

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
2012	7,181	322,633	4.492			7,181			1	2	1	4
2013	7,372	308,968	4.191			7,372			1	1	2	4
2014	7,296	412,213	5.649			7,296			1	2	3	6
2015	8,456	240,554	2.844			8,456			1		3	4
2016	12,179	735,859	6.042			12,179			2	1	11	14
TOTAL	42,484	2,020,227	4.755			42,484			6	6	20	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			123,853	72,291	2,572			39,010	57,821	8,761	18,325
2013			184,504	10,340	2,754			82,939	7,212	13,356	7,863
2014			117,127	77,897	43,927			81,290	38,165	48,379	5,428
2015			90,792		20,755			29,620		72,498	26,889
2016			237,217	8,557	73,257			109,844	6,633	297,367	2,984
TOTAL			753,493	169,085	143,265			342,703	109,831	440,361	61,489

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			203,738	91,159	3,760			135,053	119,921	20,413	22,283
2013		1,382	309,348	15,189	4,325		1,739	294,244	22,944	29,897	8,980
2014		4,413	229,688	104,166	50,206		7,304	360,730	99,028	109,692	7,111
2015		4,169	174,597	12,419	26,215		5,003	176,932	43,043	149,735	39,769
2016	1,175	12,567	534,415	84,902	62,205	1,829	27,983	836,515	354,031	353,646	4,637
TOTAL	1,175	22,531	1,451,786	307,835	146,711	1,829	42,029	1,803,474	638,967	663,383	82,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,322,824	1,756,896	82,780	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,380,264	-472,520	1,319	
TOTAL LOSSES	1,942,560	1,284,376	84,099	
EXPECTED LOSSES	5,433,703	2,051,978	186,079	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.572	3.023	.198	7.793
INDICATED (POST-TEST)	4.307	2.848	.187	7.342
PRES. ON RATE LEVEL	11.051	4.173	.378	15.602
DERIVED BY FORMULA	10.984	4.120	.370	15.474
UNDERLYING PRES. RATE	12.790	4.830	.438	18.058
PROPOSED	10.984	4.120	.370	15.474

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	20.568
IND. RATES				20.57	MINIMUM PREMIUM	2000
MAN. RATES	27.51	26.17	23.06	+ 20.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	5,780	1,239,783	21.449			2	2	3	7
2013	5,613	204,122	3.636			1		2	3
2014	6,197	28,142	.454						
2015	5,978	44,233	.739					4	4
2016	8,483	380,255	4.482				3	2	5
TOTAL	32,051	1,896,535	5.917			3	5	11	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			670,167	39,513	39,103			409,682	59,969	21,202	147
2013			88,516		3,638			95,608		15,939	421
2014											28,142
2015					16,489					24,852	2,892
2016				90,054	56,092				176,948	24,545	32,616
TOTAL			758,683	129,567	115,322			505,290	236,917	86,538	64,218

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,023,750	49,826	57,169			1,228,007	124,375	49,400	179
2013		662	148,049	1,032	4,630		2,003	337,340	7,418	35,450	481
2014											36,866
2015		316	9,866	4,894	18,209		584	17,936	12,239	50,760	4,277
2016	2,342	4,819	228,862	120,492	46,981	2,115	10,869	387,217	298,363	64,691	50,686
TOTAL	2,342	5,797	1,410,527	176,244	126,989	2,115	13,456	1,970,500	442,395	200,301	92,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,404,737	945,929	92,489	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-285,066	-105,493	458	
TOTAL LOSSES	3,119,671	840,436	92,947	
EXPECTED LOSSES	1,093,901	455,125	67,307	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.733	2.622	.290	12.645
INDICATED (POST-TEST)	9.168	2.470	.273	11.911
PRES. ON RATE LEVEL	2.949	1.227	.181	4.357
DERIVED BY FORMULA	3.011	1.264	.184	4.459
UNDERLYING PRES. RATE	3.413	1.420	.210	5.043
PROPOSED	3.011	1.264	.184	4.459

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.926
IND. RATES				5.93	MINIMUM PREMIUM	1130
MAN. RATES	7.21	6.86	6.44	+ 5.93	PRESENT	1180

+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
2012	1,060					1,060						
2013	1,400					1,400						
2014	1,216	271,267	22.308			1,216	1					1
2015	1,276	17,805	1.395			1,276				1		1
2016	1,568	1,867	.119			1,568					1	1
TOTAL	6,520	290,939	4.462			6,520	1			1	1	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014	268,856											2,411
2015				6,750					9,341			1,714
2016					579					379		909
TOTAL	268,856			6,750	579				9,341	379		5,034

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014	437,941											3,158
2015	160	97	6,670	7,146	461	122	227	15,064	18,542	1,267		2,535
2016	6	19	882	404	390	2	20	587	397	435		1,413
TOTAL	438,107	116	7,552	7,550	851	124	247	15,651	18,939	1,702		7,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	461,797	29,042	7,106	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,537	-44,870	102	
TOTAL LOSSES	409,260		7,208	
EXPECTED LOSSES	194,165	188,494	15,583	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.277	.000	.111	6.388
INDICATED (POST-TEST)	5.913	.000	.105	6.018
PRES. ON RATE LEVEL	2.573	2.498	.206	5.277
DERIVED BY FORMULA	2.573	2.473	.205	5.251
UNDERLYING PRES. RATE	2.978	2.891	.239	6.108
PROPOSED	2.586	2.485	.206	5.277

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.014
IND. RATES				7.01	MINIMUM PREMIUM	2000
MAN. RATES	8.83	8.40	7.80	+ 7.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,345									
2013	1,378									
2014	1,219									
2015	929									
2016	1,893									
TOTAL	6,764									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-55,371	-23,163	86			
TOTAL LOSSES			86			
EXPECTED LOSSES	205,423	99,363	12,513			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	2.624	1.269	.160	4.053		
DERIVED BY FORMULA	2.624	1.256	.158	4.038		
UNDERLYING PRES. RATE	3.037	1.469	.185	4.691		
PROPOSED	2.624	1.256	.158	4.038		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.367
IND. RATES				5.37	MINIMUM PREMIUM	1790
MAN. RATES	6.55	6.23	5.99	+ 5.37	PRESENT	1930

+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
2012	1					1					
2013											
2014	1					1					
2015	1					1					
2016	1					1					
TOTAL	4					4					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-194	-49		
TOTAL LOSSES				
EXPECTED LOSSES	852	232	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	18.421	5.020	.152	23.593
DERIVED BY FORMULA	18.421	5.020	.152	23.593
UNDERLYING PRES. RATE	21.321	5.810	.176	27.307
PROPOSED	18.421	5.020	.152	23.593

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	31.359
IND. RATES				31.36	MINIMUM PREMIUM	2000
MAN. RATES	40.98	38.99	34.87	+ 31.36	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
2012	217					217						
2013	178					178						
2014	276					276						
2015	1,364					1,364						
2016	1,312	1,222	.093			1,312					1	1
TOTAL	3,347	1,222	.037			3,347					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016					344						878
TOTAL					344						878

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016	3	13	524	238	233	5	43	1,357	913	1,014	
TOTAL	3	13	524	238	233	5	43	1,357	913	1,014	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,945	2,398		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,237	-11,646	111	
TOTAL LOSSES			111	
EXPECTED LOSSES	61,686	54,723	12,552	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	1.592	1.413	.324	3.329
DERIVED BY FORMULA	1.592	1.399	.321	3.312
UNDERLYING PRES. RATE	1.843	1.635	.375	3.853
PROPOSED	1.592	1.399	.321	3.312

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.402
IND. RATES				4.40	MINIMUM PREMIUM	1525
MAN. RATES	5.81	5.53	4.92	+ 4.40	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	46,296	1,329,256	2.871			2	6	15	23	
2013	52,623	1,284,472	2.440	1		2	8	19	30	
2014	59,796	1,336,171	2.234			3	9	14	26	
2015	61,564	4,278,210	6.949		1	2	7	19	29	
2016	68,383	742,155	1.085				6	15	21	
TOTAL	288,662	8,970,264	3.108	1	1	9	36	82	129	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			225,184	201,757	92,701			98,743	510,265	156,096	44,510
2013	41,125		270,413	98,506	128,451	7		363,669	90,582	160,320	131,399
2014			306,813	161,469	169,409			220,032	212,252	219,425	46,771
2015		289,573	166,507	83,588	51,123		3,200,000	112,550	110,253	212,435	52,181
2016			132,940	174,910				149,846	230,830		53,629
TOTAL	41,125	289,573	968,917	678,260	616,594	7	3,200,000	794,994	1,073,198	979,106	328,490

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			370,427	254,415	135,528			341,848	1,058,289	363,702	54,125
2013	73,274	1,756	417,059	137,733	145,605	16	6,412	1,111,197	242,254	352,791	150,058
2014		11,537	599,230	228,635	188,274		20,224	1,088,519	511,102	498,468	61,270
2015	1,975	88,379	410,626	115,157	68,192	1,426	1,086,395	804,649	351,371	455,160	77,176
2016	4,467	10,391	477,816	241,958	131,346	2,982	19,591	652,751	471,862	297,299	83,339
TOTAL	79,716	112,063	2,275,158	977,898	668,945	4,424	1,132,622	3,998,964	2,634,878	1,967,420	425,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,602,947	6,249,141	425,968			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,900,219	-1,450,986	3,313			
TOTAL LOSSES	5,702,728	4,798,155	429,281			
EXPECTED LOSSES	7,222,323	6,174,479	505,158			
CREDIBILITY	.05	.14	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.976	1.662	.149	3.787		
INDICATED (POST-TEST)	1.861	1.566	.140	3.567		
PRES. ON RATE LEVEL	2.162	1.848	.151	4.161		
DERIVED BY FORMULA	2.147	1.809	.149	4.105		
UNDERLYING PRES. RATE	2.502	2.139	.175	4.816		
PROPOSED	2.147	1.809	.149	4.105		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.456
IND. RATES				5.46	MINIMUM PREMIUM	1815
MAN. RATES	7.18	6.83	6.15	+ 5.46	PRESENT	1975

+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
2012	2,937	2,501	.085			2,937						
2013	3,134	9,121	.291			3,134					1	1
2014	3,030	38,738	1.278			3,030					3	3
2015	4,962	73,058	1.472			4,962			1		2	3
2016	3,457	579	.016			3,457					1	1
TOTAL	17,520	123,997	.708			17,520				1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,501
2013					610					5,460	3,051
2014					14,199					24,539	
2015				17,335	6,907				28,688	18,695	1,433
2016					36					49	494
TOTAL				17,335	21,752				28,688	48,743	7,479

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,041
2013			64	40	681			572	532	11,850	3,484
2014		12	3,462	1,930	15,149		28	7,628	5,623	53,599	
2015	411	384	21,264	20,405	8,806	372	1,130	59,755	66,149	42,074	2,119
2016			55	23	24			79	53	59	768
TOTAL	411	396	24,845	22,398	24,660	372	1,158	68,034	72,357	107,582	9,412

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	95,216	226,997	9,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-115,188	-86,459	199	
TOTAL LOSSES		140,538	9,611	
EXPECTED LOSSES	437,649	363,190	31,887	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.802	.055	.857
INDICATED (POST-TEST)	.000	.755	.052	.807
PRES. ON RATE LEVEL	2.159	1.791	.157	4.107
DERIVED BY FORMULA	2.137	1.770	.155	4.062
UNDERLYING PRES. RATE	2.498	2.073	.182	4.753
PROPOSED	2.137	1.770	.155	4.062

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.399
IND. RATES				5.40	MINIMUM PREMIUM	1800
MAN. RATES	7.18	6.83	6.07	+ 5.40	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	9									
2013										
2014										
2015										
2016										
TOTAL	9									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-392	-67		
TOTAL LOSSES				
EXPECTED LOSSES	1,111	303	9	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	10.664	2.907	.083	13.654
DERIVED BY FORMULA	10.664	2.907	.083	13.654
UNDERLYING PRES. RATE	12.342	3.365	.096	15.803
PROPOSED	10.664	2.907	.083	13.654

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	18.148
IND. RATES				18.15	MINIMUM PREMIUM	2000
MAN. RATES	24.39	23.20	20.18	+ 18.15	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5									
2013	93									
2014	108									
2015	120									
2016	184									
TOTAL	510									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,626	-1,898	9			
TOTAL LOSSES			9			
EXPECTED LOSSES	7,165	8,335	1,118			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.214	1.412	.189	2.815		
DERIVED BY FORMULA	1.214	1.412	.189	2.815		
UNDERLYING PRES. RATE	1.405	1.634	.219	3.258		
PROPOSED	1.214	1.412	.189	2.815		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.741
IND. RATES				3.74	MINIMUM PREMIUM	830
MAN. RATES	4.85	4.61	4.16	+ 3.74	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
2012	42,834	344,218	.803			42,834				4	2	6
2013	32,920	73,029	.221			32,920					3	3
2014	33,580	276,583	.823			33,580				2	1	3
2015	37,526	243,487	.648			37,526				6	5	11
2016	33,266	81,468	.244			33,266					3	3
TOTAL	180,126	1,018,785	.566			180,126				12	14	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				119,662	54,001				106,376	11,124	53,055
2013					15,637					34,515	22,877
2014				103,031	3,930				136,344	10,254	23,024
2015				52,633	10,383				137,765	12,394	30,312
2016					21,508					50,684	9,276
TOTAL				275,326	105,459				380,485	118,971	138,544

