | + 17.71 | 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         | 26               |                    |                     |  |  | 26                            |                 |         |       |       |      |
| 2006         | 83               |                    |                     |  |  | 83                            |                 |         |       |       |      |
| 2007         | 106              |                    |                     |  |  | 106                           |                 |         |       |       |      |
| 2008         | 138              |                    |                     |  |  | 138                           |                 |         |       |       |      |
| 2009         | 77               |                    |                     |  |  | 77                            |                 |         |       |       |      |
| <b>TOTAL</b> | <b>430</b>       |                    |                     |  |  | <b>430</b>                    |                 |         |       |       |      |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -3,375  | -3,603      | 19        |       |
| TOTAL LOSSES             |         |             | 19        |       |
| EXPECTED LOSSES          | 11,314  | 10,672      | 1,599     |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .004      | .004  |
| INDICATED (POST-TEST)    | .000    | .000        | .003      | .003  |
| PRES. ON RATE LEVEL      | 3.608   | 3.404       | .510      | 7.522 |
| DERIVED BY FORMULA       | 3.608   | 3.404       | .510      | 7.522 |
| UNDERLYING PRES. RATE    | 2.631   | 2.482       | .372      | 5.485 |
| PROPOSED                 | 3.608   | 3.404       | .510      | 7.522 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.051 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.05    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 6.12    | 5.98    | 6.49    | + 9.05  | 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         |
| <b>TOTAL</b> | <b>27,660</b>    | <b>710,202</b>     | <b>2.568</b>        |                 |         |       | <b>5</b> | <b>12</b> | <b>17</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>100,413</b> | <b>23,821</b> |         |         |       | <b>419,533</b> | <b>53,888</b> | <b>112,547</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>2,331</b> | <b>27,230</b> | <b>162,182</b> | <b>36,990</b> |         | <b>4,881</b> | <b>78,051</b> | <b>1,264,044</b> | <b>175,516</b> | <b>154,525</b> |

|                          | 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. | -186,736 | -229,308    | 837       |       |
| TOTAL LOSSES             |          | 1,409,424   | 155,362   |       |
| EXPECTED LOSSES          | 566,754  | 612,670     | 68,874    |       |
| CREDIBILITY              | .01      | .04         | .04       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | 5.096       | .562      | 5.658 |
| INDICATED (POST-TEST)    | .000     | 4.158       | .459      | 4.617 |
| PRES. ON RATE LEVEL      | 2.810    | 3.038       | .341      | 6.189 |
| DERIVED BY FORMULA       | 2.782    | 3.083       | .346      | 6.211 |
| UNDERLYING PRES. RATE    | 2.049    | 2.215       | .249      | 4.513 |
| PROPOSED                 | 2.772    | 3.072       | .345      | 6.189 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.447 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.45    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.50    | 5.13    | 5.34    | + 7.45  | 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         |
| <b>TOTAL</b> | <b>266,419</b>   | <b>4,939,410</b>   | <b>1.854</b>        |                 |         | <b>9</b> | <b>33</b> | <b>159</b> | <b>201</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>840,372</b> | <b>657,827</b> | <b>571,937</b> |         |         | <b>738,711</b> | <b>680,407</b> | <b>1,013,031</b> | <b>437,125</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>245,266</b> | <b>2,434,055</b> | <b>1,229,656</b> | <b>836,925</b> |         | <b>418,762</b> | <b>4,995,997</b> | <b>3,003,153</b> | <b>3,184,402</b> | <b>603,595</b> |

|                          | 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. | -912,078  | -1,370,364  | 5,532     |         |                 |       |
| TOTAL LOSSES             | 7,182,002 | 6,883,772   | 609,127   |         |                 |       |
| EXPECTED LOSSES          | 2,808,057 | 3,705,889   | 444,919   |         |                 |       |
| CREDIBILITY              | .07       | .17         | .18       |         |                 |       |
| <b>PURE PREMIUMS</b>     |           |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 2.696     | 2.584       | .229      | 5.509   |                 |       |
| INDICATED (POST-TEST)    | 2.200     | 2.109       | .187      | 4.496   |                 |       |
| PRES. ON RATE LEVEL      | 1.445     | 1.908       | .229      | 3.582   |                 |       |
| DERIVED BY FORMULA       | 1.498     | 1.942       | .221      | 3.661   |                 |       |
| UNDERLYING PRES. RATE    | 1.054     | 1.391       | .167      | 2.612   |                 |       |
| PROPOSED                 | 1.498     | 1.942       | .221      | 3.661   |                 |       |
| <b>IND. RATES</b>        |           |             |           |         |                 |       |
| 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               | 2.99      | 2.89        | 3.09      | + 4.41  | 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         |  |
| <b>TOTAL</b> | <b>182,762</b>   | <b>3,646,514</b>   | <b>1.995</b>        | <b>2</b>        |         | <b>6</b> | <b>20</b> | <b>107</b> | <b>135</b> |  |

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         |
| <b>TOTAL</b> | <b>640,841</b> |         | <b>563,346</b> | <b>486,117</b> | <b>269,654</b> |         |         | <b>509,637</b> | <b>432,834</b> | <b>521,797</b> | <b>222,288</b> |

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        |
| <b>TOTAL</b> | <b>986,887</b> | <b>183,187</b> | <b>1,587,531</b> | <b>848,567</b> | <b>406,547</b> |         | <b>244,345</b> | <b>3,390,388</b> | <b>1,999,097</b> | <b>1,531,079</b> | <b>298,331</b> |

|                          | 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. | -612,731  | -950,140    | 2,934     |       |
| TOTAL LOSSES             | 5,779,607 | 3,835,150   | 301,265   |       |
| EXPECTED LOSSES          | 1,957,382 | 2,653,704   | 222,970   |       |
| CREDIBILITY              | .05       | .13         | .14       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.162     | 2.098       | .165      | 5.425 |
| INDICATED (POST-TEST)    | 2.580     | 1.712       | .135      | 4.427 |
| PRES. ON RATE LEVEL      | 1.469     | 1.991       | .167      | 3.627 |
| DERIVED BY FORMULA       | 1.525     | 1.955       | .163      | 3.643 |
| UNDERLYING PRES. RATE    | 1.071     | 1.452       | .122      | 2.645 |
| PROPOSED                 | 1.525     | 1.955       | .163      | 3.643 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.383 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.38    | MINIMUM PREMIUM | 1330  |
| MAN. RATES | 3.07    | 2.96    | 3.13    | + 4.38  | 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                |                 |         |          |          |      | 10        | 11        |
| <b>TOTAL</b> | <b>78,242</b>    | <b>1,100,040</b>   | <b>1.406</b>        |                 |         | <b>2</b> | <b>3</b> |      | <b>53</b> | <b>58</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>184,443</b> | <b>83,513</b> | <b>159,286</b> |         |         | <b>305,730</b> | <b>37,742</b> | <b>216,552</b> | <b>112,774</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>50,151</b> | <b>426,635</b> | <b>183,219</b> | <b>241,738</b> |         | <b>139,076</b> | <b>1,290,628</b> | <b>319,298</b> | <b>674,590</b> | <b>150,740</b> |

|                          | 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. | -887,000  | -607,367    | 930       |       |
| TOTAL LOSSES             | 1,019,490 | 811,478     | 151,670   |       |
| EXPECTED LOSSES          | 2,830,013 | 1,682,205   | 70,419    |       |
| CREDIBILITY              | .03       | .07         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.303     | 1.037       | .194      | 2.534 |
| INDICATED (POST-TEST)    | 1.063     | .846        | .158      | 2.067 |
| PRES. ON RATE LEVEL      | 4.960     | 2.949       | .123      | 8.032 |
| DERIVED BY FORMULA       | 4.843     | 2.802       | .126      | 7.771 |
| UNDERLYING PRES. RATE    | 3.617     | 2.150       | .090      | 5.857 |
| PROPOSED                 | 4.843     | 2.802       | .126      | 7.771 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 9.351 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 9.35    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 7.18    | 6.69    | 6.93    | + 9.35  | 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        |
| <b>TOTAL</b> | <b>161,644</b>   | <b>4,669,848</b>   | <b>2.889</b>        |  |  | <b>161,644</b>                |                 |         | <b>6</b> | <b>15</b> | <b>49</b> | <b>70</b> |

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         |
| <b>TOTAL</b> |           |         | <b>1,113,204</b> | <b>245,930</b> | <b>343,649</b> |         |         | <b>1,110,021</b> | <b>929,555</b> | <b>580,456</b> | <b>347,033</b> |

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         |
| <b>TOTAL</b> |           | <b>101,105</b> | <b>1,601,577</b> | <b>539,216</b> | <b>465,065</b> |         | <b>222,332</b> | <b>3,925,999</b> | <b>2,470,076</b> | <b>1,810,928</b> | <b>493,768</b> |

|                          | 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. | -849,498  | -762,509    | 2,734     |       |
| TOTAL LOSSES             | 5,001,515 | 4,522,776   | 496,502   |       |
| EXPECTED LOSSES          | 2,534,578 | 1,999,537   | 234,384   |       |
| CREDIBILITY              | .05       | .12         | .13       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.094     | 2.798       | .307      | 6.199 |
| INDICATED (POST-TEST)    | 2.525     | 2.283       | .251      | 5.059 |
| PRES. ON RATE LEVEL      | 2.150     | 1.697       | .199      | 4.046 |
| DERIVED BY FORMULA       | 2.169     | 1.767       | .206      | 4.142 |
| UNDERLYING PRES. RATE    | 1.568     | 1.237       | .145      | 2.950 |
| PROPOSED                 | 2.169     | 1.767       | .206      | 4.142 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.984 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.98    | MINIMUM PREMIUM | 1475  |
| MAN. RATES | 3.26    | 3.21    | 3.49    | + 4.98  | 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         |
| <b>TOTAL</b> | <b>33,947</b>    | <b>1,145,873</b>   | <b>3.375</b>        |  |  | <b>33,947</b>                 |                 |         | <b>2</b> | <b>8</b> | <b>16</b> | <b>26</b> |

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        |
| <b>TOTAL</b> |           |         | <b>167,632</b> | <b>99,731</b> | <b>31,395</b> |         |         | <b>467,939</b> | <b>214,036</b> | <b>95,531</b> | <b>69,609</b> |

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        |
| <b>TOTAL</b> |           | <b>38,236</b> | <b>345,880</b> | <b>127,478</b> | <b>59,359</b> |         | <b>109,638</b> | <b>1,711,197</b> | <b>622,092</b> | <b>383,892</b> | <b>92,637</b> |

|                          | 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. | -179,832  | -174,098    | 561       |       |
| TOTAL LOSSES             | 2,025,119 | 1,018,723   | 93,198    |       |
| EXPECTED LOSSES          | 507,509   | 437,577     | 53,296    |       |
| CREDIBILITY              | .02       | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 5.966     | 3.001       | .275      | 9.242 |
| INDICATED (POST-TEST)    | 4.868     | 2.449       | .224      | 7.541 |
| PRES. ON RATE LEVEL      | 2.050     | 1.768       | .215      | 4.033 |
| DERIVED BY FORMULA       | 2.106     | 1.795       | .215      | 4.116 |
| UNDERLYING PRES. RATE    | 1.495     | 1.289       | .157      | 2.941 |
| PROPOSED                 | 2.106     | 1.795       | .215      | 4.116 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.953 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.95    | MINIMUM PREMIUM | 1470  |
| MAN. RATES | 3.50    | 3.29    | 3.48    | + 4.95  | 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    |          | 6         |
| <b>TOTAL</b> | <b>48,313</b>    | <b>684,208</b>     | <b>1.416</b>        |                 |         | <b>2</b> | <b>3</b> |      | <b>9</b> | <b>14</b> |

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         |
| <b>TOTAL</b> |           |         | <b>320,274</b> | <b>53,671</b> | <b>66,110</b> |         |         | <b>71,284</b> | <b>20,666</b> | <b>138,222</b> | <b>13,981</b> |