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				150,894	78,949				220,624	25,919	64,515
2013			1,645	1,023	17,462			3,620	3,361	74,910	26,126
2014		129	38,926	125,437	7,117		440	109,085	281,172	32,804	30,161
2015	1,244	964	58,234	58,811	15,053	1,779	3,615	231,128	279,574	43,991	44,831
2016	236	761	32,682	14,964	14,475	294	2,503	78,387	52,897	58,518	14,415
TOTAL	1,480	1,854	131,487	351,129	133,056	2,073	6,558	422,220	837,628	236,142	180,048

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	565,672	1,557,955	180,048	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,119,471	-551,647	2,341	
TOTAL LOSSES		1,006,308	182,389	
EXPECTED LOSSES	4,013,207	2,318,222	396,277	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.559	.101	.660
INDICATED (POST-TEST)	.000	.527	.095	.622
PRES. ON RATE LEVEL	1.925	1.112	.190	3.227
DERIVED BY FORMULA	1.867	1.054	.181	3.102
UNDERLYING PRES. RATE	2.228	1.287	.220	3.735
PROPOSED	1.867	1.054	.181	3.102

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.123
IND. RATES				4.12	MINIMUM PREMIUM	880
MAN. RATES	5.73	5.45	4.77	+ 4.12	PRESENT	955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	936	4,735	.505							
2013	1,300									
2014	1,583	14,939	.943						1	1
2015	1,168	4,720	.404						2	2
2016	902	21,237	2.354						1	1
TOTAL	5,889	45,631	.775						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											4,735
2014					4,310					10,629	
2015					1,861					2,859	
2016					7,498					13,739	
TOTAL					13,669					27,227	4,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											5,758
2014		3	1,052	586	4,598		10	3,307	2,438	23,216	
2015		39	1,111	551	2,054		68	2,061	1,410	5,839	
2016	82	266	11,397	5,214	5,046	80	678	21,251	14,335	15,863	
TOTAL	82	308	13,560	6,351	11,698	80	756	26,619	18,183	44,918	5,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,405	81,150	5,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,936	-34,454	144	
TOTAL LOSSES	13,469	46,696	5,902	
EXPECTED LOSSES	97,051	140,630	25,676	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.229	.793	.100	1.122
INDICATED (POST-TEST)	.216	.747	.094	1.057
PRES. ON RATE LEVEL	1.424	2.063	.377	3.864
DERIVED BY FORMULA	1.424	2.050	.374	3.848
UNDERLYING PRES. RATE	1.648	2.388	.436	4.472
PROPOSED	1.424	2.050	.374	3.848

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.114
IND. RATES				5.11	MINIMUM PREMIUM	1020
MAN. RATES	6.69	6.36	5.71	+ 5.11	PRESENT	1080

+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
2012	5,302	177,048	3.339			5,302			1		1	2
2013	5,013	168,124	3.353			5,013				1	2	3
2014	2,656	258,884	9.747			2,656			1	1		2
2015	3,054	2,595	.084			3,054						
2016	4,527	242,629	5.359			4,527					1	1
TOTAL	20,552	849,280	4.132			20,552			2	2	4	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			68,081		291			104,139		3,522	1,015
2013				57,046	34,140				53,461	16,882	6,595
2014			89,472	4,647				138,924	24,988		853
2015											2,595
2016					119,792					115,095	7,742
TOTAL			157,553	61,693	154,223			243,063	78,449	135,499	18,800

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			111,993		425			360,529		8,206	1,234
2013			10,539	75,908	38,503			14,031	124,327	37,875	7,531
2014		3,283	147,058	8,508	993		12,269	559,519	68,012	3,781	1,117
2015											3,838
2016	1,309	4,251	182,042	83,345	80,624	656	5,687	178,011	120,113	132,893	12,031
TOTAL	1,309	7,534	451,632	167,761	120,545	656	17,956	1,112,090	312,452	182,755	25,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,591,177	783,513	25,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-191,481	-64,454	108	
TOTAL LOSSES	1,399,696	719,059	25,859	
EXPECTED LOSSES	657,047	267,176	17,674	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.811	3.499	.126	10.436
INDICATED (POST-TEST)	6.416	3.296	.119	9.831
PRES. ON RATE LEVEL	2.762	1.123	.075	3.960
DERIVED BY FORMULA	2.799	1.166	.076	4.041
UNDERLYING PRES. RATE	3.197	1.300	.086	4.583
PROPOSED	2.799	1.166	.076	4.041

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.961
IND. RATES				5.96	MINIMUM PREMIUM	1955
MAN. RATES	7.38	7.02	6.67	+ 5.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	216									
2013	334	2,016	.603							
2014	201									
2015	173									
2016	144									
TOTAL	1,068	2,016	.189							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,016
TOTAL											2,016

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,302
TOTAL											2,302

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,302	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,217	-4,748	16	
TOTAL LOSSES			2,318	
EXPECTED LOSSES	35,542	18,583	3,108	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.217	.217
INDICATED (POST-TEST)	.000	.000	.204	.204
PRES. ON RATE LEVEL	2.875	1.503	.252	4.630
DERIVED BY FORMULA	2.875	1.503	.252	4.630
UNDERLYING PRES. RATE	3.328	1.740	.291	5.359
PROPOSED	2.875	1.503	.252	4.630

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.830
IND. RATES				6.83	MINIMUM PREMIUM	2000
MAN. RATES	8.45	8.04	7.80	+ 6.83	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
2012	41					41					
2013	40					40					
2014	41					41					
2015	120					120					
2016	120					120					
TOTAL	362					362					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,174	-1,521	17	
TOTAL LOSSES			17	
EXPECTED LOSSES	10,071	6,849	1,988	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	2.404	1.635	.474	4.513
DERIVED BY FORMULA	2.404	1.635	.474	4.513
UNDERLYING PRES. RATE	2.782	1.892	.549	5.223
PROPOSED	2.404	1.635	.474	4.513

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.998
IND. RATES				6.00	MINIMUM PREMIUM	1140
MAN. RATES	7.92	7.54	6.67	+ 6.00	PRESENT	1210

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,144	33,229	.540						1	1
2013	7,024	7,023	.099							
2014	7,960	10,619	.133							
2015	5,974	26,228	.439				1		1	2
2016	8,560	11,541	.134						1	1
TOTAL	35,662	88,640	.249						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					9,030					21,951	2,248
2013											7,023
2014											10,619
2015				7,501	3,030					4,844	10,853
2016					820					9,457	1,264
TOTAL				7,501	12,880					36,252	32,007

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					13,202					51,146	2,734
2013											8,020
2014											13,911
2015	177	166	9,226	8,841	3,857		112	3,500	2,385	9,896	16,052
2016	10	30	1,250	571	550	54	469	14,630	9,867	10,918	1,964
TOTAL	187	196	10,476	9,412	17,609	54	581	18,130	12,252	71,960	42,681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,624	111,233	42,681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-272,324	-73,494	368	
TOTAL LOSSES		37,739	43,049	
EXPECTED LOSSES	1,005,311	311,686	56,702	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.106	.121	.227
INDICATED (POST-TEST)	.000	.100	.114	.214
PRES. ON RATE LEVEL	2.436	.755	.137	3.328
DERIVED BY FORMULA	2.412	.735	.136	3.283
UNDERLYING PRES. RATE	2.819	.874	.159	3.852
PROPOSED	2.412	.735	.136	3.283

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE
IND. RATES				5.27	MINIMUM PREMIUM
MAN. RATES	6.64	6.32	5.90	+ 5.27	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	32,699	758,135	2,318			1	4	1	6
2013	25,448	316,215	1,242				6		6
2014	37,520	1,419,964	3,784			1	4		5
2015	52,555	160,501	.305				2		2
2016	37,884	109,070	.287				2	1	3
TOTAL	186,106	2,763,885	1,485			2	18	2	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			252,861	154,387	1,754			161,845	86,228	1,496	99,564
2013				56,345					162,961		96,909
2014			753,312	125,910				361,434	158,993		20,315
2015				62,926					75,936		21,639
2016				32,390	3,733				52,444	5,814	14,689
TOTAL			1,006,173	431,958	5,487			523,279	536,562	7,310	253,116

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			398,011	194,682	2,564			536,134	178,837	3,486	121,070
2013			6,858	72,768	372			37,376	373,968	3,759	110,670
2014		9,451	459,308	160,804	6,018		11,204	597,622	339,986	13,780	26,613
2015	1,484	918	62,189	66,627	4,287	981	1,839	122,466	150,733	10,296	32,004
2016	660	1,153	57,327	31,898	5,833	622	3,147	112,505	86,906	17,488	22,827
TOTAL	2,144	11,522	983,693	526,779	19,074	1,603	16,190	1,406,103	1,130,430	48,809	313,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,421,255	1,725,092	313,184			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,236,263	-537,646	2,027			
TOTAL LOSSES	1,184,992	1,187,446	315,211			
EXPECTED LOSSES	4,855,506	2,307,715	320,102			
CREDIBILITY	.03	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.637	.638	.169	1.444		
INDICATED (POST-TEST)	.600	.601	.159	1.360		
PRES. ON RATE LEVEL	2.254	1.071	.149	3.474		
DERIVED BY FORMULA	2.204	1.024	.150	3.378		
UNDERLYING PRES. RATE	2.609	1.240	.172	4.021		
PROPOSED	2.204	1.024	.150	3.378		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.417
IND. RATES				5.42	MINIMUM PREMIUM	1805
MAN. RATES	7.02	6.68	6.16	+ 5.42	PRESENT	1980

+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
2012	1,110	494	.044			1,110						
2013	1,109	796	.071			1,109						
2014	1,303	950	.072			1,303						
2015	589					589						
2016	1,587	60,817	3.832			1,587					3	3
TOTAL	5,698	63,057	1.107			5,698					3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											494
2013											796
2014											950
2016					9,964					45,010	5,843
TOTAL					9,964					45,010	8,083

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											601
2013											909
2014											1,245
2016	108	352	15,141	6,932	6,708	261	2,223	69,611	46,975	51,965	9,080
TOTAL	108	352	15,141	6,932	6,708	261	2,223	69,611	46,975	51,965	11,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,696	112,580	11,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,429	-22,535	44	
TOTAL LOSSES	47,267	90,045	11,879	
EXPECTED LOSSES	149,002	97,150	6,438	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.830	1.580	.208	2.618
INDICATED (POST-TEST)	.782	1.488	.196	2.466
PRES. ON RATE LEVEL	2.259	1.473	.098	3.830
DERIVED BY FORMULA	2.259	1.473	.099	3.831
UNDERLYING PRES. RATE	2.615	1.705	.113	4.433
PROPOSED	2.258	1.473	.099	3.830

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.142
IND. RATES				6.14	MINIMUM PREMIUM	2000
MAN. RATES	7.39	7.03	6.79	+ 6.14	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
2012	1,542	121,192	7.859			1,542			1		1	2
2013	1,609					1,609						
2014	1,637	222,792	13.609			1,637			1			1
2015	1,710	37,314	2.182			1,710				1	1	2
2016	1,746	2,636	.150			1,746						
TOTAL	8,244	383,934	4.657			8,244			2	1	2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			94,305		826			21,200		1,302	3,559
2014			91,828					129,283			1,681
2015				15,480	1,000				6,942	2,624	11,268
2016											2,636
TOTAL			186,133	15,480	1,826			150,483	6,942	3,926	19,144

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			155,132		1,208			73,394		3,034	4,328
2014		3,358	149,173	2,951	883		11,346	502,627	15,738	1,745	2,202
2015	365	249	15,899	16,687	2,159	91	231	13,082	15,071	6,303	16,665
2016											4,096
TOTAL	365	3,607	320,204	19,638	4,250	91	11,577	589,103	30,809	11,082	27,291

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	924,947	65,779	27,291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,684	-47,983	115	
TOTAL LOSSES	829,263	17,796	27,406	
EXPECTED LOSSES	350,782	201,731	18,466	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.059	.216	.332	10.607
INDICATED (POST-TEST)	9.476	.203	.313	9.992
PRES. ON RATE LEVEL	3.676	2.114	.194	5.984
DERIVED BY FORMULA	3.676	2.095	.195	5.966
UNDERLYING PRES. RATE	4.255	2.447	.224	6.926
PROPOSED	3.687	2.101	.196	5.984

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.597
IND. RATES				9.60	MINIMUM PREMIUM	2000
MAN. RATES	11.83	11.26	10.61	+ 9.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,713	3,069	.179							
2013	1,351	15,485	1.146						2	2
2014	1,389	922	.066							
2015	1,741	5,527	.317							
2016	1,900	4,443	.233							
TOTAL	8,094	29,446	.364						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,069
2013					6,219					9,266	
2014											922
2015											5,527
2016											4,443
TOTAL					6,219					9,266	13,961

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,732
2013			655	408	6,945			973	903	20,110	
2014											1,208
2015											8,175
2016											6,904
TOTAL			655	408	6,945			973	903	20,110	20,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,628	28,366	20,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,464	-24,761	60	
TOTAL LOSSES		3,605	20,079	
EXPECTED LOSSES	141,969	106,275	9,066	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.045	.248	.293
INDICATED (POST-TEST)	.000	.042	.234	.276
PRES. ON RATE LEVEL	1.516	1.134	.097	2.747
DERIVED BY FORMULA	1.516	1.123	.098	2.737
UNDERLYING PRES. RATE	1.754	1.313	.112	3.179
PROPOSED	1.516	1.123	.098	2.737

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.389
IND. RATES				4.39	MINIMUM PREMIUM	1520
MAN. RATES	5.46	5.19	4.87	+ 4.39	PRESENT	1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,474	24,469	.546							
2013	4,697	24,242	.516						1	1
2014	5,658	7,665	.135						1	1
2015	6,310	4,795	.075						1	1
2016	6,901	168,460	2.441				1			1
TOTAL	28,040	229,631	.819				1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											24,469
2013					1,764					19,688	2,790
2014					5,209						2,456
2015					604					2,225	1,966
2016			105,208					59,701			3,551
TOTAL			105,208		7,577			59,701		21,913	35,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											29,754
2013			186	115	1,970			2,062	1,917	42,731	3,186
2014		3	1,270	706	5,558						3,217
2015		11	362	179	667		51	1,605	1,098	4,544	2,908
2016	91	4,305	181,591	11,614	5,336	35	7,024	197,582	18,206	4,847	5,518
TOTAL	91	4,319	183,409	12,614	13,531	35	7,075	201,249	21,221	52,122	44,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	396,178	99,488	44,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157,607	-118,185	368	
TOTAL LOSSES	238,571		44,951	
EXPECTED LOSSES	612,674	507,524	54,959	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.851	.000	.160	1.011
INDICATED (POST-TEST)	.802	.000	.151	.953
PRES. ON RATE LEVEL	1.888	1.564	.169	3.621
DERIVED BY FORMULA	1.877	1.517	.168	3.562
UNDERLYING PRES. RATE	2.185	1.810	.196	4.191
PROPOSED	1.877	1.517	.168	3.562

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.713
IND. RATES				5.71	MINIMUM PREMIUM	1885
MAN. RATES	7.56	7.19	6.42	+ 5.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,896	51,840	2.734				1			1
2013	2,657	255,962	9.633				2		5	7
2014	2,760	299,307	10.844			1			1	2
2015	2,988	11,326	.379						1	1
2016	3,031	620	.020							
TOTAL	13,332	619,055	4.643			1	3		7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				17,021					34,819		
2013				33,492	20,499				113,844	85,645	2,482
2014			145,389		910			147,670		584	4,754
2015					587					2,925	7,814
2016											620
TOTAL			145,389	50,513	21,996			147,670	148,663	89,154	15,670

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				21,463					72,215		
2013			6,236	44,597	23,114			35,091	269,596	188,514	2,834
2014		5,321	236,402	4,796	2,369		12,960	574,290	18,111	3,268	6,228
2015		8	352	173	648		68	2,111	1,443	5,974	11,557
2016											963
TOTAL		5,329	242,990	71,029	26,131		13,028	611,492	361,365	197,756	21,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	872,839	656,281	21,582	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,372	-61,155	180	
TOTAL LOSSES	761,467	595,126	21,762	
EXPECTED LOSSES	419,025	257,175	27,864	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.712	4.464	.163	10.339
INDICATED (POST-TEST)	5.381	4.205	.154	9.740
PRES. ON RATE LEVEL	2.715	1.667	.181	4.563
DERIVED BY FORMULA	2.742	1.718	.180	4.640
UNDERLYING PRES. RATE	3.143	1.929	.209	5.281
PROPOSED	2.742	1.718	.180	4.640

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.442
IND. RATES				7.44	MINIMUM PREMIUM	2000
MAN. RATES	9.11	8.67	8.09	+ 7.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	118									
2013	257									
2014	246									
2015	256									
2016	279									
TOTAL	1,156									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,197	-4,997	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	19,606	20,854	2,937	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.465	1.559	.219	3.243
DERIVED BY FORMULA	1.465	1.559	.219	3.243
UNDERLYING PRES. RATE	1.696	1.804	.254	3.754
PROPOSED	1.465	1.559	.219	3.243

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.201
IND. RATES				5.20	MINIMUM PREMIUM	1745
MAN. RATES	6.51	6.19	5.75	+ 5.20	PRESENT	1870

+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
2012	63					63					
2013	66					66					
2014	74					74					
2015	90					90					
2016	94					94					
TOTAL	387					387					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,627	-4,020	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	10,186	17,217	1,067	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.274	3.844	.238	6.356
DERIVED BY FORMULA	2.274	3.844	.238	6.356
UNDERLYING PRES. RATE	2.632	4.449	.276	7.357
PROPOSED	2.274	3.844	.238	6.356

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.194
IND. RATES				10.19	MINIMUM PREMIUM	2000
MAN. RATES	11.34	10.79	11.27	+ 10.19	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
2012	10,135	137,115	1.352			10,135				1	12	13
2013	10,280	1,281,636	12.467			10,280			2	5	7	14
2014	10,405	77,819	.747			10,405				7	5	12
2015	13,377	375,477	2.806			13,377				5	8	13
2016	13,942	578,445	4.148			13,942			1	3	6	10
TOTAL	58,139	2,450,492	4.215			58,139			3	21	38	62

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				35,500	16,104				14,102	42,794	28,615
2013			561,175	121,817	12,349			448,861	104,709	23,391	9,334
2014				13,842	3,982				20,430	9,860	29,705
2015				88,774	84,383				103,942	89,536	8,842
2016			192,333	88,047	90,115			50,450	74,383	50,138	32,979
TOTAL			753,508	347,980	206,933			499,311	317,566	215,719	109,475

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				44,766	23,543				29,248	99,710	34,796
2013		3,555	808,361	162,390	17,642		7,367	1,259,767	264,130	56,333	10,659
2014		18	6,071	17,318	4,635		76	18,931	44,037	23,093	38,914
2015	2,093	2,923	138,216	119,027	99,240	1,338	4,594	232,240	250,413	196,985	13,077
2016	2,845	13,826	609,342	163,580	79,426	1,142	12,485	391,325	182,362	77,270	51,249
TOTAL	4,938	20,322	1,561,990	507,081	224,486	2,480	24,522	1,902,263	770,190	453,391	148,695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,516,515	1,955,148	148,695			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,028,101	-633,892	1,906			
TOTAL LOSSES	2,488,414	1,321,256	150,601			
EXPECTED LOSSES	3,943,568	2,706,370	287,788			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.280	2.273	.259	6.812		
INDICATED (POST-TEST)	4.032	2.141	.244	6.417		
PRES. ON RATE LEVEL	5.860	4.022	.428	10.310		
DERIVED BY FORMULA	5.823	3.928	.419	10.170		
UNDERLYING PRES. RATE	6.783	4.655	.495	11.933		
PROPOSED	5.823	3.928	.419	10.170		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	16.311
IND. RATES				16.31	MINIMUM PREMIUM	2000
MAN. RATES	20.44	19.45	18.28	+ 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	
2012	6,817	62,871	.922						3	3
2013	305									
2014	118									
2015	306									
2016	337	773	.229							
TOTAL	7,883	63,644	.807						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					12,840					19,557	30,474
2016											773
TOTAL					12,840					19,557	31,247

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					18,772					45,568	37,056
2016											1,201
TOTAL					18,772					45,568	38,257

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		64,340	38,257			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-39,742	-20,179	64			
TOTAL LOSSES		44,161	38,321			
EXPECTED LOSSES	117,220	89,787	17,895			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.560	.486	1.046		
INDICATED (POST-TEST)	.000	.528	.458	.986		
PRES. ON RATE LEVEL	1.285	.984	.196	2.465		
DERIVED BY FORMULA	1.285	.979	.199	2.463		
UNDERLYING PRES. RATE	1.487	1.139	.227	2.853		
PROPOSED	1.285	.979	.199	2.463		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.950
IND. RATES				3.95	MINIMUM PREMIUM	1400
MAN. RATES	4.98	4.74	4.37	+ 3.95	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	101									
2013	114									
2014	104									
2015	59									
2016	91									
TOTAL	469									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,454	-4,270	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	18,440	17,559	1,717	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	3.397	3.235	.316	6.948
DERIVED BY FORMULA	3.397	3.235	.316	6.948
UNDERLYING PRES. RATE	3.932	3.744	.366	8.042
PROPOSED	3.397	3.235	.316	6.948

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	11.143
IND. RATES				11.14	MINIMUM PREMIUM	2000
MAN. RATES	14.10	13.41	12.32	+ 11.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	165												
2013													
2014													
2015													
2016													
TOTAL	165												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-689	-434	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	1,950	1,954	523	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.021	1.023	.274	2.318
DERIVED BY FORMULA	1.021	1.023	.274	2.318
UNDERLYING PRES. RATE	1.182	1.184	.317	2.683
PROPOSED	1.021	1.023	.274	2.318

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.717
IND. RATES				3.72	MINIMUM PREMIUM	1340
MAN. RATES	4.40	4.19	4.11	+ 3.72	PRESENT	1425

+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
2012	781					781						
2013	775	20,750	2,677			775				1		1
2014	864	4,242	.490			864						
2015	664					664						
2016	658					658						
TOTAL	3,742	24,992	.668			3,742				1		1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					20,750							
2014												4,242
TOTAL					20,750							4,242

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013			2,184	1,359	23,172							
2014												5,557
TOTAL			2,184	1,359	23,172							5,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,184	24,531	5,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,596	-14,415	80	
TOTAL LOSSES		10,116	5,637	
EXPECTED LOSSES	96,319	59,760	13,695	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.270	.151	.421
INDICATED (POST-TEST)	.000	.254	.142	.396
PRES. ON RATE LEVEL	2.224	1.380	.316	3.920
DERIVED BY FORMULA	2.224	1.369	.314	3.907
UNDERLYING PRES. RATE	2.574	1.597	.366	4.537
PROPOSED	2.224	1.369	.314	3.907

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.266
IND. RATES				6.27	MINIMUM PREMIUM	2000
MAN. RATES	8.03	7.64	6.95	+ 6.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	61												
2013													
2014													
2015													
2016													
TOTAL	61												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,016	-243		
TOTAL LOSSES				
EXPECTED LOSSES	2,876	1,093	37	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	4.074	1.548	.052	5.674
DERIVED BY FORMULA	4.074	1.548	.052	5.674
UNDERLYING PRES. RATE	4.715	1.792	.060	6.567
PROPOSED	4.074	1.548	.052	5.674

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.100
IND. RATES				9.10	MINIMUM PREMIUM	2000
MAN. RATES	11.33	10.78	10.06	+ 9.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	11,848	424	.003							
2013	11,783									
2014	12,175									
2015	10,877	205,860	1.892			1			1	2
2016	10,580									
TOTAL	57,263	206,284	.360			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											424
2015			115,736		1,359			54,175		34,590	
TOTAL			115,736		1,359			54,175		34,590	424

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											516
2015		4,831	207,548	8,388	5,702		6,882	252,883	30,467	73,680	
TOTAL		4,831	207,548	8,388	5,702		6,882	252,883	30,467	73,680	516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	472,144	118,237	516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161,315	-86,234	388	
TOTAL LOSSES	310,829	32,003	904	
EXPECTED LOSSES	569,767	358,467	65,852	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.543	.056	.002	.601
INDICATED (POST-TEST)	.512	.053	.002	.567
PRES. ON RATE LEVEL	.860	.541	.099	1.500
DERIVED BY FORMULA	.853	.517	.094	1.464
UNDERLYING PRES. RATE	.995	.626	.115	1.736
PROPOSED	.853	.517	.094	1.464

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				2.35	MINIMUM PREMIUM	960
MAN. RATES	3.03	2.88	2.66	+ 2.35	PRESENT	1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	763									
2013	652									
2014	853	3,966	.464							
2015	677	261	.038							
2016	676	212	.031							
TOTAL	3,621	4,439	.123							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											3,966
2015											261
2016											212
TOTAL											4,439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											5,195
2015											386
2016											329
TOTAL											5,910

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,630	-10,951	79	
TOTAL LOSSES			5,989	
EXPECTED LOSSES	88,461	46,095	13,435	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.165	.165
INDICATED (POST-TEST)	.000	.000	.155	.155
PRES. ON RATE LEVEL	2.111	1.100	.320	3.531
DERIVED BY FORMULA	2.111	1.089	.318	3.518
UNDERLYING PRES. RATE	2.443	1.273	.371	4.087
PROPOSED	2.111	1.089	.318	3.518