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         |
| <b>TOTAL</b> |           | <b>33,350</b> | <b>717,485</b> | <b>108,224</b> | <b>89,159</b> |         | <b>20,562</b> | <b>569,669</b> | <b>229,368</b> | <b>316,368</b> | <b>18,641</b> |

|                          | 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. | -346,159  | -246,246    | 397       |       |
| TOTAL LOSSES             | 994,907   | 496,873     | 19,038    |       |
| EXPECTED LOSSES          | 997,664   | 615,024     | 32,853    |       |
| CREDIBILITY              | .02       | .05         | .06       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.059     | 1.028       | .039      | 3.126 |
| INDICATED (POST-TEST)    | 1.680     | .839        | .032      | 2.551 |
| PRES. ON RATE LEVEL      | 2.832     | 1.746       | .093      | 4.671 |
| DERIVED BY FORMULA       | 2.809     | 1.701       | .089      | 4.599 |
| UNDERLYING PRES. RATE    | 2.065     | 1.273       | .068      | 3.406 |
| PROPOSED                 | 2.809     | 1.701       | .089      | 4.599 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.534 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.53    | MINIMUM PREMIUM | 1605  |
| MAN. RATES | 4.25    | 3.90    | 4.03    | + 5.53  | 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         |  |
| <b>TOTAL</b> | <b>25,881</b>    | <b>936,728</b>     | <b>3.619</b>        |                 |         | <b>1</b> | <b>9</b> | <b>13</b> | <b>23</b> |  |

| 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           |
| <b>TOTAL</b>    |           |         | <b>105,286</b> | <b>115,471</b> | <b>100,694</b> |         |         | <b>209,010</b> | <b>214,746</b> | <b>172,597</b> | <b>18,924</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>8,156</b> | <b>255,262</b> | <b>232,878</b> | <b>141,837</b> |         | <b>17,047</b> | <b>989,743</b> | <b>821,016</b> | <b>568,857</b> | <b>28,090</b> |

|                          | 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. | -222,285  | -218,389    | 551       |        |
| TOTAL LOSSES             | 1,047,923 | 1,546,199   | 28,641    |        |
| EXPECTED LOSSES          | 651,166   | 551,265     | 48,914    |        |
| CREDIBILITY              | .01       | .04         | .04       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 4.049     | 5.974       | .111      | 10.134 |
| INDICATED (POST-TEST)    | 3.304     | 4.875       | .091      | 8.270  |
| PRES. ON RATE LEVEL      | 3.451     | 2.921       | .259      | 6.631  |
| DERIVED BY FORMULA       | 3.450     | 2.999       | .252      | 6.701  |
| UNDERLYING PRES. RATE    | 2.516     | 2.130       | .189      | 4.835  |
| PROPOSED                 | 3.450     | 2.999       | .252      | 6.701  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |      |
|------------|---------|---------|---------|---------|-----------------|------|
| IND. RATES |         |         |         | 8.06    | MINIMUM PREMIUM | 2000 |
| MAN. RATES | 6.13    | 5.62    | 5.72    | + 8.06  | 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        |
| <b>TOTAL</b> | <b>67,391</b>    | <b>676,856</b>     | <b>1.004</b>        |                 |         | <b>1</b> | <b>8</b> |      | <b>26</b> | <b>35</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>99,452</b> | <b>142,165</b> | <b>82,193</b> |         |         | <b>7,232</b> | <b>113,648</b> | <b>130,174</b> | <b>101,992</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>39,466</b> | <b>369,801</b> | <b>194,744</b> | <b>152,751</b> |         | <b>30,463</b> | <b>481,745</b> | <b>406,845</b> | <b>400,262</b> | <b>139,353</b> |

|                          | 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. | -125,205 | -216,570    | 742       |       |
| TOTAL LOSSES             | 796,270  | 938,032     | 140,095   |       |
| EXPECTED LOSSES          | 383,455  | 578,214     | 63,347    |       |
| CREDIBILITY              | .03      | .07         | .07       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 1.182    | 1.392       | .208      | 2.782 |
| INDICATED (POST-TEST)    | .965     | 1.136       | .170      | 2.271 |
| PRES. ON RATE LEVEL      | .780     | 1.177       | .129      | 2.086 |
| DERIVED BY FORMULA       | .786     | 1.174       | .132      | 2.092 |
| UNDERLYING PRES. RATE    | .569     | .858        | .094      | 1.521 |
| PROPOSED                 | .786     | 1.174       | .132      | 2.092 |

| 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 | 1.78    | 1.70    | 1.80    | + 2.52  | 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                |                 |         |       |          |          |          |
| <b>TOTAL</b> | <b>60,288</b>    | <b>97,093</b>      | <b>.161</b>         |                 |         |       | <b>2</b> | <b>3</b> | <b>5</b> |

| 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           |
| <b>TOTAL</b>    |           |         |       | <b>51,384</b> | <b>2,286</b> |         |         |       | <b>11,428</b> | <b>16,930</b> | <b>15,065</b> |

| 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           |
| <b>TOTAL</b>      |           | <b>519</b> | <b>8,018</b> | <b>87,696</b> | <b>4,308</b> |         | <b>558</b> | <b>7,196</b> | <b>48,678</b> | <b>55,295</b> | <b>19,708</b> |

|                          | 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. | -106,500 | -88,631     | 237       |       |
| TOTAL LOSSES             |          | 107,346     | 19,945    |       |
| EXPECTED LOSSES          | 294,808  | 221,256     | 24,115    |       |
| CREDIBILITY              | .02      | .06         | .07       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | .178        | .033      | .211  |
| INDICATED (POST-TEST)    | .000     | .145        | .027      | .172  |
| PRES. ON RATE LEVEL      | .671     | .503        | .055      | 1.229 |
| DERIVED BY FORMULA       | .658     | .482        | .053      | 1.193 |
| UNDERLYING PRES. RATE    | .489     | .367        | .040      | .896  |
| PROPOSED                 | .658     | .482        | .053      | 1.193 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.435 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.44    | MINIMUM PREMIUM | 625   |
| MAN. RATES | 1.09    | 1.02    | 1.06    | + 1.44  | 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         |
| <b>TOTAL</b> | <b>3,630,811</b> | <b>9,858,196</b>   | <b>.272</b>         |                 |         |       | <b>1</b> | <b>41</b> | <b>139</b> | <b>198</b> |

| 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          |
| <b>TOTAL</b>    | <b>658,420</b> |         | <b>2,084,760</b> | <b>788,175</b> | <b>761,497</b> | <b>150</b> |         | <b>1,943,729</b> | <b>1,014,917</b> | <b>1,472,848</b> | <b>1,133,700</b> |

| 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          |
| <b>TOTAL</b>      | <b>1,148,380</b> | <b>486,411</b> | <b>4,434,723</b> | <b>1,478,444</b> | <b>1,163,645</b> | <b>8,608</b> | <b>860,601</b> | <b>9,674,253</b> | <b>5,003,518</b> | <b>4,483,272</b> | <b>1,539,003</b> |

|                          | 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. | -3,521,678 | -1,916,606  | 8,295     |         |                 |      |
| TOTAL LOSSES             | 13,091,298 | 10,212,273  | 1,547,298 |         |                 |      |
| EXPECTED LOSSES          | 10,311,503 | 4,937,902   | 726,163   |         |                 |      |
| CREDIBILITY              | .38        | .96         | 1.00      |         |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |      |
| INDICATED (PRE-TEST)     | .361       | .281        | .043      | .685    |                 |      |
| INDICATED (POST-TEST)    | .295       | .229        | .035      | .559    |                 |      |
| PRES. ON RATE LEVEL      | .389       | .187        | .027      | .603    |                 |      |
| DERIVED BY FORMULA       | .353       | .227        | .035      | .615    |                 |      |
| UNDERLYING PRES. RATE    | .284       | .136        | .020      | .440    |                 |      |
| PROPOSED                 | .346       | .223        | .034      | .603    |                 |      |
| <b>IND. RATES</b>        |            |             |           |         |                 |      |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | .725 |
| IND. RATES               |            |             |           | .73     | MINIMUM PREMIUM | 455  |
| MAN. RATES               | .55        | .50         | .52       | + .73   | 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         |
| <b>TOTAL</b> | <b>263,027</b>   | <b>1,150,068</b>   | <b>.437</b>         |                 |         | <b>2</b> | <b>5</b> | <b>14</b> | <b>21</b> |

| REPORTED LOSSES |           |         |                |                |               |         |         |                |               |                |               |
|-----------------|-----------|---------|----------------|----------------|---------------|---------|---------|----------------|---------------|----------------|---------------|
| MANUAL YEAR     | INDEMNITY |         |                |                |               | MEDICAL |         |                |               |                |               |
|                 | DEATH     | P . T . | MAJOR          | MINOR          | TEMP          | DEATH   | P . T . | MAJOR          | MINOR         | TEMP           | MED. ONLY     |
| 2005            |           |         |                | 30,435         | 4,573         |         |         |                | 19,029        | 43,994         | 16,755        |
| 2006            |           |         | 399,942        | 14,373         | 8,352         |         |         | 253,418        | 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         |
| <b>TOTAL</b>    |           |         | <b>399,942</b> | <b>170,055</b> | <b>38,237</b> |         |         | <b>253,418</b> | <b>83,910</b> | <b>129,895</b> | <b>74,611</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>77,945</b> | <b>680,932</b> | <b>247,251</b> | <b>74,569</b> |         | <b>66,841</b> | <b>952,372</b> | <b>362,540</b> | <b>472,547</b> | <b>103,134</b> |

|                          | 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. | -412,506  | -232,103    | 1,110     |       |
| TOTAL LOSSES             | 1,365,584 | 924,804     | 104,244   |       |
| EXPECTED LOSSES          | 1,207,293 | 604,962     | 99,949    |       |
| CREDIBILITY              | .07       | .17         | .18       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .519      | .352        | .040      | .911  |
| INDICATED (POST-TEST)    | .424      | .287        | .033      | .744  |
| PRES. ON RATE LEVEL      | .630      | .315        | .052      | .997  |
| DERIVED BY FORMULA       | .616      | .310        | .049      | .975  |
| UNDERLYING PRES. RATE    | .459      | .230        | .038      | .727  |
| PROPOSED                 | .616      | .310        | .049      | .975  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.173 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.17    | MINIMUM PREMIUM | 560   |
| MAN. RATES | .85     | .80     | .86     | + 1.17  | 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        |  |
| <b>TOTAL</b> | <b>18,316,331</b> | <b>36,123,267</b>  | <b>.197</b>         | <b>2</b>        | <b>1</b> | <b>44</b> | <b>182</b> | <b>361</b> | <b>590</b> |  |

| 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          |
| <b>TOTAL</b>    | <b>2,418,040</b> | <b>70,277</b> | <b>6,266,194</b> | <b>3,937,061</b> | <b>1,999,882</b> | <b>1,762,473</b> | <b>1,491,537</b> | <b>5,889,899</b> | <b>4,946,834</b> | <b>4,415,779</b> | <b>2,925,291</b> |

| 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          |
| <b>TOTAL</b>      | <b>1,548,741</b> | <b>1,368,880</b> | <b>13,176,448</b> | <b>6,564,876</b> | <b>3,220,053</b> | <b>410,842</b> | <b>2,859,193</b> | <b>24,878,450</b> | <b>20,583,865</b> | <b>13,535,115</b> | <b>3,998,137</b> |

|                          | 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. | -7,683,432 | -6,802,767  | 28,266    |         |
| TOTAL LOSSES             | 36,559,122 | 37,101,142  | 4,026,403 |         |
| EXPECTED LOSSES          | 23,078,577 | 17,950,004  | 2,381,124 |         |
| CREDIBILITY              | 1.00       | 1.00        | 1.00      |         |
| <b>PURE PREMIUMS</b>     |            |             |           |         |
| INDICATED (PRE-TEST)     | .200       | .203        | .022      | .425    |
| INDICATED (POST-TEST)    | .163       | .166        | .018      | .347    |
| PRES. ON RATE LEVEL      | .173       | .134        | .018      | .325    |
| DERIVED BY FORMULA       | .163       | .166        | .018      | .347    |
| UNDERLYING PRES. RATE    | .126       | .098        | .013      | .237    |
| PROPOSED                 | .163       | .166        | .018      | .347    |
| <b>IND. RATES</b>        |            |             |           |         |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 |
| IND. RATES               |            |             |           | .42     |
| MAN. RATES               | .35        | .30         | .28       | + .42   |
|                          |            |             |           | 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         |
| <b>TOTAL</b> | <b>202,639</b>   | <b>4,653,510</b>   | <b>2.296</b>        |  |  | <b>202,639</b>                |                 |         | <b>8</b> | <b>25</b> | <b>46</b> | <b>79</b> |

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         |
| <b>TOTAL</b> |           |         | <b>857,039</b> | <b>608,665</b> | <b>232,568</b> |         |         | <b>582,139</b> | <b>1,762,167</b> | <b>409,344</b> | <b>201,588</b> |