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.642
IND. RATES				5.64	MINIMUM PREMIUM	1865
MAN. RATES	7.09	6.75	6.26	+ 5.64	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	328									
2013	398									
2014	482									
2015	522									
2016	205									
TOTAL	1,935									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,016	-6,781	29			
TOTAL LOSSES			29			
EXPECTED LOSSES	31,386	27,420	5,495			
CREDIBILITY	.00	.00	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.402	1.224	.245	2.871		
DERIVED BY FORMULA	1.402	1.224	.243	2.869		
UNDERLYING PRES. RATE	1.622	1.417	.284	3.323		
PROPOSED	1.402	1.224	.243	2.869		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.601
IND. RATES				4.60	MINIMUM PREMIUM	1580
MAN. RATES	5.56	5.29	5.09	+ 4.60	PRESENT	1690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,006	47,501	4.721				1			1
2013	1,086	4,277	.393							
2014	965	134,964	13.985					1		1
2015	963	9,743	1.011							
2016	1,038	267,651	25.785						3	3
TOTAL	5,058	464,136	9.176						1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				12,270					32,639		2,592
2013											4,277
2014					36,225					97,172	1,567
2015											9,743
2016					78,088					188,129	1,434
TOTAL				12,270	114,313				32,639	285,301	19,613

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				15,472					67,693		3,152
2013											4,884
2014		25	8,835	4,923	38,649		105	30,223	22,264	212,259	2,053
2015											14,410
2016	852	2,773	118,665	54,326	52,555	1,072	9,297	290,949	196,322	217,218	2,228
TOTAL	852	2,798	127,500	74,721	91,204	1,072	9,402	321,172	286,279	429,477	26,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	462,796	881,681	26,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,157	-27,003	84	
TOTAL LOSSES	424,639	854,678	26,811	
EXPECTED LOSSES	136,110	112,439	13,605	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.395	16.898	.530	25.823
INDICATED (POST-TEST)	7.908	15.918	.499	24.325
PRES. ON RATE LEVEL	2.325	1.921	.232	4.478
DERIVED BY FORMULA	2.325	2.061	.235	4.621
UNDERLYING PRES. RATE	2.691	2.223	.269	5.183
PROPOSED	2.325	2.061	.235	4.621

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.411
IND. RATES				7.41	MINIMUM PREMIUM	2000
MAN. RATES	8.84	8.41	7.94	+ 7.41	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
2012	13,932	228,130	1.637			13,932				1	3	4
2013	13,377	441,429	3.299			13,377			1	1	4	6
2014	13,208	335,623	2.541			13,208			1	1	2	4
2015	13,221	468,201	3.541			13,221			1	2	4	7
2016	9,967	33,081	.331			9,967					2	2
TOTAL	63,705	1,506,464	2.365			63,705			3	5	15	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				44,748	44,683				80,923	33,866	23,910
2013			127,076	1,689	28,400			193,097	2,030	48,372	40,765
2014			90,804	24,536	63,144			54,436	42,433	19,325	40,945
2015			331,003	15,476	6,705			82,355	2,696	9,680	20,286
2016					4,220					12,502	16,359
TOTAL			548,883	86,449	147,152			329,888	128,082	123,745	142,265

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				56,427	65,327				167,834	78,908	29,075
2013		950	215,191	5,181	32,543		4,049	683,472	21,225	106,763	46,554
2014		3,395	171,952	41,245	68,938		4,938	250,593	97,827	46,181	53,638
2015	367	12,933	560,476	39,270	19,453	36	8,749	328,452	28,820	24,338	30,003
2016	47	148	6,411	2,936	2,838	73	618	19,333	13,050	14,441	25,422
TOTAL	414	17,426	954,030	145,059	189,099	109	18,354	1,281,850	328,756	270,631	184,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,272,183	933,545	184,692			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-563,460	-400,320	883			
TOTAL LOSSES	1,708,723	533,225	185,575			
EXPECTED LOSSES	1,954,469	1,646,774	157,988			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.682	.837	.291	3.810		
INDICATED (POST-TEST)	2.526	.788	.274	3.588		
PRES. ON RATE LEVEL	2.651	2.233	.214	5.098		
DERIVED BY FORMULA	2.649	2.161	.217	5.027		
UNDERLYING PRES. RATE	3.068	2.585	.248	5.901		
PROPOSED	2.649	2.161	.217	5.027		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.062
IND. RATES				8.06	MINIMUM PREMIUM	2000
MAN. RATES	10.05	9.56	9.04	+ 8.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,832	116,532	4.114				1			1
2013	2,786	34,336	1.232				1			1
2014	2,343	23,655	1.009					1		1
2015	2,551	316,876	12.421					1		1
2016	2,378	11,461	.481							
TOTAL	12,890	502,860	3.901				2		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				17,338					35,815		63,379
2013				10,934					23,402		
2014					10,000					13,655	
2015					71,476					245,400	
2016											11,461
TOTAL				28,272	81,476				59,217	259,055	74,840

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				21,863					74,280		77,069
2013			1,331	14,121	72			5,367	53,703	540	
2014		6	2,438	1,359	10,669		14	4,249	3,130	29,829	
2015		1,375	42,768	21,206	78,935		5,709	177,084	120,810	501,280	
2016											17,810
TOTAL		1,381	46,537	58,549	89,676		5,723	186,700	251,923	531,649	94,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	240,341	931,797	94,879	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,570	-33,735	89	
TOTAL LOSSES	182,771	898,062	94,968	
EXPECTED LOSSES	201,857	139,599	15,339	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.418	6.967	.737	9.122
INDICATED (POST-TEST)	1.336	6.563	.694	8.593
PRES. ON RATE LEVEL	1.353	.936	.103	2.392
DERIVED BY FORMULA	1.353	1.049	.115	2.517
UNDERLYING PRES. RATE	1.566	1.083	.119	2.768
PROPOSED	1.353	1.049	.115	2.517

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.037
IND. RATES				4.04	MINIMUM PREMIUM	1425
MAN. RATES	4.64	4.41	4.24	+ 4.04	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,726	212	.012							
2013	1,627	118	.007							
2014	321									
2015	607									
2016	616	2,510	.407							
TOTAL	4,897	2,840	.058							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											212
2013											118
2016											2,510
TOTAL											2,840

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											258
2013											135
2016											3,901
TOTAL											4,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,294	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,260	-13,845	23	
TOTAL LOSSES			4,317	
EXPECTED LOSSES	57,442	54,014	4,897	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.088	.088
INDICATED (POST-TEST)	.000	.000	.083	.083
PRES. ON RATE LEVEL	1.014	.953	.086	2.053
DERIVED BY FORMULA	1.014	.943	.086	2.043
UNDERLYING PRES. RATE	1.173	1.103	.100	2.376
PROPOSED	1.014	.943	.086	2.043

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.276
IND. RATES				3.28	MINIMUM PREMIUM	1215
MAN. RATES	4.12	3.92	3.64	+ 3.28	PRESENT	1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	11,852	110,943	.936						4	4
2013	15,915	185,422	1.165				1		3	4
2014	16,346	34,841	.213						3	3
2015	13,114	47,777	.364				2			2
2016	11,482	60,535	.527						2	2
TOTAL	68,709	439,518	.640						3	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					49,799					36,311	24,833
2013				14,322	74,739				15,667	32,793	47,901
2014					6,996					11,627	16,218
2015				2,382					23,011		22,384
2016					27,957					25,038	7,540
TOTAL				16,704	159,491				38,678	105,769	118,876

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					72,807					84,605	30,197
2013			9,611	23,391	83,559			7,031	39,145	71,534	54,703
2014		6	1,709	949	7,463		13	3,623	2,662	25,397	21,246
2015	58	33	2,352	2,524	161	297	557	37,106	45,678	3,121	33,106
2016	306	992	42,487	19,451	18,814	143	1,233	38,718	26,126	28,908	11,717
TOTAL	364	1,031	56,159	46,315	182,804	440	1,803	86,478	113,611	213,565	150,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	146,275	556,295	150,969	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-370,891	-456,459	1,185	
TOTAL LOSSES		99,836	152,154	
EXPECTED LOSSES	1,283,484	1,863,389	208,187	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.145	.221	.366
INDICATED (POST-TEST)	.000	.137	.208	.345
PRES. ON RATE LEVEL	1.614	2.343	.262	4.219
DERIVED BY FORMULA	1.582	2.233	.259	4.074
UNDERLYING PRES. RATE	1.868	2.712	.303	4.883
PROPOSED	1.582	2.233	.259	4.074

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.534
IND. RATES				6.53	MINIMUM PREMIUM	2000
MAN. RATES	8.47	8.06	7.48	+ 6.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,196	1,059	.088							
2013	1,197	7,000	.584						1	1
2014	1,259									
2015	1,266									
2016	1,187									
TOTAL	6,105	8,059	.132						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,059
2013					4,000					3,000	
TOTAL					4,000					3,000	1,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,288
2013			421	262	4,466			313	292	6,512	
TOTAL			421	262	4,466			313	292	6,512	1,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	734	11,532	1,288	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,031	-45,734	133	
TOTAL LOSSES			1,421	
EXPECTED LOSSES	202,381	191,270	22,039	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.023	.023
INDICATED (POST-TEST)	.000	.000	.022	.022
PRES. ON RATE LEVEL	2.864	2.707	.312	5.883
DERIVED BY FORMULA	2.864	2.680	.309	5.853
UNDERLYING PRES. RATE	3.315	3.133	.361	6.809
PROPOSED	2.864	2.680	.309	5.853

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.387
IND. RATES				9.39	MINIMUM PREMIUM	2000
MAN. RATES	11.22	10.67	10.43	+ 9.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	283									
2013	288									
2014	386									
2015	352	308	.087							
2016	382									
TOTAL	1,691	308	.018							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											308
TOTAL											308

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											456
TOTAL											456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,217	-7,070	31	
TOTAL LOSSES			487	
EXPECTED LOSSES	27,344	30,168	4,751	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.029	.029
INDICATED (POST-TEST)	.000	.000	.027	.027
PRES. ON RATE LEVEL	1.397	1.541	.243	3.181
DERIVED BY FORMULA	1.397	1.541	.243	3.181
UNDERLYING PRES. RATE	1.617	1.784	.281	3.682
PROPOSED	1.397	1.541	.243	3.181

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.102
IND. RATES				5.10	MINIMUM PREMIUM	1720
MAN. RATES	6.25	5.95	5.64	+ 5.10	PRESENT	1835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	114	146	.128							
2013	420	4,945	1.177						1	1
2014	74									
2015	73									
2016	62									
TOTAL	743	5,091	.685						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											146
2013					1,686					3,259	
TOTAL					1,686					3,259	146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											178
2013			178	110	1,883			340	318	7,073	
TOTAL			178	110	1,883			340	318	7,073	178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	518	9,384	178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,222	-2,802	4	
TOTAL LOSSES		6,582	182	
EXPECTED LOSSES	19,162	9,793	922	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.886	.024	.910
INDICATED (POST-TEST)	.000	.835	.023	.858
PRES. ON RATE LEVEL	2.228	1.139	.107	3.474
DERIVED BY FORMULA	2.228	1.139	.107	3.474
UNDERLYING PRES. RATE	2.579	1.318	.124	4.021
PROPOSED	2.228	1.139	.107	3.474

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.571
IND. RATES				5.57	MINIMUM PREMIUM	1845
MAN. RATES	7.02	6.68	6.16	+ 5.57	PRESENT	1980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	194									
2013										
2014	300									
2015	299									
2016	540									
TOTAL	1,333									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,925	-3,316	6			
TOTAL LOSSES			6			
EXPECTED LOSSES	25,367	16,290	720			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	1.644	1.056	.047	2.747		
DERIVED BY FORMULA	1.644	1.056	.047	2.747		
UNDERLYING PRES. RATE	1.903	1.222	.054	3.179		
PROPOSED	1.644	1.056	.047	2.747		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.405
IND. RATES				4.41	MINIMUM PREMIUM	1530
MAN. RATES	5.46	5.19	4.87	+ 4.41	PRESENT	1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	25												
2013	17												
2014													
2015													
2016													
TOTAL	42												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-216	-113				
TOTAL LOSSES						
EXPECTED LOSSES	536	418	44			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	1.103	.861	.089	2.053		
DERIVED BY FORMULA	1.103	.861	.089	2.053		
UNDERLYING PRES. RATE	1.277	.996	.103	2.376		
PROPOSED	1.103	.861	.089	2.053		
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.292
IND. RATES				3.29	MINIMUM PREMIUM	1220
MAN. RATES	4.12	3.92	3.64	+ 3.29	PRESENT	1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	163									
2013	164									
2014	168									
2015	166									
2016	184									
TOTAL	845									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,930	-3,505	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	10,732	14,778	2,509	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.097	1.511	.257	2.865
DERIVED BY FORMULA	1.097	1.511	.257	2.865
UNDERLYING PRES. RATE	1.270	1.749	.297	3.316
PROPOSED	1.097	1.511	.257	2.865

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.595
IND. RATES				4.60	MINIMUM PREMIUM	1580
MAN. RATES	5.53	5.26	5.08	+ 4.60	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	106	2,208	2.083						1	1
2013	124									
2014	131	2,637	2.012							
2015	126									
2016	123									
TOTAL	610	4,845	.794						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					743					1,465	
2014											2,637
TOTAL					743					1,465	2,637

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,086					3,413	
2014											3,454
TOTAL					1,086					3,413	3,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,499	3,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,505	-2,037	10	
TOTAL LOSSES		2,462	3,464	
EXPECTED LOSSES	12,725	8,504	1,507	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.404	.568	.972
INDICATED (POST-TEST)	.000	.381	.535	.916
PRES. ON RATE LEVEL	1.802	1.205	.213	3.220
DERIVED BY FORMULA	1.802	1.205	.213	3.220
UNDERLYING PRES. RATE	2.086	1.394	.247	3.727
PROPOSED	1.802	1.205	.213	3.220

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.164
IND. RATES				5.16	MINIMUM PREMIUM	1735
MAN. RATES	6.39	6.08	5.71	+ 5.16	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	11,528	196,864	1.707				1	2	3
2013	8,008	34,253	.427				2		2
2014	7,080	41,274	.582				1	2	3
2015	7,325	73,343	1.001				1	1	2
2016	6,954	46,454	.668					2	2
TOTAL	40,895	392,188	.959				5	7	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				61,929	20,664				41,414	62,546	10,311
2013				11,507					21,803		943
2014				3,106	8,500				12,634	14,219	2,815
2015				25,827	1,188				36,054	2,148	8,126
2016					3,586					29,993	12,875
TOTAL				102,369	33,938				111,905	108,906	35,070

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				78,092	30,211				85,893	145,732	12,538
2013			1,400	14,862	77			4,999	50,034	502	1,077
2014		9	3,217	4,920	9,157		55	14,235	29,093	32,025	3,688
2015	610	398	26,233	27,700	3,071	465	919	59,702	72,624	9,278	12,018
2016	38	126	5,451	2,496	2,412	172	1,479	46,387	31,298	34,629	20,008
TOTAL	648	533	36,301	128,070	44,928	637	2,453	125,323	268,942	222,166	49,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	165,895	664,106	49,329			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-165,127	-117,434	248			
TOTAL LOSSES	768	546,672	49,577			
EXPECTED LOSSES	568,849	489,922	43,759			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.002	1.337	.121	1.460		
INDICATED (POST-TEST)	.002	1.259	.114	1.375		
PRES. ON RATE LEVEL	1.202	1.035	.092	2.329		
DERIVED BY FORMULA	1.190	1.044	.093	2.327		
UNDERLYING PRES. RATE	1.391	1.198	.107	2.696		
PROPOSED	1.190	1.044	.093	2.327		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.732
IND. RATES				3.73	MINIMUM PREMIUM	1340
MAN. RATES	4.80	4.57	4.13	+ 3.73	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	33,994	2,107,244	6.198			5		3	8
2013	38,698	280,959	.726			1		4	5
2014	36,717	299,159	.814			1	1	3	5
2015	44,222	379,942	.859				4	7	11
2016	44,055	568,327	1.290			1	4	10	15
TOTAL	197,686	3,635,631	1.839			8	9	27	44

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			782,882		10,726			1,177,977		92,777	42,882
2013			81,824		63,479			19,304		90,240	26,112
2014			127,706	30,029	6,895			56,063	6,372	16,189	55,905
2015				83,459	61,758				121,281	75,666	37,778
2016			138,338	127,698	49,784			35,224	69,167	112,730	35,386
TOTAL			1,130,750	241,186	192,642			1,288,568	196,820	387,602	198,063

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,028,161		15,681			2,521,513		216,171	52,145
2013		613	143,186	4,892	71,410		403	77,231	9,972	196,030	29,820
2014		4,713	220,201	41,445	9,437		4,957	227,938	23,563	36,610	73,236
2015	1,967	2,408	119,435	106,686	73,890	1,566	4,683	250,195	277,993	171,007	55,874
2016	3,121	11,445	518,081	165,432	53,617	1,428	13,488	427,432	235,000	147,240	54,990
TOTAL	5,088	19,179	2,029,064	318,455	224,035	2,994	23,531	3,504,309	546,528	767,058	266,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,584,165	1,856,076	266,065	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,545,700	-562,314	2,280	
TOTAL LOSSES	4,038,465	1,293,762	268,345	
EXPECTED LOSSES	5,766,501	2,368,279	355,835	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.043	.654	.136	2.833
INDICATED (POST-TEST)	1.925	.616	.128	2.669
PRES. ON RATE LEVEL	2.520	1.035	.156	3.711
DERIVED BY FORMULA	2.496	.989	.153	3.638
UNDERLYING PRES. RATE	2.917	1.198	.180	4.295
PROPOSED	2.496	.989	.153	3.638

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.834
IND. RATES				5.83	MINIMUM PREMIUM	1920
MAN. RATES	7.44	7.08	6.58	+ 5.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	3,419	1,842	.053							
2013	3,427	1,156	.033							
2014	3,468	81,280	2.343				1	1		2
2015	8,411	18,149	.215					2		2
2016	7,740	84,499	1.091				1	2		3
TOTAL	26,465	186,926	.706				2	5		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,842
2013											1,156
2014				7,702	6,598				6,933	46,587	13,460
2015					4,592					7,802	5,755
2016				16,556	6,714				56,783	4,446	
TOTAL				24,258	17,904				63,716	58,835	22,213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,240
2013											1,320
2014		14	4,446	10,235	7,259		71	19,870	24,855	102,290	17,633
2015		86	2,746	1,361	5,072		180	5,629	3,843	15,935	8,512
2016	391	758	36,611	19,649	6,214	656	3,325	118,959	92,174	16,797	
TOTAL	391	858	43,803	31,245	18,545	656	3,576	144,458	120,872	135,022	29,705

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	193,742	305,684	29,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,153	-37,129	234	
TOTAL LOSSES	39,589	268,555	29,939	
EXPECTED LOSSES	671,947	163,819	31,494	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.150	1.015	.113	1.278
INDICATED (POST-TEST)	.141	.956	.106	1.203
PRES. ON RATE LEVEL	2.193	.535	.103	2.831
DERIVED BY FORMULA	2.172	.548	.103	2.823
UNDERLYING PRES. RATE	2.539	.619	.119	3.277
PROPOSED	2.172	.548	.103	2.823

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.527
IND. RATES				4.53	MINIMUM PREMIUM	1560
MAN. RATES	5.63	5.36	5.02	+ 4.53	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	27,364	16,670	.060						2	2
2013	36,426	2,654	.007							
2014	38,433	785	.002							
2015	50,393	69,104	.137						4	4
2016	47,067	40,998	.087					1		1
TOTAL	199,683	130,211	.065					1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,107					2,793	12,770
2013											2,654
2014											785
2015					6,647					9,353	53,104
2016				25,814					13,115		2,069
TOTAL				25,814	7,754				13,115	12,146	71,382

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,619					6,507	15,528
2013											3,031
2014											1,028
2015		128	3,979	1,973	7,338		218	6,742	4,602	19,110	78,541
2016	497	811	41,172	23,354	2,645	146	718	25,886	20,217	2,698	3,215
TOTAL	497	939	45,151	25,327	11,602	146	936	32,628	24,819	28,315	101,343

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	80,297	90,063	101,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,047,098	-194,381	953	
TOTAL LOSSES			102,296	
EXPECTED LOSSES	4,063,549	824,690	143,772	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.051	.051
INDICATED (POST-TEST)	.000	.000	.048	.048
PRES. ON RATE LEVEL	1.758	.357	.062	2.177
DERIVED BY FORMULA	1.688	.318	.060	2.066
UNDERLYING PRES. RATE	2.035	.413	.072	2.520
PROPOSED	1.688	.318	.060	2.066

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.313
IND. RATES				3.31	MINIMUM PREMIUM	1225
MAN. RATES	4.49	4.27	3.86	+ 3.31	PRESENT	1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013	3,632	1,795	.049							
2014	3,491	87,097	2.494						1	2
2015	3,717	132,985	3.577						1	1
2016	3,795	74,196	1.955						1	1
TOTAL	14,635	296,073	2.023						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,795
2014				28,742	158				28,857	25,153	4,187
2015				65,662					64,756		2,567
2016					30,336					43,860	
TOTAL				94,404	30,494				93,613	69,013	8,549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,050
2014		34	10,633	34,864	984		119	30,233	64,771	57,146	5,485
2015	1,549	960	64,891	69,524	4,476	835	1,564	104,440	128,542	8,778	3,797
2016	332	1,077	46,099	21,106	20,417	249	2,167	67,832	45,770	50,641	
TOTAL	1,881	2,071	121,623	125,494	25,877	1,084	3,850	202,505	239,083	116,565	11,332

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	333,014	507,019	11,332			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-71,311	-42,796	180			
TOTAL LOSSES	261,703	464,223	11,512			
EXPECTED LOSSES	278,358	176,498	25,757			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.788	3.172	.079	5.039		
INDICATED (POST-TEST)	1.684	2.988	.074	4.746		
PRES. ON RATE LEVEL	1.643	1.042	.152	2.837		
DERIVED BY FORMULA	1.643	1.081	.150	2.874		
UNDERLYING PRES. RATE	1.902	1.206	.176	3.284		
PROPOSED	1.643	1.081	.150	2.874		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.609
IND. RATES				4.61	MINIMUM PREMIUM	1585
MAN. RATES	5.60	5.33	5.03	+ 4.61	PRESENT	1670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	747												
2013													
2014													
2015													
2016													
TOTAL	747												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,012	-1,908	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	14,193	8,598	1,591			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.642	.994	.184	2.820		
DERIVED BY FORMULA	1.642	.994	.184	2.820		
UNDERLYING PRES. RATE	1.900	1.151	.213	3.264		
PROPOSED	1.642	.994	.184	2.820		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.522
IND. RATES				4.52	MINIMUM PREMIUM	1560
MAN. RATES	5.63	5.36	5.00	+ 4.52	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	13,261	42,782	.322				1		1	2
2013	14,189	172,687	1.217			1	1			2
2014	10,951	124,253	1.134				3			3
2015	22,051	317,690	1.440			1	1		1	3
2016	38,583	105,706	.273				3		1	4
TOTAL	99,035	763,118	.771			2	9		3	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				1,618	1,516				9,845	29,079	724
2013			96,904	13,048				41,004	3,447		18,284
2014				35,991					76,281		11,981
2015			87,077	31,670	1,621			101,197	49,046	34,677	12,402
2016				42,724	239				49,513	2,667	10,563
TOTAL			183,981	125,051	3,376			142,201	188,132	66,423	53,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				2,040	2,216				20,419	67,754	880
2013		726	163,249	17,720	707		861	144,750	10,427	449	20,880
2014		42	13,265	43,630	1,023		245	59,250	155,993	5,820	15,695
2015	748	4,106	187,815	40,020	7,111	633	13,344	529,894	139,545	83,126	18,343
2016	825	1,354	68,502	38,814	4,539	566	2,839	101,855	79,106	13,255	16,415
TOTAL	1,573	6,228	432,831	142,224	15,596	1,199	17,289	835,749	405,490	170,404	72,213

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,294,869	733,714	72,213	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-407,993	-161,840	1,529	
TOTAL LOSSES	886,876	571,874	73,742	
EXPECTED LOSSES	1,823,234	734,839	183,215	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.896	.577	.074	1.547
INDICATED (POST-TEST)	.844	.544	.070	1.458
PRES. ON RATE LEVEL	1.591	.641	.160	2.392
DERIVED BY FORMULA	1.576	.634	.154	2.364
UNDERLYING PRES. RATE	1.841	.742	.185	2.768
PROPOSED	1.576	.634	.154	2.364

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.791
IND. RATES				3.79	MINIMUM PREMIUM	1355
MAN. RATES	4.67	4.44	4.24	+ 3.79	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	3,908	491	.012							
2013	3,856									
2014	119									
2015	47									
2016										
TOTAL	7,930	491	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											491
TOTAL											491

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											597
TOTAL											597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			597	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,786	-21,181	33	
TOTAL LOSSES			630	
EXPECTED LOSSES	184,610	75,810	10,864	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.008	.008
PRES. ON RATE LEVEL	2.012	.826	.118	2.956
DERIVED BY FORMULA	2.012	.818	.117	2.947
UNDERLYING PRES. RATE	2.328	.956	.137	3.421
PROPOSED	2.012	.818	.117	2.947

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	
IND. RATES				4.73	MINIMUM PREMIUM	1615
MAN. RATES	5.85	5.57	5.24	+ 4.73	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	352									
2013	400									
2014	381									
2015	380									
2016	343	92,637	27,007						1	1
TOTAL	1,856	92,637	4,991						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016				41,185					51,452		
TOTAL				41,185					51,452		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016	791	1,292	65,685	37,256	4,218	573	2,805	101,556	79,311	10,569	
TOTAL	791	1,292	65,685	37,256	4,218	573	2,805	101,556	79,311	10,569	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	172,702	131,354		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,979	-3,090	25	
TOTAL LOSSES	163,723	128,264	25	
EXPECTED LOSSES	31,811	12,769	4,249	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.821	6.911	.001	15.733
INDICATED (POST-TEST)	8.309	6.510	.001	14.820
PRES. ON RATE LEVEL	1.481	.594	.198	2.273
DERIVED BY FORMULA	1.481	.594	.198	2.273
UNDERLYING PRES. RATE	1.714	.688	.229	2.631
PROPOSED	1.481	.594	.198	2.273