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         |
| <b>TOTAL</b> |           | <b>179,900</b> | <b>1,855,232</b> | <b>972,697</b> | <b>443,063</b> |         | <b>272,737</b> | <b>3,728,994</b> | <b>5,004,974</b> | <b>1,500,831</b> | <b>275,250</b> |

|                          | 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. | -1,161,634 | -1,124,567  | 1,886     |       |
| TOTAL LOSSES             | 4,875,229  | 6,796,998   | 277,136   |       |
| EXPECTED LOSSES          | 3,434,732  | 2,909,896   | 164,138   |       |
| CREDIBILITY              | .06        | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 2.406      | 3.354       | .137      | 5.897 |
| INDICATED (POST-TEST)    | 1.963      | 2.737       | .112      | 4.812 |
| PRES. ON RATE LEVEL      | 2.325      | 1.969       | .111      | 4.405 |
| DERIVED BY FORMULA       | 2.303      | 2.077       | .111      | 4.491 |
| UNDERLYING PRES. RATE    | 1.695      | 1.436       | .081      | 3.212 |
| PROPOSED                 | 2.303      | 2.077       | .111      | 4.491 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.404 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.40    | MINIMUM PREMIUM | 1575  |
| MAN. RATES | 3.78    | 3.60    | 3.80    | + 5.40  | 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         |
| <b>TOTAL</b> | <b>1,240,602</b> | <b>2,492,908</b>   | <b>.201</b>         |  |  | <b>1,240,602</b>              |                 |         | <b>4</b> | <b>13</b> | <b>43</b> | <b>60</b> |

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         |
| <b>TOTAL</b> |           |         | <b>569,915</b> | <b>271,613</b> | <b>120,049</b> |         |         | <b>451,360</b> | <b>312,408</b> | <b>396,571</b> | <b>370,992</b> |

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         |
| <b>TOTAL</b> |           | <b>82,244</b> | <b>1,147,039</b> | <b>458,458</b> | <b>214,481</b> |         | <b>89,034</b> | <b>2,365,474</b> | <b>1,287,566</b> | <b>1,322,161</b> | <b>518,204</b> |

|                          | 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. | -1,734,146 | -863,832    | 4,515     |         |                 |      |
| TOTAL LOSSES             | 1,949,645  | 2,418,834   | 522,719   |         |                 |      |
| EXPECTED LOSSES          | 4,950,002  | 2,183,460   | 421,805   |         |                 |      |
| CREDIBILITY              | .18        | .47         | .51       |         |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |      |
| INDICATED (PRE-TEST)     | .157       | .195        | .042      | .394    |                 |      |
| INDICATED (POST-TEST)    | .128       | .159        | .034      | .321    |                 |      |
| PRES. ON RATE LEVEL      | .547       | .241        | .047      | .835    |                 |      |
| DERIVED BY FORMULA       | .472       | .202        | .040      | .714    |                 |      |
| UNDERLYING PRES. RATE    | .399       | .176        | .034      | .609    |                 |      |
| PROPOSED                 | .472       | .202        | .040      | .714    |                 |      |
| <b>IND. RATES</b>        |            |             |           |         |                 |      |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | .859 |
| IND. RATES               |            |             |           | .86     | MINIMUM PREMIUM | 485  |
| MAN. RATES               | .90        | .76         | .72       | + .86   | 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         |  |
| <b>TOTAL</b> | <b>1,690,591</b> | <b>1,709,992</b>   | <b>.101</b>         |                 |         | <b>3</b> | <b>8</b> | <b>15</b> | <b>26</b> |  |

| 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         |
| <b>TOTAL</b>    |           |         | <b>621,503</b> | <b>127,698</b> | <b>72,217</b> |         |         | <b>328,242</b> | <b>141,556</b> | <b>125,878</b> | <b>292,898</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>77,527</b> | <b>808,540</b> | <b>240,288</b> | <b>110,989</b> |         | <b>50,798</b> | <b>1,080,472</b> | <b>641,634</b> | <b>428,844</b> | <b>397,973</b> |

|                          | 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. | -495,354  | -310,579    | 2,899     |       |
| TOTAL LOSSES             | 1,521,983 | 1,111,176   | 400,872   |       |
| EXPECTED LOSSES          | 1,504,626 | 828,389     | 236,683   |       |
| CREDIBILITY              | .23       | .57         | .62       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .090      | .066        | .024      | .180  |
| INDICATED (POST-TEST)    | .073      | .054        | .020      | .147  |
| PRES. ON RATE LEVEL      | .122      | .067        | .019      | .208  |
| DERIVED BY FORMULA       | .111      | .060        | .020      | .191  |
| UNDERLYING PRES. RATE    | .089      | .049        | .014      | .152  |
| PROPOSED                 | .111      | .060        | .020      | .191  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | .23     | MINIMUM PREMIUM | 335   |
| MAN. RATES | .20     | .17     | .18     | + .23   | 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         |
| <b>TOTAL</b> | <b>3,018,514</b> | <b>11,007,667</b>  | <b>.365</b>         |                 | <b>1</b> | <b>17</b> | <b>56</b> | <b>165</b> | <b>239</b> |

| 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        |
| <b>TOTAL</b>    |           | <b>400,000</b> | <b>2,228,084</b> | <b>1,480,059</b> | <b>687,467</b> |         |         | <b>2,408,284</b> | <b>1,722,449</b> | <b>1,204,249</b> | <b>877,075</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>1,434,784</b> | <b>4,835,769</b> | <b>2,352,473</b> | <b>1,126,140</b> |         | <b>752,449</b> | <b>10,410,619</b> | <b>6,926,963</b> | <b>3,648,530</b> | <b>1,213,347</b> |

|                          | 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. | -3,253,896 | -2,068,990  | 9,012     |         |                 |      |
| TOTAL LOSSES             | 14,179,725 | 11,985,116  | 1,222,359 |         |                 |      |
| EXPECTED LOSSES          | 10,021,465 | 5,584,251   | 724,444   |         |                 |      |
| CREDIBILITY              | .33        | .85         | .92       |         |                 |      |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |      |
| INDICATED (PRE-TEST)     | .470       | .397        | .040      | .907    |                 |      |
| INDICATED (POST-TEST)    | .384       | .324        | .033      | .741    |                 |      |
| PRES. ON RATE LEVEL      | .455       | .254        | .033      | .742    |                 |      |
| DERIVED BY FORMULA       | .432       | .314        | .033      | .779    |                 |      |
| UNDERLYING PRES. RATE    | .332       | .185        | .024      | .541    |                 |      |
| PROPOSED                 | .412       | .299        | .031      | .742    |                 |      |
| <b>IND. RATES</b>        |            |             |           |         |                 |      |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | .892 |
| IND. RATES               |            |             |           | .89     | MINIMUM PREMIUM | 495  |
| MAN. RATES               | .57        | .58         | .64       | + .89   | 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         |
| <b>TOTAL</b> | <b>95,143</b>    | <b>1,122,457</b>   | <b>1.180</b>        |                 |         | <b>3</b> | <b>3</b> | <b>14</b> | <b>20</b> |

| REPORTED LOSSES |           |         |                |               |               |         |         |                |               |               |                |
|-----------------|-----------|---------|----------------|---------------|---------------|---------|---------|----------------|---------------|---------------|----------------|
| MANUAL YEAR     | INDEMNITY |         |                |               |               | MEDICAL |         |                |               |               |                |
|                 | DEATH     | P . T . | MAJOR          | MINOR         | TEMP          | DEATH   | P . T . | MAJOR          | MINOR         | TEMP          | MED. ONLY      |
| 2005            |           |         | 153,692        | 45,416        | 5,311         |         |         | 262,504        | 97,496        | 21,345        | 6,412          |
| 2006            |           |         |                |               | 5,101         |         |         |                |               | 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         |
| <b>TOTAL</b>    |           |         | <b>343,304</b> | <b>95,416</b> | <b>32,725</b> |         |         | <b>367,350</b> | <b>97,496</b> | <b>76,962</b> | <b>109,204</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>79,933</b> | <b>592,152</b> | <b>178,394</b> | <b>52,725</b> |         | <b>128,079</b> | <b>1,310,469</b> | <b>500,182</b> | <b>216,569</b> | <b>155,633</b> |

|                          | 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. | -170,811  | -147,350    | 1,536     |       |
| TOTAL LOSSES             | 1,939,822 | 800,520     | 157,169   |       |
| EXPECTED LOSSES          | 580,373   | 430,998     | 106,560   |       |
| CREDIBILITY              | .03       | .08         | .09       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.039     | .841        | .165      | 3.045 |
| INDICATED (POST-TEST)    | 1.664     | .686        | .135      | 2.485 |
| PRES. ON RATE LEVEL      | .837      | .620        | .154      | 1.611 |
| DERIVED BY FORMULA       | .862      | .625        | .152      | 1.639 |
| UNDERLYING PRES. RATE    | .610      | .453        | .112      | 1.175 |
| PROPOSED                 | .862      | .625        | .152      | 1.639 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.972 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.97    | MINIMUM PREMIUM | 755   |
| MAN. RATES | 1.36    | 1.30    | 1.39    | + 1.97  | 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         |
| <b>TOTAL</b> | <b>153,740</b>   | <b>1,219,515</b>   | <b>.793</b>         |  |  | <b>153,740</b>                |                 |         | <b>1</b> | <b>7</b> | <b>39</b> | <b>47</b> |

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        |
| <b>TOTAL</b> |           |         | <b>141,762</b> | <b>111,570</b> | <b>50,094</b> |         |         | <b>228,768</b> | <b>144,093</b> | <b>186,111</b> | <b>357,117</b> |

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        |
| <b>TOTAL</b> |           | <b>27,311</b> | <b>254,570</b> | <b>195,132</b> | <b>75,237</b> |         | <b>62,951</b> | <b>946,891</b> | <b>750,031</b> | <b>536,675</b> | <b>489,906</b> |

|                          | 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. | -363,270  | -426,030    | 3,280     |       |
| TOTAL LOSSES             | 928,453   | 1,131,045   | 493,186   |       |
| EXPECTED LOSSES          | 1,103,852 | 1,136,138   | 267,507   |       |
| CREDIBILITY              | .05       | .12         | .13       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .604      | .736        | .321      | 1.661 |
| INDICATED (POST-TEST)    | .493      | .601        | .262      | 1.356 |
| PRES. ON RATE LEVEL      | .985      | 1.013       | .239      | 2.237 |
| DERIVED BY FORMULA       | .960      | .964        | .242      | 2.166 |
| UNDERLYING PRES. RATE    | .718      | .739        | .174      | 1.631 |
| PROPOSED                 | .960      | .964        | .242      | 2.166 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.606 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.61    | MINIMUM PREMIUM | 905   |
| MAN. RATES | 1.99    | 1.86    | 1.93    | + 2.61  | 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         |
| <b>TOTAL</b> | <b>726,990</b>   | <b>16,249,791</b>  | <b>2.235</b>        |  |  | <b>726,990</b>                |                 |         | <b>24</b> | <b>52</b> | <b>374</b> | <b>450</b> |

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          |
| <b>TOTAL</b> |           |         | <b>3,744,044</b> | <b>1,357,488</b> | <b>1,790,290</b> |         |         | <b>3,320,642</b> | <b>1,321,695</b> | <b>3,065,992</b> | <b>1,649,640</b> |

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          |
| <b>TOTAL</b> |           | <b>682,834</b> | <b>7,247,233</b> | <b>2,631,950</b> | <b>2,867,051</b> |         | <b>880,609</b> | <b>14,339,364</b> | <b>6,908,960</b> | <b>9,176,301</b> | <b>2,250,348</b> |

|                          | 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. | -4,979,909 | -4,356,782  | 18,345    |         |                 |       |
| TOTAL LOSSES             | 18,170,131 | 17,227,480  | 2,268,693 |         |                 |       |
| EXPECTED LOSSES          | 15,848,382 | 12,206,163  | 1,381,282 |         |                 |       |
| CREDIBILITY              | .13        | .33         | .35       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 2.499      | 2.370       | .312      | 5.181   |                 |       |
| INDICATED (POST-TEST)    | 2.039      | 1.934       | .255      | 4.228   |                 |       |
| PRES. ON RATE LEVEL      | 2.990      | 2.303       | .260      | 5.553   |                 |       |
| DERIVED BY FORMULA       | 2.866      | 2.181       | .258      | 5.305   |                 |       |
| UNDERLYING PRES. RATE    | 2.180      | 1.679       | .190      | 4.049   |                 |       |
| PROPOSED                 | 2.866      | 2.181       | .258      | 5.305   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 6.384 |
| IND. RATES               |            |             |           | 6.38    | MINIMUM PREMIUM | 1810  |
| MAN. RATES               | 5.07       | 4.74        | 4.79      | + 6.38  | 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         |  |
| <b>TOTAL</b> | <b>1,628,780</b> | <b>11,097,096</b>  | <b>.681</b>         |                 |         | <b>18</b> | <b>45</b> | <b>268</b> | <b>331</b> |  |

| 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        |
| <b>TOTAL</b>    |           |         | <b>2,447,447</b> | <b>1,213,764</b> | <b>1,126,535</b> |         |         | <b>1,883,537</b> | <b>1,292,738</b> | <b>2,207,389</b> | <b>925,686</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>548,753</b> | <b>5,172,071</b> | <b>2,271,935</b> | <b>1,892,231</b> |         | <b>758,822</b> | <b>9,370,581</b> | <b>5,937,353</b> | <b>7,133,278</b> | <b>1,285,609</b> |