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.645
IND. RATES				3.65	MINIMUM PREMIUM	1320
MAN. RATES	4.65	4.42	4.03	+ 3.65	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013	4									
2014										
2015										
2016										
TOTAL	4									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27	-22		
TOTAL LOSSES				
EXPECTED LOSSES	57	64	12	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.226	1.375	.264	2.865
DERIVED BY FORMULA	1.226	1.375	.264	2.865
UNDERLYING PRES. RATE	1.419	1.592	.305	3.316
PROPOSED	1.226	1.375	.264	2.865

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.595
IND. RATES				4.60	MINIMUM PREMIUM	1580
MAN. RATES	5.74	5.46	5.08	+ 4.60	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,055	5,677	.538				1			1
2013	700									
2014	988	51,538	5.216				3			3
2015	837	54	.006							
2016	1,122	24,942	2.222				1			1
TOTAL	4,702	82,211	1.748				5			5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				165					366		5,146
2014				28,746					18,594		4,198
2015											54
2016				3,520					9,300		12,122
TOTAL				32,431					28,260		21,520

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				208					759		6,258
2014		34	10,592	34,847	816		61	14,444	38,024	1,424	5,499
2015											80
2016	67	113	5,615	3,184	359	103	509	18,358	14,335	1,910	18,838
TOTAL	67	147	16,207	38,239	1,175	103	570	32,802	53,118	3,334	30,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,896	95,866	30,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,850	-11,120	47	
TOTAL LOSSES	31,046	84,746	30,722	
EXPECTED LOSSES	71,283	48,290	7,195	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.660	1.802	.653	3.115
INDICATED (POST-TEST)	.622	1.697	.615	2.934
PRES. ON RATE LEVEL	1.310	.887	.132	2.329
DERIVED BY FORMULA	1.310	.895	.137	2.342
UNDERLYING PRES. RATE	1.516	1.027	.153	2.696
PROPOSED	1.310	.895	.137	2.342

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.756
IND. RATES				3.76	MINIMUM PREMIUM	1350
MAN. RATES	4.80	4.57	4.13	+ 3.76	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,175	212,915	18.120			1			1	2
2013	1,449	181,245	12.508			1				1
2014	527	3,370	.639						1	1
2015	723	2,124	.293						1	1
2016	1,538	75,715	4.922				1		3	4
TOTAL	5,412	475,369	8.784			2	1		6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			125,367		4,608			57,340		23,909	1,691
2013			81,314					99,678			253
2014					1,128					1,788	454
2015					317					466	1,341
2016				2,500	47,767				321	18,990	6,137
TOTAL			206,681	2,500	53,820			157,018	321	45,153	9,876

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			206,229		6,737			198,511		55,708	2,056
2013		608	135,653	730	521		2,090	349,958	6,120	894	289
2014			275	154	1,203		3	557	408	3,904	595
2015		6	188	96	351		10	334	230	952	1,983
2016	570	1,771	76,577	35,492	32,407	108	958	29,999	20,322	21,997	9,537
TOTAL	570	2,385	418,922	36,472	41,219	108	3,061	579,359	27,080	83,455	14,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,004,405	188,226	14,460			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,096	-19,028	75			
TOTAL LOSSES	964,309	169,198	14,535			
EXPECTED LOSSES	141,903	79,448	11,094			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	17.818	3.126	.269	21.213		
INDICATED (POST-TEST)	16.785	2.945	.253	19.983		
PRES. ON RATE LEVEL	2.266	1.268	.177	3.711		
DERIVED BY FORMULA	2.266	1.285	.178	3.729		
UNDERLYING PRES. RATE	2.622	1.468	.205	4.295		
PROPOSED	2.266	1.285	.178	3.729		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.980
IND. RATES				5.98	MINIMUM PREMIUM	1960
MAN. RATES	7.44	7.08	6.58	+ 5.98	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,139	16,837	.406				1			1
2013	4,071	1,541	.037							
2014	3,866	5,138	.132							
2015	4,360	4,816	.110							
2016	4,988	120,463	2.415				2			2
TOTAL	21,424	148,795	.695				3			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				16,687							150
2013											1,541
2014											5,138
2015											4,816
2016				81,300					38,200		963
TOTAL				97,987					38,200		12,608

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				21,042							182
2013											1,760
2014											6,731
2015											7,123
2016	1,564	2,553	129,662	73,548	8,331	425	2,091	75,406	58,885	7,848	1,497
TOTAL	1,564	2,553	129,662	94,590	8,331	425	2,091	75,406	58,885	7,848	17,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	211,701	169,654	17,293			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-97,774	-47,468	168			
TOTAL LOSSES	113,927	122,186	17,461			
EXPECTED LOSSES	363,993	201,385	26,138			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.532	.570	.082	1.184		
INDICATED (POST-TEST)	.501	.537	.077	1.115		
PRES. ON RATE LEVEL	1.468	.812	.106	2.386		
DERIVED BY FORMULA	1.458	.807	.105	2.370		
UNDERLYING PRES. RATE	1.699	.940	.122	2.761		
PROPOSED	1.458	.807	.105	2.370		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.801
IND. RATES				3.80	MINIMUM PREMIUM	1360
MAN. RATES	4.68	4.45	4.23	+ 3.80	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,960	2,348	.119							
2013	1,934	9,443	.488						2	2
2014	2,007	24,866	1.238				1		1	2
2015	1,887	7,209	.382							
2016	2,025	3,493	.172						1	1
TOTAL	9,813	47,359	.483						1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,348
2013					2,414					5,956	1,073
2014				887	4,674				3,833	8,105	7,367
2015											7,209
2016					25					325	3,143
TOTAL				887	7,113				3,833	14,386	21,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,855
2013			254	158	2,696			622	581	12,928	1,225
2014		3	1,465	1,713	5,011		24	5,499	9,693	17,996	9,651
2015											10,662
2016			39	18	15	2	13	503	338	376	4,884
TOTAL		3	1,758	1,889	7,722	2	37	6,624	10,612	31,300	29,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,424	51,523	29,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,939	-67,289	244	
TOTAL LOSSES			29,521	
EXPECTED LOSSES	401,058	282,517	39,643	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.301	.301
INDICATED (POST-TEST)	.000	.000	.284	.284
PRES. ON RATE LEVEL	3.531	2.488	.349	6.368
DERIVED BY FORMULA	3.531	2.463	.348	6.342
UNDERLYING PRES. RATE	4.087	2.879	.404	7.370
PROPOSED	3.531	2.463	.348	6.342

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.171
IND. RATES				10.17	MINIMUM PREMIUM	2000
MAN. RATES	12.89	12.26	11.29	+ 10.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,272	12,778	.299						2	2
2013	4,410	7,632	.173							
2014	4,320	54,108	1.252						2	2
2015	4,115	1,641	.039							
2016	3,023	85,384	2.824						3	3
TOTAL	20,140	161,543	.802						7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					3,351					5,740	3,687
2013											7,632
2014					19,310					26,901	7,897
2015											1,641
2016					13,861					60,347	11,176
TOTAL					36,522					92,988	32,033

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					4,899					13,374	4,483
2013											8,716
2014		14	4,711	2,625	20,603		31	8,369	6,163	58,760	10,345
2015											2,427
2016	151	489	21,064	9,646	9,330	343	2,984	93,327	62,977	69,679	17,368
TOTAL	151	503	25,775	12,271	34,832	343	3,015	101,696	69,140	141,813	43,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	131,483	258,056	43,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,920	-53,931	122	
TOTAL LOSSES	19,563	204,125	43,461	
EXPECTED LOSSES	384,472	220,533	22,154	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.097	1.014	.216	1.327
INDICATED (POST-TEST)	.091	.955	.203	1.249
PRES. ON RATE LEVEL	1.649	.946	.095	2.690
DERIVED BY FORMULA	1.633	.946	.097	2.676
UNDERLYING PRES. RATE	1.909	1.095	.110	3.114
PROPOSED	1.633	.946	.097	2.676

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.292
IND. RATES				4.29	MINIMUM PREMIUM	1495
MAN. RATES	5.56	5.29	4.77	+ 4.29	PRESENT	1600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	771									
2013	753									
2014	835	1,460	.174							
2015	832									
2016	518	1,329	.256							
TOTAL	3,709	2,789	.075							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											1,460
2016											1,329
TOTAL											2,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											1,913
2016											2,065
TOTAL											3,978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,978	-8,356	32	
TOTAL LOSSES			4,010	
EXPECTED LOSSES	62,496	34,271	5,638	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.108	.108
INDICATED (POST-TEST)	.000	.000	.102	.102
PRES. ON RATE LEVEL	1.456	.799	.131	2.386
DERIVED BY FORMULA	1.456	.791	.131	2.378
UNDERLYING PRES. RATE	1.685	.924	.152	2.761
PROPOSED	1.456	.791	.131	2.378

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.814
IND. RATES				3.81	MINIMUM PREMIUM	1365
MAN. RATES	4.68	4.45	4.23	+ 3.81	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	28											
2013												
2014												
2015												
2016												
TOTAL	28											

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-341	-203		
TOTAL LOSSES				
EXPECTED LOSSES	965	914	52	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.976	2.819	.161	5.956
DERIVED BY FORMULA	2.976	2.819	.161	5.956
UNDERLYING PRES. RATE	3.445	3.263	.186	6.894
PROPOSED	2.976	2.819	.161	5.956

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.552
IND. RATES				9.55	MINIMUM PREMIUM	2000
MAN. RATES	11.68	11.11	10.56	+ 9.55	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	8,258	393,543	4.765				5	4	9
2013	8,515	82,529	.969				2	3	5
2014	9,607	316,374	3.293			1	2	6	9
2015	9,084	293,904	3.235				3	2	5
2016	9,333	499,158	5.348			1	1	5	7
TOTAL	44,797	1,585,508	3.539			2	13	20	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				56,011	24,112				171,467	104,790	37,163
2013				10,088	3,984				9,068	4,292	55,097
2014			80,087	10,267	16,903			42,895	93,694	45,169	27,359
2015				88,160	6,533				155,902	19,355	23,954
2016			101,268	10,000	114,268			103,021	7,500	131,233	31,868
TOTAL			181,355	174,526	165,800			145,916	437,631	304,839	175,441

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				70,629	35,251				355,623	244,161	45,190
2013			1,646	13,289	4,517			2,529	21,229	9,523	62,921
2014		2,953	138,010	17,314	19,096		4,107	253,584	207,176	106,386	35,840
2015	2,082	1,411	91,031	95,278	13,225	2,012	4,220	265,409	318,991	60,678	35,428
2016	1,527	8,509	364,380	99,724	83,065	896	19,004	558,712	179,930	161,438	49,523
TOTAL	3,609	12,873	595,067	296,234	155,154	2,908	27,331	1,080,234	1,082,949	582,186	228,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,722,022	2,116,523	228,902			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-323,311	-268,258	661			
TOTAL LOSSES	1,398,711	1,848,265	229,563			
EXPECTED LOSSES	1,185,329	1,129,332	106,618			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.122	4.126	.512	7.760		
INDICATED (POST-TEST)	2.941	3.887	.482	7.310		
PRES. ON RATE LEVEL	2.286	2.178	.206	4.670		
DERIVED BY FORMULA	2.293	2.246	.217	4.756		
UNDERLYING PRES. RATE	2.646	2.521	.238	5.405		
PROPOSED	2.293	2.246	.217	4.756		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.628
IND. RATES				7.63	MINIMUM PREMIUM	2000
MAN. RATES	9.54	9.08	8.28	+ 7.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013										
2014	23									
2015	50									
2016	88	161	.182							
TOTAL	161	161	.100							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											161
TOTAL											161

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											250
TOTAL											250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-497	-781	5	
TOTAL LOSSES			255	
EXPECTED LOSSES	3,354	3,992	527	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.158	.158
INDICATED (POST-TEST)	.000	.000	.149	.149
PRES. ON RATE LEVEL	1.800	2.142	.282	4.224
DERIVED BY FORMULA	1.800	2.142	.282	4.224
UNDERLYING PRES. RATE	2.083	2.479	.327	4.889
PROPOSED	1.800	2.142	.282	4.224

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.774
IND. RATES				6.77	MINIMUM PREMIUM	2000
MAN. RATES	8.52	8.11	7.49	+ 6.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	4,852	58,425	1.204				1	3	4
2013	5,094	17,005	.333					2	2
2014	4,511	6,639	.147					1	1
2015	4,828	7,945	.164					1	1
2016	5,930	1,173	.019					1	1
TOTAL	25,215	91,187	.362				1	8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				16,860	3,732				11,597	20,361	5,875
2013					5,012					5,147	6,846
2014					186					3,104	3,349
2015					4,291					2,417	1,237
2016					127					1,046	
TOTAL				16,860	13,348				11,597	32,075	17,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				21,260	5,456				24,052	47,441	7,144
2013			527	328	5,597			541	501	11,171	7,818
2014			46	27	199			964	710	6,780	4,387
2015		83	2,567	1,273	4,740		3	1,745	1,190	4,937	1,830
2016	2	3	192	89	85	7	53	1,617	1,089	1,208	
TOTAL	2	86	3,332	22,977	16,077	7	110	4,867	27,542	71,537	21,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,404	138,133	21,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-135,487	-84,282	188	
TOTAL LOSSES		53,851	21,367	
EXPECTED LOSSES	498,753	356,035	29,249	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.214	.085	.299
INDICATED (POST-TEST)	.000	.202	.080	.282
PRES. ON RATE LEVEL	1.709	1.220	.100	3.029
DERIVED BY FORMULA	1.692	1.189	.099	2.980
UNDERLYING PRES. RATE	1.978	1.412	.116	3.506
PROPOSED	1.692	1.189	.099	2.980

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.779
IND. RATES				4.78	MINIMUM PREMIUM	1630
MAN. RATES	6.11	5.81	5.37	+ 4.78	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013										
2014	55									
2015	68									
2016	68									
TOTAL	191									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-622	-1,036	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	3,458	4,938	1,028	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.565	2.234	.465	4.264
DERIVED BY FORMULA	1.565	2.234	.465	4.264
UNDERLYING PRES. RATE	1.811	2.586	.538	4.935
PROPOSED	1.565	2.234	.465	4.264

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.839
IND. RATES				6.84	MINIMUM PREMIUM	2000
MAN. RATES	8.44	8.03	7.56	+ 6.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	293									
2013	334									
2014	260									
2015	84									
2016	43									
TOTAL	1,014									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,295	-5,787	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	23,657	22,075	2,128	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.016	1.881	.181	4.078
DERIVED BY FORMULA	2.016	1.881	.181	4.078
UNDERLYING PRES. RATE	2.333	2.177	.210	4.720
PROPOSED	2.016	1.881	.181	4.078

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.540
IND. RATES				6.54	MINIMUM PREMIUM	2000
MAN. RATES	8.08	7.69	7.23	+ 6.54	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	446					446						
2013	520					520						
2014	553	18,364	3.320			553						
2015	552	8,102	1.467			552						
2016	602	4,420	.734			602					1	1
TOTAL	2,673	30,886	1.155			2,673					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											18,364
2015											8,102
2016					128					1,843	2,449
TOTAL					128					1,843	28,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											24,057
2015											11,983
2016	2	3	194	90	86	9	90	2,853	1,922	2,130	3,806
TOTAL	2	3	194	90	86	9	90	2,853	1,922	2,130	39,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,151	4,228	39,846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,523	-14,788	55	
TOTAL LOSSES			39,901	
EXPECTED LOSSES	31,703	62,389	8,688	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.493	1.493
INDICATED (POST-TEST)	.000	.000	1.406	1.406
PRES. ON RATE LEVEL	1.025	2.016	.281	3.322
DERIVED BY FORMULA	1.025	1.996	.292	3.313
UNDERLYING PRES. RATE	1.186	2.334	.325	3.845
PROPOSED	1.025	1.996	.292	3.313

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.313
IND. RATES				5.31	MINIMUM PREMIUM	1775
MAN. RATES	6.85	6.52	5.89	+ 5.31	PRESENT	1905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	881									
2013	987	19,303	1.955						1	1
2014	1,192	187,634	15.741			1				1
2015	1,210									
2016	1,497	2,004	.133							
TOTAL	5,767	208,941	3.623			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,322					14,981	
2014			147,293					40,341			
2016											2,004
TOTAL			147,293		4,322			40,341		14,981	2,004

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			455	283	4,827			1,569	1,458	32,515	
2014		5,389	239,274	4,731	1,416		3,540	156,839	4,911	544	
2016											3,114
TOTAL		5,389	239,729	5,014	6,243		3,540	158,408	6,369	33,059	3,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	407,066	50,685	3,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,465	-26,436	87	
TOTAL LOSSES	362,601	24,249	3,201	
EXPECTED LOSSES	173,357	113,840	12,458	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.288	.420	.056	6.764
INDICATED (POST-TEST)	5.923	.396	.053	6.372
PRES. ON RATE LEVEL	2.596	1.706	.187	4.489
DERIVED BY FORMULA	2.596	1.693	.186	4.475
UNDERLYING PRES. RATE	3.006	1.974	.216	5.196
PROPOSED	2.604	1.698	.187	4.489

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.199
IND. RATES				7.20	MINIMUM PREMIUM	2000
MAN. RATES	9.30	8.85	7.96	+ 7.20	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	13,680	430,586	3.147			1			5	6
2013	14,679	17,105	.116						1	1
2014	10,619	295,673	2.784			1			3	4
2015	6,909	48,878	.707						1	1
2016	7,509	10,705	.142						1	1
TOTAL	53,396	802,947	1.504			2			11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			94,311		73,512			194,802		39,664	28,297
2013					158					775	16,172
2014			119,239		54,718			52,700		63,443	5,573
2015					4,107					11,799	32,972
2016					6,000					1,409	3,296
TOTAL			213,550		138,495			247,502		117,090	86,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			155,142		107,475			674,405		92,418	34,409
2013			17	11	177			82	75	1,683	18,468
2014		4,400	207,043	11,272	59,527		4,690	224,619	20,949	139,295	7,301
2015		77	2,458	1,217	4,537		275	8,512	5,809	24,102	48,766
2016	66	212	9,118	4,174	4,039	7	70	2,177	1,471	1,624	5,122
TOTAL	66	4,689	373,778	16,674	175,755	7	5,035	909,795	28,304	259,122	114,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,293,370	479,855	114,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-333,400	-266,019	646	
TOTAL LOSSES	959,970	213,836	114,712	
EXPECTED LOSSES	1,060,445	1,063,648	124,412	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.798	.400	.215	2.413
INDICATED (POST-TEST)	1.694	.377	.203	2.274
PRES. ON RATE LEVEL	1.716	1.721	.201	3.638
DERIVED BY FORMULA	1.716	1.667	.201	3.584
UNDERLYING PRES. RATE	1.986	1.992	.233	4.211
PROPOSED	1.716	1.667	.201	3.584

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.748
IND. RATES				5.75	MINIMUM PREMIUM	1895
MAN. RATES	7.24	6.89	6.45	+ 5.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	6,717	2,160,105	32.158		1	2	2	3	8
2013	6,166	274,257	4.447			1			1
2014	5,646	7,696	.136					1	1
2015	8,545	316,587	3.704			1	3	5	9
2016	9,470	126,132	1.331					6	6
TOTAL	36,544	2,884,777	7.894		1	4	5	15	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		490,643	362,252	123,306	2,753		560,270	368,101	219,752	21,747	11,281
2013			186,067					86,312			1,878
2014					570					1,149	5,977
2015			130,000	50,651	41,103			1,543	56,498	18,599	18,193
2016					37,221					61,115	27,796
TOTAL		490,643	678,319	173,957	81,647		560,270	455,956	276,250	102,610	65,125

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		567,170	506,742	155,488	4,025		700,599	1,045,677	455,765	50,670	13,718
2013		1,394	310,407	1,670	1,192		1,810	303,030	5,299	773	2,145
2014			139	77	608			359	262	2,510	7,830
2015	1,198	6,938	306,859	74,791	53,560	726	1,961	111,033	121,701	45,729	26,907
2016	405	1,322	56,567	25,897	25,052	347	3,014	94,515	63,776	70,563	43,195
TOTAL	1,603	576,824	1,180,714	257,923	84,437	1,073	707,384	1,554,614	646,803	170,245	93,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,022,212	1,159,408	93,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-404,754	-184,671	387	
TOTAL LOSSES	3,617,458	974,737	94,182	
EXPECTED LOSSES	1,582,720	796,293	56,643	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.899	2.667	.258	12.824
INDICATED (POST-TEST)	9.325	2.512	.243	12.080
PRES. ON RATE LEVEL	3.742	1.883	.134	5.759
DERIVED BY FORMULA	3.798	1.902	.138	5.838
UNDERLYING PRES. RATE	4.331	2.179	.155	6.665
PROPOSED	3.798	1.902	.138	5.838

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.363
IND. RATES				9.36	MINIMUM PREMIUM	2000
MAN. RATES	12.02	11.44	10.21	+ 9.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	10,682	5,880	.055						1	1
2013	9,677	57,233	.591				1			1
2014	9,937	26,323	.264					1		1
2015	9,685	179,147	1.849			1				1
2016	13,774	143,962	1.045				1		7	8
TOTAL	53,755	412,545	.767				1	2	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					737					1,484	3,659
2013				10,130					31,700		15,403
2014					3,825					16,724	5,774
2015			77,839					101,308			
2016				1,000	53,318				1,500	81,438	6,706
TOTAL			77,839	11,130	57,880			101,308	33,200	99,646	31,542

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,077					3,458	4,449
2013			1,232	13,082	68			7,272	72,747	733	17,590
2014		3	933	520	4,081			5,202	3,832	36,530	7,564
2015		3,232	139,044	5,369	2,824		17	426,237	25,136	5,650	
2016	600	1,930	82,621	37,992	35,986	487	4,112	128,917	87,311	94,342	10,421
TOTAL	600	5,165	223,830	56,963	44,036	487	15,496	567,628	189,026	140,713	40,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	813,206	430,738	40,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-760,414	-267,908	900	
TOTAL LOSSES	52,792	162,830	40,924	
EXPECTED LOSSES	2,868,903	1,151,432	134,389	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.098	.303	.076	.477
INDICATED (POST-TEST)	.092	.285	.072	.449
PRES. ON RATE LEVEL	4.611	1.851	.216	6.678
DERIVED BY FORMULA	4.521	1.788	.209	6.518
UNDERLYING PRES. RATE	5.337	2.142	.250	7.729
PROPOSED	4.521	1.788	.209	6.518

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.454
IND. RATES				10.45	MINIMUM PREMIUM	2000
MAN. RATES	13.36	12.71	11.84	+ 10.45	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,299	69,900	5.381				1			1
2013	1,241	14,489	1.167					1		1
2014	1,260									
2015	1,249	175	.014							
2016	1,434	117	.008							
TOTAL	6,483	84,681	1.306				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				38,007					30,687		1,206
2013					8,304					6,185	
2015											175
2016											117
TOTAL				38,007	8,304				30,687	6,185	1,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				47,927					63,645		1,466
2013			875	544	9,273			647	602	13,424	
2015											259
2016											182
TOTAL			875	48,471	9,273			647	64,247	13,424	1,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,522	135,415	1,907	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,258	-17,034	81	
TOTAL LOSSES		118,381	1,988	
EXPECTED LOSSES	180,616	72,027	12,707	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.826	.031	1.857
INDICATED (POST-TEST)	.000	1.720	.029	1.749
PRES. ON RATE LEVEL	2.407	.960	.169	3.536
DERIVED BY FORMULA	2.407	.968	.168	3.543
UNDERLYING PRES. RATE	2.786	1.111	.196	4.093
PROPOSED	2.402	.966	.168	3.536

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.671
IND. RATES				5.67	MINIMUM PREMIUM	1875
MAN. RATES	7.05	6.71	6.27	+ 5.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,209									
2013	3,098									
2014	3,147	78,274	2.487						2	2
2015	2,894	66,586	2.300						2	2
2016	3,072	393	.012							
TOTAL	14,420	145,253	1.007						4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014					14,892					63,382	
2015					25,443					41,143	
2016											393
TOTAL					40,335					104,525	393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014		8	3,633	2,025	15,888		71	19,716	14,519	138,447	
2015		489	15,225	7,547	28,100		956	29,697	20,255	84,045	
2016											611
TOTAL		497	18,858	9,572	43,988		1,027	49,413	34,774	222,492	611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	69,795	310,826	611			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-60,601	-31,514	49			
TOTAL LOSSES	9,194	279,312	660			
EXPECTED LOSSES	220,626	131,222	7,787			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.064	1.937	.005	2.006		
INDICATED (POST-TEST)	.060	1.825	.005	1.890		
PRES. ON RATE LEVEL	1.322	.786	.047	2.155		
DERIVED BY FORMULA	1.309	.807	.046	2.162		
UNDERLYING PRES. RATE	1.530	.910	.054	2.494		
PROPOSED	1.305	.804	.046	2.155		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.456
IND. RATES				3.46	MINIMUM PREMIUM	1265
MAN. RATES	4.59	4.37	3.82	+ 3.46	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	286									
2013	348									
2014	307									
2015	183	987	.539							
2016	242	987	.407							
TOTAL	1,366	1,974	.145							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											987
2016											987
TOTAL											1,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											1,460
2016											1,534
TOTAL											2,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,994	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,009	-4,734	13	
TOTAL LOSSES			3,007	
EXPECTED LOSSES	30,039	19,261	2,158	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.220	.220
INDICATED (POST-TEST)	.000	.000	.207	.207
PRES. ON RATE LEVEL	1.900	1.218	.137	3.255
DERIVED BY FORMULA	1.900	1.218	.137	3.255
UNDERLYING PRES. RATE	2.199	1.410	.158	3.767
PROPOSED	1.900	1.218	.137	3.255

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.220
IND. RATES				5.22	MINIMUM PREMIUM	1750
MAN. RATES	6.39	6.08	5.77	+ 5.22	PRESENT	1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	444									
2013	430	810	.188							
2014	671									
2015	358									
2016	733	340	.046							
TOTAL	2,636	1,150	.044							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											810
2016											340
TOTAL											1,150