|                          | 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. | -2,430,482 | -2,439,538  | 8,097     |         |                 |       |
| TOTAL LOSSES             | 13,419,745 | 14,795,259  | 1,293,706 |         |                 |       |
| EXPECTED LOSSES          | 7,329,511  | 6,449,969   | 667,799   |         |                 |       |
| CREDIBILITY              | .22        | .56         | .61       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | .824       | .908        | .079      | 1.811   |                 |       |
| INDICATED (POST-TEST)    | .672       | .741        | .064      | 1.477   |                 |       |
| PRES. ON RATE LEVEL      | .617       | .543        | .056      | 1.216   |                 |       |
| DERIVED BY FORMULA       | .629       | .654        | .061      | 1.344   |                 |       |
| UNDERLYING PRES. RATE    | .450       | .396        | .041      | .887    |                 |       |
| PROPOSED                 | .629       | .654        | .061      | 1.344   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 1.617 |
| IND. RATES               |            |             |           | 1.62    | MINIMUM PREMIUM | 670   |
| MAN. RATES               | 1.00       | .95         | 1.05      | + 1.62  | 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        |
| <b>TOTAL</b> | <b>405,678</b>   | <b>282,413</b>     | <b>.070</b>         |                 |         | <b>1</b> |       |      | <b>2</b> | <b>3</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |               |       |               | MEDICAL |         |                |       |              |               |
|--------------|-----------|---------|---------------|-------|---------------|---------|---------|----------------|-------|--------------|---------------|
|              | DEATH     | P . T . | MAJOR         | MINOR | TEMP          | DEATH   | P . T . | MAJOR          | MINOR | TEMP         | MED. ONLY     |
| 2005         |           |         |               |       |               |         |         |                |       |              | 18,095        |
| 2006         |           |         |               |       | 30            |         |         |                |       |              | 45,756        |
| 2007         |           |         |               |       |               |         |         |                |       |              | 47            |
| 2008         |           |         |               |       |               |         |         |                |       |              | 2,715         |
| 2009         |           |         | 71,498        |       | 15,000        |         |         | 121,770        |       | 4,246        | 3,256         |
| <b>TOTAL</b> |           |         | <b>71,498</b> |       | <b>15,030</b> |         |         | <b>121,770</b> |       | <b>4,246</b> | <b>69,869</b> |

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         |
| <b>TOTAL</b> |           | <b>23,817</b> | <b>169,584</b> | <b>24,673</b> | <b>16,457</b> |         | <b>49,240</b> | <b>708,006</b> | <b>105,760</b> | <b>20,011</b> | <b>88,863</b> |

|                          | 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. | -114,889 | -35,397     | 491       |       |
| TOTAL LOSSES             | 835,758  | 131,504     | 89,354    |       |
| EXPECTED LOSSES          | 344,827  | 93,305      | 40,567    |       |
| CREDIBILITY              | .09      | .22         | .24       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .206     | .032        | .022      | .260  |
| INDICATED (POST-TEST)    | .168     | .026        | .018      | .212  |
| PRES. ON RATE LEVEL      | .117     | .031        | .014      | .162  |
| DERIVED BY FORMULA       | .122     | .030        | .015      | .167  |
| UNDERLYING PRES. RATE    | .085     | .023        | .010      | .118  |
| PROPOSED                 | .122     | .030        | .015      | .167  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | .20     | MINIMUM PREMIUM | 330   |
| MAN. RATES | .16     | .14     | .14     | + .20   | 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         |
| <b>TOTAL</b> | <b>295,767</b>   | <b>995,562</b>     | <b>.337</b>         |                 |         | <b>2</b> | <b>2</b> |      | <b>11</b> | <b>15</b> |

| 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          |
| <b>TOTAL</b>    |           |         | <b>221,345</b> | <b>16,345</b> | <b>53,824</b> |         |         | <b>213,623</b> | <b>54,256</b> | <b>224,960</b> | <b>211,209</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>31,475</b> | <b>410,214</b> | <b>62,817</b> | <b>62,417</b> |         | <b>104,157</b> | <b>1,171,213</b> | <b>499,938</b> | <b>477,588</b> | <b>281,938</b> |

|                          | 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. | -268,553  | -210,239    | 2,330     |       |
| TOTAL LOSSES             | 1,448,506 | 892,521     | 284,268   |       |
| EXPECTED LOSSES          | 801,528   | 547,169     | 201,121   |       |
| CREDIBILITY              | .07       | .18         | .19       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .490      | .302        | .096      | .888  |
| INDICATED (POST-TEST)    | .400      | .246        | .078      | .724  |
| PRES. ON RATE LEVEL      | .372      | .254        | .093      | .719  |
| DERIVED BY FORMULA       | .374      | .253        | .090      | .717  |
| UNDERLYING PRES. RATE    | .271      | .185        | .068      | .524  |
| PROPOSED                 | .375      | .254        | .090      | .719  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |     |
|------------|---------|---------|---------|---------|-----------------|-----|
| IND. RATES |         |         |         | .87     | MINIMUM PREMIUM | 490 |
| MAN. RATES | .62     | .59     | .62     | + .87   | 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         |
| <b>TOTAL</b> | <b>77,490</b>    | <b>2,435,878</b>   | <b>3.143</b>        |                 |         | <b>2</b> | <b>17</b> |      | <b>48</b> | <b>67</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>299,744</b> | <b>299,224</b> | <b>179,550</b> |         |         | <b>632,256</b> | <b>375,443</b> | <b>372,547</b> | <b>277,114</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>46,482</b> | <b>458,121</b> | <b>506,294</b> | <b>313,552</b> |         | <b>125,724</b> | <b>1,875,232</b> | <b>1,583,829</b> | <b>1,264,845</b> | <b>385,840</b> |

|                          | 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. | -205,506  | -433,769    | 2,328     |       |
| TOTAL LOSSES             | 2,300,053 | 3,234,751   | 388,168   |       |
| EXPECTED LOSSES          | 611,396   | 1,123,606   | 196,824   |       |
| CREDIBILITY              | .03       | .07         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.968     | 4.174       | .501      | 7.643 |
| INDICATED (POST-TEST)    | 2.422     | 3.406       | .409      | 6.237 |
| PRES. ON RATE LEVEL      | 1.082     | 1.989       | .348      | 3.419 |
| DERIVED BY FORMULA       | 1.122     | 2.088       | .353      | 3.563 |
| UNDERLYING PRES. RATE    | .789      | 1.450       | .254      | 2.493 |
| PROPOSED                 | 1.122     | 2.088       | .353      | 3.563 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.287 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.29    | MINIMUM PREMIUM | 1310  |
| MAN. RATES | 2.71    | 2.71    | 2.95    | + 4.29  | 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        |
| <b>TOTAL</b> | <b>1,253,579</b> | <b>3,810,812</b>   | <b>.304</b>         |                 |         |       |       | <b>5</b> | <b>16</b> | <b>67</b> | <b>88</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>609,379</b> | <b>370,845</b> | <b>317,909</b> |         |         | <b>400,119</b> | <b>409,866</b> | <b>981,302</b> | <b>721,392</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>187,843</b> | <b>1,540,080</b> | <b>663,234</b> | <b>491,728</b> |         | <b>257,984</b> | <b>2,770,482</b> | <b>1,949,012</b> | <b>3,043,558</b> | <b>987,677</b> |

|                          | 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. | -850,682  | -973,723    | 5,913     |       |
| TOTAL LOSSES             | 3,905,707 | 5,173,809   | 993,590   |       |
| EXPECTED LOSSES          | 2,557,301 | 2,557,301   | 501,432   |       |
| CREDIBILITY              | .19       | .47         | .51       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .312      | .413        | .079      | .804  |
| INDICATED (POST-TEST)    | .255      | .337        | .064      | .656  |
| PRES. ON RATE LEVEL      | .279      | .280        | .055      | .614  |
| DERIVED BY FORMULA       | .274      | .307        | .060      | .641  |
| UNDERLYING PRES. RATE    | .204      | .204        | .040      | .448  |
| PROPOSED                 | .274      | .307        | .060      | .641  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | .77     | MINIMUM PREMIUM | 465   |
| MAN. RATES | .58     | .53     | .53     | + .77   | 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         | 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         |
| <b>TOTAL</b> | <b>24,062</b>    | <b>454,711</b>     | <b>1.890</b>        |                 |         |       | <b>5</b> |      | <b>8</b> | <b>13</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>125,385</b> | <b>79,923</b> |         |         |       | <b>93,358</b> | <b>128,792</b> | <b>27,253</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>12,324</b> | <b>136,341</b> | <b>213,041</b> | <b>122,561</b> |         | <b>11,936</b> | <b>195,902</b> | <b>357,400</b> | <b>420,315</b> | <b>38,117</b> |

|                          | 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. | -86,836 | -82,037     | 276       |       |
| TOTAL LOSSES             | 269,667 | 1,031,280   | 38,393    |       |
| EXPECTED LOSSES          | 264,442 | 219,926     | 23,581    |       |
| CREDIBILITY              | .01     | .03         | .04       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | 1.121   | 4.286       | .160      | 5.567 |
| INDICATED (POST-TEST)    | .915    | 3.497       | .131      | 4.543 |
| PRES. ON RATE LEVEL      | 1.507   | 1.254       | .134      | 2.895 |
| DERIVED BY FORMULA       | 1.501   | 1.321       | .134      | 2.956 |
| UNDERLYING PRES. RATE    | 1.099   | .914        | .098      | 2.111 |
| PROPOSED                 | 1.501   | 1.321       | .134      | 2.956 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.115 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.12    | MINIMUM PREMIUM | 1270  |
| MAN. RATES | 3.05    | 2.75    | 2.85    | + 4.12  | 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        |
| <b>TOTAL</b> | <b>47,256</b>    | <b>1,413,171</b>   | <b>2.990</b>        |                 | <b>1</b> | <b>1</b> |       |      | <b>5</b> | <b>7</b> |

| 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          |
| <b>TOTAL</b>    |           | <b>576,185</b> | <b>107,362</b> |       | <b>31,136</b> | <b>484,700</b> |         | <b>30,500</b> |       | <b>49,774</b> | <b>133,514</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>303,847</b> | <b>225,539</b> | <b>21,387</b> | <b>51,452</b> | <b>782,343</b> |         | <b>204,202</b> | <b>55,195</b> | <b>145,129</b> | <b>171,620</b> |

|                          | 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. | -60,550   | -61,131     | 548       |       |
| TOTAL LOSSES             | 1,455,381 | 212,032     | 172,168   |       |
| EXPECTED LOSSES          | 177,210   | 157,835     | 48,202    |       |
| CREDIBILITY              | .02       | .05         | .06       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.080     | .449        | .364      | 3.893 |
| INDICATED (POST-TEST)    | 2.513     | .366        | .297      | 3.176 |
| PRES. ON RATE LEVEL      | .514      | .458        | .140      | 1.112 |
| DERIVED BY FORMULA       | .554      | .453        | .149      | 1.156 |
| UNDERLYING PRES. RATE    | .375      | .334        | .102      | .811  |
| PROPOSED                 | .554      | .453        | .149      | 1.156 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.391 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.39    | MINIMUM PREMIUM | 615   |
| MAN. RATES | .93     | .87     | .96     | + 1.39  | 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        |
| <b>TOTAL</b> | <b>34,836</b>    | <b>273,262</b>     | <b>.784</b>         |  |  | <b>34,836</b>                 |                 |         | <b>1</b> | <b>1</b> | <b>5</b> | <b>7</b> |

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         |
| <b>TOTAL</b> |           |         | <b>119,312</b> | <b>892</b> | <b>4,739</b> |         |         | <b>94,331</b> | <b>7,210</b> | <b>8,355</b> |           | <b>38,423</b> |

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         |
| <b>TOTAL</b> |           | <b>196</b> | <b>222,783</b> | <b>2,767</b> | <b>7,798</b> |         | <b>205</b> | <b>404,940</b> | <b>35,955</b> | <b>27,107</b> |           | <b>48,842</b> |

|                          | 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. | -138,110 | -89,943     | 435       |       |
| TOTAL LOSSES             | 490,014  |             | 49,277    |       |
| EXPECTED LOSSES          | 398,175  | 228,176     | 39,015    |       |
| CREDIBILITY              | .02      | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | 1.407    | .000        | .141      | 1.548 |
| INDICATED (POST-TEST)    | 1.148    | .000        | .115      | 1.263 |
| PRES. ON RATE LEVEL      | 1.568    | .897        | .154      | 2.619 |
| DERIVED BY FORMULA       | 1.560    | .861        | .152      | 2.573 |
| UNDERLYING PRES. RATE    | 1.143    | .655        | .112      | 1.910 |
| PROPOSED                 | 1.560    | .861        | .152      | 2.573 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.096 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.10    | MINIMUM PREMIUM | 1025  |
| MAN. RATES | 2.56    | 2.44    | 2.26    | + 3.10  | 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         |
| <b>TOTAL</b> | <b>101,402</b>   | <b>2,953,712</b>   | <b>2.913</b>        |  |  | <b>101,402</b>                |                 |         | <b>3</b> | <b>18</b> | <b>52</b> | <b>73</b> |

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         |
| <b>TOTAL</b> |           |         | <b>526,864</b> | <b>293,251</b> | <b>206,812</b> |         |         | <b>735,677</b> | <b>533,389</b> | <b>412,861</b> | <b>244,858</b> |

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         |
| <b>TOTAL</b> |           | <b>83,311</b> | <b>771,528</b> | <b>481,102</b> | <b>363,419</b> |         | <b>301,202</b> | <b>2,877,999</b> | <b>2,039,240</b> | <b>1,431,122</b> | <b>333,712</b> |

|                          | 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. | -886,585  | -786,316    | 2,680     |       |
| TOTAL LOSSES             | 3,147,455 | 3,528,567   | 336,392   |       |
| EXPECTED LOSSES          | 2,561,415 | 1,998,634   | 239,309   |       |
| CREDIBILITY              | .03       | .09         | .10       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.104     | 3.480       | .332      | 6.916 |
| INDICATED (POST-TEST)    | 2.533     | 2.840       | .271      | 5.644 |
| PRES. ON RATE LEVEL      | 3.464     | 2.703       | .324      | 6.491 |
| DERIVED BY FORMULA       | 3.436     | 2.715       | .319      | 6.470 |
| UNDERLYING PRES. RATE    | 2.526     | 1.971       | .236      | 4.733 |
| PROPOSED                 | 3.436     | 2.715       | .319      | 6.470 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 7.785 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 7.79    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.43    | 5.27    | 5.60    | + 7.79  | 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               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>58</b>        | <b>387</b>         | <b>.667</b>         |                 |         |       |       |      |     |  |

| REPORTED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-----------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR     | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                 | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2007            |           |         |       |       |      |         |         |       |       |      | 387        |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>387</b> |

| TRANSLATED LOSSES |           |         |       |       |      |         |         |       |       |      |            |
|-------------------|-----------|---------|-------|-------|------|---------|---------|-------|-------|------|------------|
| MANUAL YEAR       | INDEMNITY |         |       |       |      | MEDICAL |         |       |       |      |            |
|                   | DEATH     | P . T . | MAJOR | MINOR | TEMP | DEATH   | P . T . | MAJOR | MINOR | TEMP | MED. ONLY  |
| 2007              |           |         |       |       |      |         |         |       |       |      | 608        |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>608</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             | 608       |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -454    | -623        | 19        |        |
| TOTAL LOSSES             |         |             | 627       |        |
| EXPECTED LOSSES          | 1,309   | 1,594       | 1,682     |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | 1.081     | 1.081  |
| INDICATED (POST-TEST)    | .000    | .000        | .882      | .882   |
| PRES. ON RATE LEVEL      | 3.093   | 3.767       | 3.978     | 10.838 |
| DERIVED BY FORMULA       | 3.093   | 3.767       | 3.978     | 10.838 |
| UNDERLYING PRES. RATE    | 2.255   | 2.747       | 2.901     | 7.903  |
| PROPOSED                 | 3.093   | 3.767       | 3.978     | 10.838 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 13.042 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 13.04   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.53    | 9.00    | 9.35    | + 13.04 | 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         |
| <b>TOTAL</b> | <b>584,431</b>   | <b>14,096,678</b>  | <b>2.412</b>        |                 |         | <b>30</b> | <b>75</b> | <b>202</b> | <b>307</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>3,101,220</b> | <b>1,490,181</b> | <b>920,728</b> |         |         | <b>2,972,160</b> | <b>2,653,221</b> | <b>2,018,030</b> | <b>941,138</b> |

| 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          |
| <b>TOTAL</b>      |           | <b>700,444</b> | <b>6,627,636</b> | <b>2,790,396</b> | <b>1,404,982</b> |         | <b>1,225,518</b> | <b>14,598,199</b> | <b>11,045,012</b> | <b>6,085,763</b> | <b>1,280,704</b> |

|                          | 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. | -4,470,021 | -3,507,978  | 7,787     |         |                 |       |
| TOTAL LOSSES             | 18,681,776 | 17,818,175  | 1,288,491 |         |                 |       |
| EXPECTED LOSSES          | 13,430,225 | 9,280,764   | 654,563   |         |                 |       |
| CREDIBILITY              | .11        | .28         | .31       |         |                 |       |
| <b>PURE PREMIUMS</b>     |            |             |           |         |                 |       |
| INDICATED (PRE-TEST)     | 3.197      | 3.049       | .220      | 6.466   |                 |       |
| INDICATED (POST-TEST)    | 2.609      | 2.488       | .180      | 5.277   |                 |       |
| PRES. ON RATE LEVEL      | 3.151      | 2.178       | .154      | 5.483   |                 |       |
| DERIVED BY FORMULA       | 3.091      | 2.265       | .162      | 5.518   |                 |       |
| UNDERLYING PRES. RATE    | 2.298      | 1.588       | .112      | 3.998   |                 |       |
| PROPOSED                 | 3.071      | 2.251       | .161      | 5.483   |                 |       |
| <b>IND. RATES</b>        |            |             |           |         |                 |       |
| YEAR                     | 12-1-09    | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | 6.598 |
| IND. RATES               |            |             |           | 6.60    | MINIMUM PREMIUM | 1865  |
| MAN. RATES               | 4.71       | 4.51        | 4.73      | + 6.60  | 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         |
| <b>TOTAL</b> | <b>200,055</b>   | <b>5,454,740</b>   | <b>2.727</b>        |  |  | <b>200,055</b>                | <b>1</b>        |         | <b>9</b> | <b>32</b> | <b>88</b> | <b>130</b> |

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         |
| <b>TOTAL</b> | <b>617,697</b> |         | <b>849,996</b> | <b>706,744</b> | <b>353,543</b> |         |         | <b>989,802</b> | <b>1,017,694</b> | <b>654,044</b> | <b>265,220</b> |

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         |
| <b>TOTAL</b> | <b>906,829</b> | <b>191,471</b> | <b>2,102,604</b> | <b>1,130,786</b> | <b>599,084</b> |         | <b>404,352</b> | <b>5,446,302</b> | <b>4,081,170</b> | <b>2,126,024</b> | <b>367,813</b> |

|                          | 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. | -925,927  | -1,002,573  | 2,219     |       |
| TOTAL LOSSES             | 8,125,631 | 6,934,491   | 370,032   |       |
| EXPECTED LOSSES          | 2,752,756 | 2,618,720   | 192,052   |       |
| CREDIBILITY              | .05       | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 4.062     | 3.466       | .185      | 7.713 |
| INDICATED (POST-TEST)    | 3.315     | 2.828       | .151      | 6.294 |
| PRES. ON RATE LEVEL      | 1.887     | 1.795       | .132      | 3.814 |
| DERIVED BY FORMULA       | 1.958     | 1.940       | .135      | 4.033 |
| UNDERLYING PRES. RATE    | 1.376     | 1.309       | .096      | 2.781 |
| PROPOSED                 | 1.958     | 1.940       | .135      | 4.033 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.853 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.85    | MINIMUM PREMIUM | 1445  |
| MAN. RATES | 3.03    | 3.02    | 3.29    | + 4.85  | 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         |
| <b>TOTAL</b> | <b>166,842</b>   | <b>2,621,479</b>   | <b>1.571</b>        |  |  | <b>166,842</b>                |                 |         | <b>4</b> | <b>9</b> | <b>89</b> | <b>102</b> |

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         |
| <b>TOTAL</b> |           |         | <b>331,029</b> | <b>148,130</b> | <b>664,700</b> |         |         | <b>355,500</b> | <b>129,733</b> | <b>672,666</b> | <b>319,721</b> |

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         |
| <b>TOTAL</b> |           | <b>89,388</b> | <b>930,706</b> | <b>443,861</b> | <b>1,039,933</b> |         | <b>162,992</b> | <b>1,941,863</b> | <b>905,984</b> | <b>2,084,440</b> | <b>456,364</b> |

|                          | 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. | -851,286  | -948,346    | 2,482     |       |
| TOTAL LOSSES             | 2,273,663 | 3,525,872   | 458,846   |       |
| EXPECTED LOSSES          | 2,561,024 | 2,507,636   | 220,232   |       |
| CREDIBILITY              | .05       | .12         | .13       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.363     | 2.113       | .275      | 3.751 |
| INDICATED (POST-TEST)    | 1.112     | 1.724       | .224      | 3.060 |
| PRES. ON RATE LEVEL      | 2.105     | 2.061       | .181      | 4.347 |
| DERIVED BY FORMULA       | 2.055     | 2.021       | .187      | 4.263 |
| UNDERLYING PRES. RATE    | 1.535     | 1.503       | .132      | 3.170 |
| PROPOSED                 | 2.055     | 2.021       | .187      | 4.263 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.130 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.13    | MINIMUM PREMIUM | 1510  |
| MAN. RATES | 3.76    | 3.59    | 3.75    | + 5.13  | 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         |
| <b>TOTAL</b> | <b>1,007,293</b> | <b>10,436,246</b>  | <b>1.036</b>        |  |  | <b>1,007,293</b>              |                 |         | <b>10</b> | <b>104</b> | <b>308</b> | <b>422</b> |

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          |
| <b>TOTAL</b> |           |         | <b>859,694</b> | <b>1,629,235</b> | <b>1,030,192</b> |         |         | <b>530,611</b> | <b>2,514,945</b> | <b>2,272,107</b> | <b>1,599,462</b> |

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          |
| <b>TOTAL</b> |           | <b>257,706</b> | <b>2,966,107</b> | <b>2,849,558</b> | <b>1,590,033</b> |         | <b>430,239</b> | <b>6,375,719</b> | <b>10,407,911</b> | <b>6,457,086</b> | <b>2,199,998</b> |

|                          | 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. | -2,898,438 | -3,683,112  | 15,223    |       |
| TOTAL LOSSES             | 7,131,333  | 17,621,476  | 2,215,221 |       |
| EXPECTED LOSSES          | 8,592,209  | 9,609,575   | 1,299,408 |       |
| CREDIBILITY              | .16        | .41         | .44       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .708       | 1.749       | .220      | 2.677 |
| INDICATED (POST-TEST)    | .578       | 1.427       | .180      | 2.185 |
| PRES. ON RATE LEVEL      | 1.170      | 1.308       | .177      | 2.655 |
| DERIVED BY FORMULA       | 1.075      | 1.357       | .178      | 2.610 |
| UNDERLYING PRES. RATE    | .853       | .954        | .129      | 1.936 |
| PROPOSED                 | 1.075      | 1.357       | .178      | 2.610 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 3.140 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 3.14    | MINIMUM PREMIUM | 1035  |
| MAN. RATES | 2.33    | 2.20    | 2.29    | + 3.14  | 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        |
| <b>TOTAL</b> | <b>254,261</b>   | <b>2,444,997</b>   | <b>.962</b>         |                 |         |       | <b>11</b> | <b>60</b> | <b>71</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       | <b>281,347</b> | <b>393,576</b> |         |         |       | <b>344,988</b> | <b>989,445</b> | <b>435,641</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>22,218</b> | <b>231,246</b> | <b>564,202</b> | <b>627,556</b> |         | <b>47,653</b> | <b>733,505</b> | <b>1,769,550</b> | <b>2,493,132</b> | <b>587,439</b> |

|                          | 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. | -484,597  | -853,272    | 3,330     |       |
| TOTAL LOSSES             | 550,025   | 4,601,168   | 590,769   |       |
| EXPECTED LOSSES          | 1,451,830 | 2,245,125   | 279,687   |       |
| CREDIBILITY              | .06       | .16         | .18       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | .216      | 1.810       | .232      | 2.258 |
| INDICATED (POST-TEST)    | .176      | 1.477       | .189      | 1.842 |
| PRES. ON RATE LEVEL      | .783      | 1.211       | .151      | 2.145 |
| DERIVED BY FORMULA       | .747      | 1.254       | .158      | 2.159 |
| UNDERLYING PRES. RATE    | .571      | .883        | .110      | 1.564 |
| PROPOSED                 | .742      | 1.246       | .157      | 2.145 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.58    | MINIMUM PREMIUM | 900   |
| MAN. RATES | 1.80    | 1.75    | 1.85    | + 2.58  | 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         |
| <b>TOTAL</b> | <b>211,563</b>   | <b>510,108</b>     | <b>.241</b>         |  |  | <b>211,563</b>                |                 |         |       | <b>5</b> | <b>15</b> | <b>20</b> |

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        |
| <b>TOTAL</b> |           |         |       | <b>96,025</b> | <b>78,189</b> |         |         |       | <b>110,634</b> | <b>151,901</b> | <b>73,359</b> |

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         |
| <b>TOTAL</b> |           | <b>16,660</b> | <b>164,999</b> | <b>168,284</b> | <b>107,981</b> |         | <b>23,946</b> | <b>396,112</b> | <b>497,643</b> | <b>415,529</b> | <b>101,064</b> |

|                          | 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. | -186,599 | -198,104    | 708       |         |                 |      |
| TOTAL LOSSES             | 415,118  | 991,333     | 101,772   |         |                 |      |
| EXPECTED LOSSES          | 550,064  | 514,098     | 61,353    |         |                 |      |
| CREDIBILITY              | .06      | .14         | .16       |         |                 |      |
| <b>PURE PREMIUMS</b>     |          |             |           |         |                 |      |
| INDICATED (PRE-TEST)     | .196     | .469        | .048      | .713    |                 |      |
| INDICATED (POST-TEST)    | .160     | .383        | .039      | .582    |                 |      |
| PRES. ON RATE LEVEL      | .357     | .333        | .040      | .730    |                 |      |
| DERIVED BY FORMULA       | .345     | .340        | .040      | .725    |                 |      |
| UNDERLYING PRES. RATE    | .260     | .243        | .029      | .532    |                 |      |
| PROPOSED                 | .345     | .340        | .040      | .725    |                 |      |
| <b>IND. RATES</b>        |          |             |           |         |                 |      |
| YEAR                     | 12-1-09  | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | .872 |
| IND. RATES               |          |             |           | .87     | MINIMUM PREMIUM | 490  |
| MAN. RATES               | .67      | .62         | .63       | + .87   | 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                |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>14,645</b>    | <b>112,704</b>     | <b>.770</b>         |                 |         |       |       |      | <b>3</b> | <b>3</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       |       | <b>20,492</b> |         |         |       |       | <b>52,686</b> | <b>39,526</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>1,159</b> | <b>13,127</b> | <b>9,981</b> | <b>26,701</b> |         | <b>3,490</b> | <b>39,594</b> | <b>43,703</b> | <b>142,239</b> | <b>54,622</b> |

|                          | 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. | -87,417 | -43,552     | 357       |       |
| TOTAL LOSSES             |         | 179,072     | 54,979    |       |
| EXPECTED LOSSES          | 269,174 | 117,306     | 28,119    |       |
| CREDIBILITY              | .01     | .02         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | 1.223       | .375      | 1.598 |
| INDICATED (POST-TEST)    | .000    | .998        | .306      | 1.304 |
| PRES. ON RATE LEVEL      | 2.521   | 1.098       | .263      | 3.882 |
| DERIVED BY FORMULA       | 2.496   | 1.096       | .264      | 3.856 |
| UNDERLYING PRES. RATE    | 1.838   | .801        | .192      | 2.831 |
| PROPOSED                 | 2.496   | 1.096       | .264      | 3.856 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.640 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.64    | MINIMUM PREMIUM | 1395  |
| MAN. RATES | 3.52    | 3.29    | 3.35    | + 4.64  | 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         |
| <b>TOTAL</b> | <b>74,049</b>    | <b>2,554,707</b>   | <b>3.450</b>        |                 |         | <b>3</b> | <b>8</b> | <b>53</b> | <b>64</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>591,867</b> | <b>263,272</b> | <b>133,554</b> |         |         | <b>823,576</b> | <b>279,731</b> | <b>329,069</b> | <b>133,638</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>35,913</b> | <b>796,772</b> | <b>467,925</b> | <b>197,975</b> |         | <b>80,856</b> | <b>2,064,975</b> | <b>1,333,051</b> | <b>1,018,705</b> | <b>178,720</b> |

|                          | 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. | -598,779  | -557,491    | 1,250     |       |
| TOTAL LOSSES             | 2,379,737 | 2,460,165   | 179,970   |       |
| EXPECTED LOSSES          | 1,579,464 | 1,289,193   | 122,922   |       |
| CREDIBILITY              | .03       | .07         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.214     | 3.322       | .243      | 6.779 |
| INDICATED (POST-TEST)    | 2.623     | 2.711       | .198      | 5.532 |
| PRES. ON RATE LEVEL      | 2.924     | 2.388       | .228      | 5.540 |
| DERIVED BY FORMULA       | 2.915     | 2.411       | .226      | 5.552 |
| UNDERLYING PRES. RATE    | 2.133     | 1.741       | .166      | 4.040 |
| PROPOSED                 | 2.909     | 2.406       | .225      | 5.540 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.666 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.67    | MINIMUM PREMIUM | 1880  |
| MAN. RATES | 4.79    | 4.53    | 4.78    | + 6.67  | 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         |  |
| <b>TOTAL</b> | <b>179,844</b>   | <b>7,683,341</b>   | <b>4.272</b>        |                 |         | <b>7</b> | <b>15</b> | <b>109</b> | <b>131</b> |  |

| 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        |
| <b>TOTAL</b>    |           |         | <b>883,699</b> | <b>364,290</b> | <b>466,599</b> |         |         | <b>1,014,208</b> | <b>3,433,396</b> | <b>1,092,152</b> | <b>428,997</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>228,542</b> | <b>1,886,717</b> | <b>743,553</b> | <b>684,546</b> |         | <b>415,521</b> | <b>4,877,889</b> | <b>2,879,772</b> | <b>3,128,327</b> | <b>583,782</b> |

|                          | 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. | -1,147,136 | -915,523    | 4,232     |       |
| TOTAL LOSSES             | 6,261,533  | 6,520,675   | 588,014   |       |
| EXPECTED LOSSES          | 3,487,175  | 2,444,080   | 347,099   |       |
| CREDIBILITY              | .05        | .13         | .14       |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | 3.482      | 3.626       | .327      | 7.435 |
| INDICATED (POST-TEST)    | 2.841      | 2.959       | .267      | 6.067 |
| PRES. ON RATE LEVEL      | 2.659      | 1.864       | .265      | 4.788 |
| DERIVED BY FORMULA       | 2.668      | 2.006       | .265      | 4.939 |
| UNDERLYING PRES. RATE    | 1.939      | 1.359       | .193      | 3.491 |
| PROPOSED                 | 2.668      | 2.006       | .265      | 4.939 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5.943 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 5.94    | MINIMUM PREMIUM | 1705  |
| MAN. RATES | 4.06    | 3.87    | 4.13    | + 5.94  | 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         |
| <b>TOTAL</b> | <b>197,279</b>   | <b>4,530,660</b>   | <b>2.297</b>        |                 |         | <b>3</b> | <b>19</b> | <b>98</b> | <b>120</b> |

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        |
| <b>TOTAL</b> |           |         | <b>599,601</b> | <b>380,679</b> | <b>326,673</b> |         |         | <b>1,344,681</b> | <b>791,265</b> | <b>699,809</b> | <b>387,952</b> |

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        |
| <b>TOTAL</b> |           | <b>75,354</b> | <b>752,097</b> | <b>709,405</b> | <b>501,556</b> |         | <b>177,501</b> | <b>3,128,873</b> | <b>3,447,280</b> | <b>2,066,710</b> | <b>543,928</b> |

|                          | 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. | -977,730  | -906,985    | 4,129     |       |
| TOTAL LOSSES             | 3,156,095 | 5,817,966   | 548,057   |       |
| EXPECTED LOSSES          | 2,840,817 | 2,310,137   | 351,156   |       |
| CREDIBILITY              | .05       | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.600     | 2.949       | .278      | 4.827 |
| INDICATED (POST-TEST)    | 1.306     | 2.406       | .227      | 3.939 |
| PRES. ON RATE LEVEL      | 1.975     | 1.606       | .244      | 3.825 |
| DERIVED BY FORMULA       | 1.942     | 1.718       | .241      | 3.901 |
| UNDERLYING PRES. RATE    | 1.440     | 1.171       | .178      | 2.789 |
| PROPOSED                 | 1.942     | 1.718       | .241      | 3.901 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 4.694 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 4.69    | MINIMUM PREMIUM | 1405  |
| MAN. RATES | 3.25    | 3.09    | 3.30    | + 4.69  | 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         |
| <b>TOTAL</b> | <b>14,754</b>    | <b>955,323</b>     | <b>6.475</b>        |                 |         | <b>2</b> |       | <b>7</b> | <b>16</b> | <b>25</b> |

| 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        |
| <b>TOTAL</b>    |           |         | <b>260,742</b> | <b>89,338</b> | <b>46,093</b> |         |         | <b>361,377</b> | <b>90,418</b> | <b>73,467</b> | <b>33,888</b> |

| 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        |
| <b>TOTAL</b>      |           | <b>44,321</b> | <b>373,493</b> | <b>167,734</b> | <b>83,750</b> |         | <b>122,657</b> | <b>1,381,977</b> | <b>512,475</b> | <b>269,527</b> | <b>44,779</b> |

|                          | 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. | -193,229  | -187,531    | 541       |        |
| TOTAL LOSSES             | 1,729,219 | 845,955     | 45,320    |        |
| EXPECTED LOSSES          | 568,619   | 487,031     | 45,443    |        |
| CREDIBILITY              | .01       | .02         | .03       |        |
| <b>PURE PREMIUMS</b>     |           |             |           |        |
| INDICATED (PRE-TEST)     | 11.720    | 5.734       | .307      | 17.761 |
| INDICATED (POST-TEST)    | 9.564     | 4.679       | .251      | 14.494 |
| PRES. ON RATE LEVEL      | 5.285     | 4.527       | .423      | 10.235 |
| DERIVED BY FORMULA       | 5.328     | 4.530       | .418      | 10.276 |
| UNDERLYING PRES. RATE    | 3.854     | 3.301       | .308      | 7.463  |
| PROPOSED                 | 5.328     | 4.530       | .418      | 10.276 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.366 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.37   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 8.17    | 8.11    | 8.83    | + 12.37 | 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         | 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        |
| <b>TOTAL</b> | <b>1,693,325</b> | <b>4,142,359</b>   | <b>.245</b>         |                 |         | <b>10</b> | <b>18</b> | <b>39</b> | <b>67</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>1,458,102</b> | <b>368,048</b> | <b>167,240</b> |         |         | <b>1,148,722</b> | <b>399,856</b> | <b>364,636</b> | <b>235,755</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>277,069</b> | <b>2,525,972</b> | <b>686,651</b> | <b>261,898</b> |         | <b>392,291</b> | <b>4,367,638</b> | <b>1,863,656</b> | <b>1,176,371</b> | <b>318,655</b> |

|                          | 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. | -848,530  | -650,159    | 3,018     |         |                 |      |
| TOTAL LOSSES             | 6,714,440 | 3,338,417   | 321,673   |         |                 |      |
| EXPECTED LOSSES          | 2,489,188 | 1,676,392   | 270,932   |         |                 |      |
| CREDIBILITY              | .23       | .57         | .62       |         |                 |      |
| <b>PURE PREMIUMS</b>     |           |             |           |         |                 |      |
| INDICATED (PRE-TEST)     | .397      | .197        | .019      | .613    |                 |      |
| INDICATED (POST-TEST)    | .324      | .161        | .016      | .501    |                 |      |
| PRES. ON RATE LEVEL      | .201      | .136        | .022      | .359    |                 |      |
| DERIVED BY FORMULA       | .229      | .150        | .018      | .397    |                 |      |
| UNDERLYING PRES. RATE    | .147      | .099        | .016      | .262    |                 |      |
| PROPOSED                 | .229      | .150        | .018      | .397    |                 |      |
| <b>IND. RATES</b>        |           |             |           |         |                 |      |
| YEAR                     | 12-1-09   | 12-1-10     | 12-1-11   | 12-1-12 | IND. RATE       | .477 |
| IND. RATES               |           |             |           | .48     | MINIMUM PREMIUM | 395  |
| MAN. RATES               | .29       | .28         | .31       | + .48   | 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        |
| <b>TOTAL</b> | <b>101,570</b>   | <b>2,410,856</b>   | <b>2.374</b>        | <b>1</b>        |         | <b>1</b> | <b>10</b> | <b>52</b> | <b>64</b> |

| 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         |
| <b>TOTAL</b>    | <b>24,039</b> |         | <b>148,056</b> | <b>158,154</b> | <b>866,387</b> |         |         | <b>202,623</b> | <b>230,694</b> | <b>458,762</b> | <b>322,141</b> |

| 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        |
| <b>TOTAL</b>      | <b>66,353</b> | <b>125,290</b> | <b>1,116,183</b> | <b>634,742</b> | <b>632,484</b> |         | <b>118,893</b> | <b>1,302,710</b> | <b>1,216,548</b> | <b>1,246,641</b> | <b>442,016</b> |

|                          | 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. | -847,578  | -518,832    | 3,117     |       |
| TOTAL LOSSES             | 1,881,851 | 3,211,583   | 445,133   |       |
| EXPECTED LOSSES          | 2,599,176 | 1,397,604   | 252,909   |       |
| CREDIBILITY              | .03       | .09         | .10       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 1.853     | 3.162       | .438      | 5.453 |
| INDICATED (POST-TEST)    | 1.512     | 2.580       | .357      | 4.449 |
| PRES. ON RATE LEVEL      | 3.509     | 1.887       | .342      | 5.738 |
| DERIVED BY FORMULA       | 3.449     | 1.949       | .344      | 5.742 |
| UNDERLYING PRES. RATE    | 2.559     | 1.376       | .249      | 4.184 |
| PROPOSED                 | 3.446     | 1.948       | .344      | 5.738 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 6.905 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.91    | MINIMUM PREMIUM | 1940  |
| MAN. RATES | 5.03    | 4.69    | 4.95    | + 6.91  | 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         | 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         |
| <b>TOTAL</b> | <b>78,157</b>    | <b>2,407,618</b>   | <b>3,080</b>        |                 | <b>1</b> | <b>2</b> | <b>13</b> | <b>15</b> | <b>31</b> |

| 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          |
| <b>TOTAL</b>    |           | <b>438,891</b> | <b>376,612</b> | <b>215,249</b> | <b>72,415</b> |         | <b>491,354</b> | <b>224,994</b> | <b>352,413</b> | <b>112,210</b> | <b>123,480</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>481,989</b> | <b>752,841</b> | <b>371,978</b> | <b>93,251</b> |         | <b>682,673</b> | <b>1,383,269</b> | <b>1,315,512</b> | <b>343,124</b> | <b>179,588</b> |

|                          | 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. | -195,045  | -189,732    | 628       |       |
| TOTAL LOSSES             | 3,105,727 | 1,934,133   | 180,216   |       |
| EXPECTED LOSSES          | 606,499   | 518,180     | 50,802    |       |
| CREDIBILITY              | .03       | .07         | .08       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 3.974     | 2.475       | .231      | 6.680 |
| INDICATED (POST-TEST)    | 3.243     | 2.020       | .188      | 5.451 |
| PRES. ON RATE LEVEL      | 1.064     | .910        | .089      | 2.063 |
| DERIVED BY FORMULA       | 1.129     | .988        | .097      | 2.214 |
| UNDERLYING PRES. RATE    | .776      | .663        | .065      | 1.504 |
| PROPOSED                 | 1.129     | .988        | .097      | 2.214 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.66    | MINIMUM PREMIUM | 920   |
| MAN. RATES | 1.63    | 1.63    | 1.78    | + 2.66  | 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        |
| <b>TOTAL</b> | <b>3,750,700</b> | <b>5,492,676</b>   | <b>.146</b>         |                 |         | <b>11</b> | <b>24</b> | <b>57</b> | <b>92</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>1,573,757</b> | <b>456,570</b> | <b>269,085</b> |         |         | <b>1,469,180</b> | <b>748,218</b> | <b>634,929</b> | <b>340,937</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>335,993</b> | <b>2,938,234</b> | <b>856,985</b> | <b>413,801</b> |         | <b>493,608</b> | <b>6,280,332</b> | <b>3,681,602</b> | <b>1,847,559</b> | <b>469,593</b> |

|                          | 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. | -1,538,324 | -1,065,279  | 3,630     |       |
| TOTAL LOSSES             | 8,509,843  | 5,734,668   | 473,223   |       |
| EXPECTED LOSSES          | 4,988,431  | 2,963,053   | 300,057   |       |
| CREDIBILITY              | .39        | .98         | 1.00      |       |
| <b>PURE PREMIUMS</b>     |            |             |           |       |
| INDICATED (PRE-TEST)     | .227       | .153        | .013      | .393  |
| INDICATED (POST-TEST)    | .185       | .125        | .011      | .321  |
| PRES. ON RATE LEVEL      | .183       | .108        | .011      | .302  |
| DERIVED BY FORMULA       | .184       | .125        | .011      | .320  |
| UNDERLYING PRES. RATE    | .133       | .079        | .008      | .220  |
| PROPOSED                 | .184       | .125        | .011      | .320  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | .39     | MINIMUM PREMIUM | 375   |
| MAN. RATES | .22     | .22     | .26     | + .39   | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>1,921</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             |           |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -18,979 | -17,654     | 374       |        |
| TOTAL LOSSES             |         |             | 374       |        |
| EXPECTED LOSSES          | 69,771  | 55,574      | 26,472    |        |
| CREDIBILITY              | .00     | .01         | .01       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .019      | .019   |
| INDICATED (POST-TEST)    | .000    | .000        | .016      | .016   |
| PRES. ON RATE LEVEL      | 4.981   | 3.967       | 1.890     | 10.838 |
| DERIVED BY FORMULA       | 4.981   | 3.927       | 1.871     | 10.779 |
| UNDERLYING PRES. RATE    | 3.632   | 2.893       | 1.378     | 7.903  |
| PROPOSED                 | 4.981   | 3.927       | 1.871     | 10.779 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 12.971 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 12.97   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.53    | 9.00    | 9.35    | + 12.97 | 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         |
| <b>TOTAL</b> | <b>12,268</b>    | <b>555,093</b>     | <b>4.525</b>        |                 |         |       | <b>4</b> | <b>11</b> | <b>15</b> |

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          |              |
| <b>TOTAL</b> |           |         |       | <b>121,059</b> | <b>90,915</b> |         |         |       | <b>199,843</b> | <b>138,916</b> | <b>4,360</b> |

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         |              |
| <b>TOTAL</b> |           | <b>5,382</b> | <b>67,868</b> | <b>193,711</b> | <b>173,457</b> |         | <b>26,131</b> | <b>501,855</b> | <b>657,216</b> | <b>542,084</b> | <b>5,704</b> |

|                          | 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. | -108,491 | -82,329     | 135       |        |
| TOTAL LOSSES             | 492,745  | 1,484,139   | 5,839     |        |
| EXPECTED LOSSES          | 302,407  | 204,139     | 12,882    |        |
| CREDIBILITY              | .01      | .02         | .02       |        |
| <b>PURE PREMIUMS</b>     |          |             |           |        |
| INDICATED (PRE-TEST)     | 4.017    | 12.098      | .048      | 16.163 |
| INDICATED (POST-TEST)    | 3.278    | 9.872       | .039      | 13.189 |
| PRES. ON RATE LEVEL      | 3.381    | 2.282       | .144      | 5.807  |
| DERIVED BY FORMULA       | 3.380    | 2.434       | .142      | 5.956  |
| UNDERLYING PRES. RATE    | 2.465    | 1.664       | .105      | 4.234  |
| PROPOSED                 | 3.380    | 2.434       | .142      | 5.956  |

| 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 | 5.03    | 4.79    | 5.01    | + 7.17  | 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         |
| <b>TOTAL</b> | <b>121,469</b>   | <b>5,847,657</b>   | <b>4.814</b>        |                 |         | <b>12</b> | <b>17</b> | <b>73</b> | <b>102</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>1,936,589</b> | <b>579,789</b> | <b>468,593</b> |         |         | <b>1,330,336</b> | <b>681,099</b> | <b>655,991</b> | <b>195,260</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>294,022</b> | <b>3,525,930</b> | <b>1,066,964</b> | <b>856,771</b> |         | <b>505,592</b> | <b>5,755,690</b> | <b>2,886,625</b> | <b>2,307,374</b> | <b>270,665</b> |

|                          | 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. | -2,176,121 | -1,307,192  | 3,745     |        |
| TOTAL LOSSES             | 7,905,113  | 5,810,542   | 274,410   |        |
| EXPECTED LOSSES          | 6,468,225  | 3,420,567   | 315,819   |        |
| CREDIBILITY              | .04        | .10         | .11       |        |
| <b>PURE PREMIUMS</b>     |            |             |           |        |
| INDICATED (PRE-TEST)     | 6.508      | 4.784       | .226      | 11.518 |
| INDICATED (POST-TEST)    | 5.311      | 3.904       | .184      | 9.399  |
| PRES. ON RATE LEVEL      | 7.303      | 3.862       | .356      | 11.521 |
| DERIVED BY FORMULA       | 7.223      | 3.866       | .337      | 11.426 |
| UNDERLYING PRES. RATE    | 5.325      | 2.816       | .260      | 8.401  |
| PROPOSED                 | 7.223      | 3.866       | .337      | 11.426 |

| 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 | 9.96    | 9.44    | 9.94    | + 13.75 | 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        |
| <b>TOTAL</b> | <b>34,151</b>    | <b>144,926</b>     | <b>.424</b>         |  |  | <b>34,151</b>                 |                 |         |       | <b>1</b> | <b>2</b> | <b>3</b> |

REPORTED LOSSES

| MANUAL YEAR  | INDEMNITY |         |       |               |               | MEDICAL |         |       |               |               |              |
|--------------|-----------|---------|-------|---------------|---------------|---------|---------|-------|---------------|---------------|--------------|
|              | DEATH     | P . T . | MAJOR | MINOR         | TEMP          | DEATH   | P . T . | MAJOR | MINOR         | TEMP          | MED. ONLY    |
| 2005         |           |         |       | 51,868        |               |         |         |       | 35,390        |               |              |
| 2006         |           |         |       |               | 11,937        |         |         |       |               | 6,806         | 3,957        |
| 2009         |           |         |       |               | 7,339         |         |         |       |               | 22,090        | 5,539        |
| <b>TOTAL</b> |           |         |       | <b>51,868</b> | <b>19,276</b> |         |         |       | <b>35,390</b> | <b>28,896</b> | <b>9,496</b> |

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         |
| <b>TOTAL</b> |           | <b>1,731</b> | <b>15,603</b> | <b>98,842</b> | <b>29,179</b> |         | <b>2,753</b> | <b>50,485</b> | <b>163,162</b> | <b>65,512</b> | <b>12,181</b> |

|                          | 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. | -67,696 | -43,053     | 121       |       |
| TOTAL LOSSES             | 2,876   | 313,642     | 12,302    |       |
| EXPECTED LOSSES          | 204,565 | 114,748     | 9,905     |       |
| CREDIBILITY              | .02     | .04         | .05       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .008    | .918        | .036      | .962  |
| INDICATED (POST-TEST)    | .007    | .749        | .029      | .785  |
| PRES. ON RATE LEVEL      | .821    | .461        | .040      | 1.322 |
| DERIVED BY FORMULA       | .805    | .473        | .039      | 1.317 |
| UNDERLYING PRES. RATE    | .599    | .336        | .029      | .964  |
| PROPOSED                 | .805    | .473        | .039      | 1.317 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.584 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.58    | MINIMUM PREMIUM | 660   |
| MAN. RATES | .97     | 1.02    | 1.14    | + 1.58  | 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        |
| <b>TOTAL</b> | <b>6,655</b>     | <b>63,438</b>      | <b>.953</b>         |                 |         |       |       |      | <b>3</b> | <b>3</b> |

| 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         |
| <b>TOTAL</b>    |           |         |       |       | <b>7,270</b> |         |         |       |       | <b>21,740</b> | <b>34,428</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>1,067</b> | <b>9,358</b> | <b>4,484</b> | <b>8,639</b> |         | <b>1,825</b> | <b>32,712</b> | <b>23,320</b> | <b>52,055</b> | <b>45,312</b> |

|                          | 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. | -60,134 | -51,058     | 186       |       |
| TOTAL LOSSES             |         | 37,440      | 45,498    |       |
| EXPECTED LOSSES          | 179,618 | 131,103     | 16,639    |       |
| CREDIBILITY              | .01     | .01         | .02       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .563        | .684      | 1.247 |
| INDICATED (POST-TEST)    | .000    | .459        | .558      | 1.017 |
| PRES. ON RATE LEVEL      | 3.701   | 2.702       | .343      | 6.746 |
| DERIVED BY FORMULA       | 3.664   | 2.680       | .347      | 6.691 |
| UNDERLYING PRES. RATE    | 2.699   | 1.970       | .250      | 4.919 |
| PROPOSED                 | 3.664   | 2.680       | .347      | 6.691 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 8.051 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 8.05    | MINIMUM PREMIUM | 2000  |
| MAN. RATES | 5.74    | 5.49    | 5.82    | + 8.05  | 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                            |                 |         |       |       |      |
| <b>TOTAL</b> | <b>212</b>       |                    |                     |  |  | <b>212</b>                    |                 |         |       |       |      |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL  |
|--------------------------|---------|-------------|-----------|--------|
| TOTAL TRANS. LOSSES PG B |         |             |           |        |
| TOTAL TRANS. LOSSES PG A |         |             |           |        |
| IBNR + FREQUENCY ADJUST. | -3,832  | -2,168      | 5         |        |
| TOTAL LOSSES             |         |             | 5         |        |
| EXPECTED LOSSES          | 10,806  | 5,415       | 534       |        |
| CREDIBILITY              | .00     | .00         | .00       |        |
| <b>PURE PREMIUMS</b>     |         |             |           |        |
| INDICATED (PRE-TEST)     | .000    | .000        | .002      | .002   |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002   |
| PRES. ON RATE LEVEL      | 6.989   | 3.503       | .346      | 10.838 |
| DERIVED BY FORMULA       | 6.989   | 3.503       | .346      | 10.838 |
| UNDERLYING PRES. RATE    | 5.097   | 2.554       | .252      | 7.903  |
| PROPOSED                 | 6.989   | 3.503       | .346      | 10.838 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 13.042 |
|------------|---------|---------|---------|---------|-----------------|--------|
| IND. RATES |         |         |         | 13.04   | MINIMUM PREMIUM | 2000   |
| MAN. RATES | 9.34    | 8.89    | 9.35    | + 13.04 | 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              |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>3,434</b>     | <b>34,692</b>      | <b>1.010</b>        |                 |         |       |       |      | <b>1</b> | <b>1</b> |

| REPORTED LOSSES |           |         |       |               |      |         |         |       |               |      |           |
|-----------------|-----------|---------|-------|---------------|------|---------|---------|-------|---------------|------|-----------|
| MANUAL YEAR     | INDEMNITY |         |       |               |      | MEDICAL |         |       |               |      |           |
|                 | DEATH     | P . T . | MAJOR | MINOR         | TEMP | DEATH   | P . T . | MAJOR | MINOR         | TEMP | MED. ONLY |
| 2007            |           |         |       | 22,484        |      |         |         |       | 12,208        |      |           |
| <b>TOTAL</b>    |           |         |       | <b>22,484</b> |      |         |         |       | <b>12,208</b> |      |           |

| 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        |           |
| <b>TOTAL</b>      |           | <b>679</b> | <b>10,687</b> | <b>34,383</b> | <b>1,257</b> |         | <b>745</b> | <b>11,212</b> | <b>40,289</b> | <b>1,984</b> |           |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 23,323  | 77,913      |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -10,343 | -2,174      | 11        |       |
| TOTAL LOSSES             | 12,980  | 75,739      | 11        |       |
| EXPECTED LOSSES          | 33,172  | 6,077       | 791       |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .378    | 2.206       | .000      | 2.584 |
| INDICATED (POST-TEST)    | .308    | 1.800       | .000      | 2.108 |
| PRES. ON RATE LEVEL      | 1.325   | .243        | .031      | 1.599 |
| DERIVED BY FORMULA       | 1.325   | .259        | .031      | 1.615 |
| UNDERLYING PRES. RATE    | .966    | .177        | .023      | 1.166 |
| PROPOSED                 | 1.325   | .259        | .031      | 1.615 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 1.943 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 1.94    | MINIMUM PREMIUM | 745   |
| MAN. RATES | 1.16    | 1.17    | 1.38    | + 1.94  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>287</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -472    | -358        | 6         |       |
| TOTAL LOSSES             |         |             | 6         |       |
| EXPECTED LOSSES          | 1,998   | 1,282       | 407       |       |
| CREDIBILITY              | .00     | .00         | .00       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .002      | .002  |
| INDICATED (POST-TEST)    | .000    | .000        | .002      | .002  |
| PRES. ON RATE LEVEL      | .954    | .613        | .195      | 1.762 |
| DERIVED BY FORMULA       | .954    | .613        | .195      | 1.762 |
| UNDERLYING PRES. RATE    | .696    | .447        | .142      | 1.285 |
| PROPOSED                 | .954    | .613        | .195      | 1.762 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 2.120 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.12    | MINIMUM PREMIUM | 790   |
| MAN. RATES | 1.73    | 1.64    | 1.52    | + 2.12  | 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                 |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>20,947</b>    | <b>10,685</b>      | <b>.051</b>         |                 |         |       |       |      |     |  |

| 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            |
| <b>TOTAL</b>    |           |         |       |       |      |         |         |       |       |      | <b>10,685</b> |

| 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            |
| <b>TOTAL</b>      |           |         |       |       |      |         |         |       |       |      | <b>15,129</b> |

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             | 15,129    |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -83,002 | -15,110     | 221       |       |
| TOTAL LOSSES             |         |             | 15,350    |       |
| EXPECTED LOSSES          | 266,445 | 42,313      | 16,967    |       |
| CREDIBILITY              | .01     | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .073      | .073  |
| INDICATED (POST-TEST)    | .000    | .000        | .060      | .060  |
| PRES. ON RATE LEVEL      | 1.745   | .277        | .111      | 2.133 |
| DERIVED BY FORMULA       | 1.728   | .269        | .109      | 2.106 |
| UNDERLYING PRES. RATE    | 1.272   | .202        | .081      | 1.555 |
| PROPOSED                 | 1.728   | .269        | .109      | 2.106 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.53    | MINIMUM PREMIUM | 885   |
| MAN. RATES | 2.10    | 1.98    | 1.84    | + 2.53  | 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            |                    |                     |                 |         |       |       |      |          |          |
| <b>TOTAL</b> | <b>18,057</b>    | <b>117,721</b>     | <b>.652</b>         |                 |         |       |       |      | <b>2</b> | <b>2</b> |

| 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        |
| <b>TOTAL</b>    |           |         |       |       | <b>48,481</b> |         |         |       |       | <b>66,817</b> | <b>2,423</b> |

| 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        |
| <b>TOTAL</b>      |           |         | <b>11</b> | <b>12</b> | <b>96,077</b> |         |         | <b>77</b> | <b>213</b> | <b>261,046</b> | <b>3,049</b> |

|                          | SERIOUS  | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|----------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B | 88       | 357,348     | 3,049     |       |
| TOTAL TRANS. LOSSES PG A |          |             |           |       |
| IBNR + FREQUENCY ADJUST. | -185,986 | -42,298     | 127       |       |
| TOTAL LOSSES             |          | 315,050     | 3,176     |       |
| EXPECTED LOSSES          | 538,098  | 109,607     | 11,557    |       |
| CREDIBILITY              | .01      | .03         | .03       |       |
| <b>PURE PREMIUMS</b>     |          |             |           |       |
| INDICATED (PRE-TEST)     | .000     | 1.745       | .018      | 1.763 |
| INDICATED (POST-TEST)    | .000     | 1.424       | .015      | 1.439 |
| PRES. ON RATE LEVEL      | 4.087    | .832        | .088      | 5.007 |
| DERIVED BY FORMULA       | 4.046    | .850        | .086      | 4.982 |
| UNDERLYING PRES. RATE    | 2.980    | .607        | .064      | 3.651 |
| PROPOSED                 | 4.046    | .850        | .086      | 4.982 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 5,995 |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 6.00    | MINIMUM PREMIUM | 1720  |
| MAN. RATES | 4.95    | 4.67    | 4.32    | + 6.00  | 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        |
| <b>TOTAL</b> | <b>209,503</b>   | <b>2,821,402</b>   | <b>1.347</b>        |                 |         | <b>6</b> |       | <b>4</b> | <b>40</b> | <b>50</b> |

| 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         |
| <b>TOTAL</b>    |           |         | <b>713,332</b> | <b>121,973</b> | <b>279,308</b> |         |         | <b>676,385</b> | <b>121,757</b> | <b>539,322</b> | <b>369,325</b> |

| 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         |
| <b>TOTAL</b>      |           | <b>184,769</b> | <b>1,683,403</b> | <b>382,000</b> | <b>330,273</b> |         | <b>239,855</b> | <b>3,537,767</b> | <b>927,227</b> | <b>1,545,101</b> | <b>531,620</b> |

|                          | 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. | -696,906  | -386,608    | 2,666     |       |
| TOTAL LOSSES             | 4,948,888 | 2,797,993   | 534,286   |       |
| EXPECTED LOSSES          | 2,218,636 | 1,066,370   | 219,979   |       |
| CREDIBILITY              | .06       | .14         | .15       |       |
| <b>PURE PREMIUMS</b>     |           |             |           |       |
| INDICATED (PRE-TEST)     | 2.362     | 1.336       | .255      | 3.953 |
| INDICATED (POST-TEST)    | 1.927     | 1.090       | .208      | 3.225 |
| PRES. ON RATE LEVEL      | 1.452     | .698        | .144      | 2.294 |
| DERIVED BY FORMULA       | 1.481     | .753        | .154      | 2.388 |
| UNDERLYING PRES. RATE    | 1.059     | .509        | .105      | 1.673 |
| PROPOSED                 | 1.481     | .753        | .154      | 2.388 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | TOTAL |
|------------|---------|---------|---------|---------|-----------------|-------|
| IND. RATES |         |         |         | 2.87    | MINIMUM PREMIUM | 970   |
| MAN. RATES | 1.96    | 1.85    | 1.98    | + 2.87  | 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              |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>3,434</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -1,542  | -2,799      | 7         |       |
| TOTAL LOSSES             |         |             | 7         |       |
| EXPECTED LOSSES          | 4,945   | 7,830       | 583       |       |
| CREDIBILITY              | .00     | .01         | .01       |       |
| <b>PURE PREMIUMS</b>     |         |             |           |       |
| INDICATED (PRE-TEST)     | .000    | .000        | .000      | .000  |
| INDICATED (POST-TEST)    | .000    | .000        | .000      | .000  |
| PRES. ON RATE LEVEL      | .197    | .313        | .023      | .533  |
| DERIVED BY FORMULA       | .197    | .310        | .023      | .530  |
| UNDERLYING PRES. RATE    | .144    | .228        | .017      | .389  |
| PROPOSED                 | .197    | .310        | .023      | .530  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |     |
|------------|---------|---------|---------|---------|-----------------|-----|
| IND. RATES |         |         |         | .64     | MINIMUM PREMIUM | 435 |
| MAN. RATES | .39     | .39     | .46     | + .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         |                  |                    |                     |                 |         |       |       |      |     |  |
| 2006         | 37               |                    |                     |                 |         |       |       |      |     |  |
| 2007         | 63               |                    |                     |                 |         |       |       |      |     |  |
| 2008         | 84               |                    |                     |                 |         |       |       |      |     |  |
| 2009         | 54               |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>238</b>       |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL |
|--------------------------|---------|-------------|-----------|-------|
| TOTAL TRANS. LOSSES PG B |         |             |           |       |
| TOTAL TRANS. LOSSES PG A |         |             |           |       |
| IBNR + FREQUENCY ADJUST. | -134    | -38         |           |       |
| 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      | .295    | .071        | .004      | .370  |
| DERIVED BY FORMULA       | .295    | .071        | .004      | .370  |
| UNDERLYING PRES. RATE    | .215    | .052        | .003      | .270  |
| PROPOSED                 | .295    | .071        | .004      | .370  |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       |     |
|------------|---------|---------|---------|---------|-----------------|-----|
| IND. RATES |         |         |         | .45     | MINIMUM PREMIUM | 390 |
| MAN. RATES | .36     | .35     | .32     | + .45   | 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            |                    |                     |                 |         |       |       |      |     |  |
| <b>TOTAL</b> | <b>764</b>     |                    |                     |                 |         |       |       |      |     |  |

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

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

|                          | SERIOUS | NON-SERIOUS | MED. ONLY | TOTAL   |
|--------------------------|---------|-------------|-----------|---------|
| TOTAL TRANS. LOSSES PG B |         |             |           |         |
| TOTAL TRANS. LOSSES PG A |         |             |           |         |
| IBNR + FREQUENCY ADJUST. | -21,795 | -5          |           |         |
| 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      | 115.890 | .021        | .000      | 115.911 |
| DERIVED BY FORMULA       | 114.731 | .021        | .000      | 114.752 |
| UNDERLYING PRES. RATE    | 84.505  | .015        | .000      | 84.520  |
| PROPOSED                 | 114.731 | .021        | .000      | 114.752 |

| YEAR       | 12-1-09 | 12-1-10 | 12-1-11 | 12-1-12 | IND. RATE       | 138.092 |
|------------|---------|---------|---------|---------|-----------------|---------|
| IND. RATES |         |         |         | 138.09  | MINIMUM PREMIUM | 418     |
| MAN. RATES | 100.00  | 100.00  | 100.00  | +138.09 | PRESENT         |         |

+PROPOSED