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											925
2016											528
TOTAL											1,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,453	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,556	-3,866	19	
TOTAL LOSSES			1,472	
EXPECTED LOSSES	21,351	16,870	2,899	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.056	.056
INDICATED (POST-TEST)	.000	.000	.053	.053
PRES. ON RATE LEVEL	.700	.553	.095	1.348
DERIVED BY FORMULA	.700	.547	.095	1.342
UNDERLYING PRES. RATE	.810	.640	.110	1.560
PROPOSED	.700	.547	.095	1.342

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.152
IND. RATES				2.15	MINIMUM PREMIUM	905
MAN. RATES	2.74	2.61	2.39	+ 2.15	PRESENT	955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	3,654	11,734	.321						1	1
2013	3,067	12,116	.395						1	1
2014	3,207	93,228	2.907						2	2
2015	4,166	40,344	.968						1	3
2016	3,308	2,617	.079							
TOTAL	17,402	160,039	.920						3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					591					6,658	4,485
2013					905					5,642	5,569
2014				52,794					36,976		3,458
2015				5,461	863				13,885	11,116	9,019
2016											2,617
TOTAL				58,255	2,359				50,861	23,416	25,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					864					15,513	5,454
2013			96	59	1,010			592	550	12,245	6,360
2014		62	19,455	64,000	1,498		116	28,719	75,616	2,822	4,530
2015	129	94	5,912	6,038	1,325	180	597	30,426	33,037	24,590	13,339
2016											4,067
TOTAL	129	156	25,463	70,097	4,697	180	713	59,737	109,203	55,170	33,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	86,378	239,167	33,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,653	-52,477	214	
TOTAL LOSSES		186,690	33,964	
EXPECTED LOSSES	322,807	221,006	35,500	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.073	.195	1.268
INDICATED (POST-TEST)	.000	1.011	.184	1.195
PRES. ON RATE LEVEL	1.603	1.097	.176	2.876
DERIVED BY FORMULA	1.587	1.095	.176	2.858
UNDERLYING PRES. RATE	1.855	1.270	.204	3.329
PROPOSED	1.587	1.095	.176	2.858

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.583
IND. RATES				4.58	MINIMUM PREMIUM	1575
MAN. RATES	6.20	5.90	5.10	+ 4.58	PRESENT	1690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,355									
2013	2,471	2,384	.096							
2014	2,458	181	.007							
2015	2,357	4,093	.173					1		1
2016	2,448	2,614	.106							
TOTAL	12,089	9,272	.077					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,384
2014											181
2015					2,223					1,374	496
2016											2,614
TOTAL					2,223					1,374	5,675

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,723
2014											237
2015		44	1,332	660	2,456		31	994	679	2,808	734
2016											4,062
TOTAL		44	1,332	660	2,456		31	994	679	2,808	7,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,401	6,603	7,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,673	-20,715	91	
TOTAL LOSSES			7,847	
EXPECTED LOSSES	113,878	86,557	14,991	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.065	.065
INDICATED (POST-TEST)	.000	.000	.061	.061
PRES. ON RATE LEVEL	.814	.619	.107	1.540
DERIVED BY FORMULA	.806	.607	.106	1.519
UNDERLYING PRES. RATE	.942	.716	.124	1.782
PROPOSED	.806	.607	.106	1.519

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.436
IND. RATES				2.44	MINIMUM PREMIUM	985
MAN. RATES	3.24	3.08	2.73	+ 2.44	PRESENT	1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	486									
2013	240									
2014	213									
2015	219									
2016	220									
TOTAL	1,378									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,469	-3,229	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	21,923	13,615	1,888	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.375	.854	.118	2.347
DERIVED BY FORMULA	1.375	.854	.118	2.347
UNDERLYING PRES. RATE	1.591	.988	.137	2.716
PROPOSED	1.375	.854	.118	2.347

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.764
IND. RATES				3.76	MINIMUM PREMIUM	1350
MAN. RATES	4.69	4.46	4.16	+ 3.76	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	784	610	.077							
2013	735	41,307	5.620				2			2
2014	593									
2015	942									
2016	1,211	57	.004							
TOTAL	4,265	41,974	.984				2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											610
2013				19,230					21,649		428
2016											57
TOTAL				19,230					21,649		1,095

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											742
2013			2,340	24,836	128			4,965	49,682	500	489
2016											89
TOTAL			2,340	24,836	128			4,965	49,682	500	1,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,305	75,146	1,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,714	-14,985	67	
TOTAL LOSSES		60,161	1,387	
EXPECTED LOSSES	97,670	65,042	9,341	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.411	.033	1.444
INDICATED (POST-TEST)	.000	1.329	.031	1.360
PRES. ON RATE LEVEL	1.979	1.318	.188	3.485
DERIVED BY FORMULA	1.979	1.318	.186	3.483
UNDERLYING PRES. RATE	2.290	1.525	.219	4.034
PROPOSED	1.979	1.318	.186	3.483

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.586
IND. RATES				5.59	MINIMUM PREMIUM	1850
MAN. RATES	6.92	6.58	6.18	+ 5.59	PRESENT	1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	17,396	137,410	.789				1	3		4
2013	16,826	631,470	3.752			1	3		2	6
2014	17,177	412,719	2.402			1	1		2	4
2015	14,284	468,654	3.280			1	1		1	3
2016	16,818	290,942	1.729				2		7	9
TOTAL	82,501	1,941,195	2.353			3	8		15	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				21,744	5,946				23,732	11,753	74,235
2013			119,202	62,999	45,438			159,261	133,681	56,813	54,076
2014			102,380	8,953	19,869			190,501	8,918	28,357	53,741
2015			76,165	47,520	7,762			149,803	118,770	8,255	60,379
2016				74,960	50,280				56,827	83,440	25,435
TOTAL			297,747	216,176	129,295			499,565	341,928	188,618	267,866

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				27,419	8,693				49,220	27,384	90,270
2013		893	211,310	85,407	51,924		3,339	595,760	322,088	127,818	61,755
2014		3,771	174,458	16,843	22,440		16,776	756,380	47,919	65,193	70,401
2015	1,122	4,011	187,658	57,869	14,573	1,532	19,864	827,786	276,999	41,322	89,301
2016	1,989	4,142	195,955	102,790	41,526	1,102	7,229	241,207	174,665	108,021	39,526
TOTAL	3,111	12,817	769,381	290,328	139,156	2,634	47,208	2,421,133	870,891	369,738	351,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,256,284	1,670,113	351,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-876,350	-500,620	2,256	
TOTAL LOSSES	2,379,934	1,169,493	353,509	
EXPECTED LOSSES	3,116,888	2,096,350	372,079	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.885	1.418	.428	4.731
INDICATED (POST-TEST)	2.718	1.336	.403	4.457
PRES. ON RATE LEVEL	3.264	2.195	.390	5.849
DERIVED BY FORMULA	3.253	2.143	.391	5.787
UNDERLYING PRES. RATE	3.778	2.541	.451	6.770
PROPOSED	3.253	2.143	.391	5.787

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.281
IND. RATES				9.28	MINIMUM PREMIUM	2000
MAN. RATES	11.66	11.09	10.37	+ 9.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	16,290	2,008,937	12.332			3	7			10
2013	11,224	114,730	1.022				3		2	5
2014	15,994	46,355	.289						1	1
2015	13,765	14,978	.108							
2016	18,650	274,244	1.470				1		4	5
TOTAL	75,923	2,459,244	3.239			3	11		7	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			649,387	81,316				1,125,720	127,828		24,686
2013				40,830	2,911				54,278	10,229	6,482
2014					675					24,804	20,876
2015											14,978
2016				29,000	72,120				39,522	96,811	36,791
TOTAL			649,387	151,146	75,706			1,125,720	221,628	131,844	103,813

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			554,661	102,539				1,514,083	265,114		30,018
2013			5,278	52,923	3,522			13,521	125,554	23,455	7,402
2014			166	91	719			7,713	5,683	54,181	27,348
2015							27				22,152
2016	1,347	3,469	155,851	76,411	51,513	992	6,941	227,736	161,951	119,906	57,173
TOTAL	1,347	3,469	715,956	231,964	55,754	992	6,968	1,763,053	558,302	197,542	144,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,491,785	1,043,562	144,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-541,054	-439,520	2,393	
TOTAL LOSSES	1,950,731	604,042	146,486	
EXPECTED LOSSES	2,065,866	1,912,501	363,671	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.569	.796	.193	3.558
INDICATED (POST-TEST)	2.420	.750	.182	3.352
PRES. ON RATE LEVEL	2.351	2.176	.414	4.941
DERIVED BY FORMULA	2.352	2.090	.400	4.842
UNDERLYING PRES. RATE	2.721	2.519	.479	5.719
PROPOSED	2.352	2.090	.400	4.842

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.766
IND. RATES				7.77	MINIMUM PREMIUM	2000
MAN. RATES	9.60	9.13	8.76	+ 7.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,470	21,528	.871						1	1
2013	2,183	1,172	.053							
2014	2,108	892	.042							
2015	2,109									
2016	2,432	669	.027							
TOTAL	11,302	24,261	.215						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					518					6,751	14,259
2013											1,172
2014											892
2016											669
TOTAL					518					6,751	16,992

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					757					15,730	17,339
2013											1,338
2014											1,169
2016											1,040
TOTAL					757					15,730	20,886

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		16,487	20,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,833	-31,779	82	
TOTAL LOSSES			20,968	
EXPECTED LOSSES	310,918	134,155	13,109	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.186	.186
INDICATED (POST-TEST)	.000	.000	.175	.175
PRES. ON RATE LEVEL	2.377	1.026	.100	3.503
DERIVED BY FORMULA	2.353	1.005	.102	3.460
UNDERLYING PRES. RATE	2.751	1.187	.116	4.054
PROPOSED	2.353	1.005	.102	3.460

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.549
IND. RATES				5.55	MINIMUM PREMIUM	1840
MAN. RATES	7.16	6.81	6.21	+ 5.55	PRESENT	1995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	472									
2013	457									
2014	518									
2015	505									
2016	557									
TOTAL	2,509									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,918	-5,387	10	
TOTAL LOSSES			10	
EXPECTED LOSSES	33,144	22,857	1,481	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.141	.787	.051	1.979
DERIVED BY FORMULA	1.141	.779	.050	1.970
UNDERLYING PRES. RATE	1.321	.911	.059	2.291
PROPOSED	1.141	.779	.050	1.970

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.159
IND. RATES				3.16	MINIMUM PREMIUM	1185
MAN. RATES	4.06	3.86	3.51	+ 3.16	PRESENT	1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,546	145	.009							
2013	1,646	547	.033							
2014	1,538	325	.021							
2015	1,726	3,200	.185							
2016	1,695	19,312	1.139						1	1
TOTAL	8,151	23,529	.289						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											145
2013											547
2014											325
2015											3,200
2016					99					19,213	
TOTAL					99					19,213	4,217

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											176
2013											625
2014											426
2015											4,733
2016	2	3	152	70	66	108	947	29,713	20,049	22,183	
TOTAL	2	3	152	70	66	108	947	29,713	20,049	22,183	5,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,925	42,368	5,960	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,098	-10,086	40	
TOTAL LOSSES	16,827	32,282	6,000	
EXPECTED LOSSES	51,352	42,222	6,439	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.206	.396	.074	.676
INDICATED (POST-TEST)	.194	.373	.070	.637
PRES. ON RATE LEVEL	.544	.448	.068	1.060
DERIVED BY FORMULA	.544	.447	.068	1.059
UNDERLYING PRES. RATE	.630	.518	.079	1.227
PROPOSED	.544	.447	.068	1.059

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.698
IND. RATES				1.70	MINIMUM PREMIUM	785
MAN. RATES	2.20	2.09	1.88	+ 1.70	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	19,921	261,410	1.312				1	4	5
2013	19,466	390,893	2.008			2	2	2	6
2014	25,985	489,130	1.882				2	3	5
2015	25,649	365,446	1.424			1		8	9
2016	25,985	70,950	.273					3	3
TOTAL	117,006	1,577,829	1.349			3	5	20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				4,053	76,951				15,869	127,201	37,336
2013			209,677	18,792	22,019			68,911	12,086	54,904	4,504
2014				110,931	65,662				273,167	8,818	30,552
2015			99,601		39,964			112,659		91,242	21,980
2016					23,585					39,521	7,844
TOTAL			309,278	133,776	228,181			181,570	301,122	321,686	102,216

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				5,111	112,503				32,912	296,379	45,401
2013		1,570	354,401	27,590	26,060		1,445	250,465	37,311	120,060	5,144
2014		174	56,893	143,401	73,205		871	214,905	560,645	40,105	40,023
2015		4,901	201,825	18,726	47,747		14,765	539,847	72,872	192,660	32,508
2016	256	838	35,843	16,410	15,873	228	1,951	61,122	41,246	45,631	12,190
TOTAL	256	7,483	648,962	211,238	275,388	228	19,032	1,066,339	744,986	694,835	135,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,742,300	1,926,447	135,266	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-818,690	-410,114	1,477	
TOTAL LOSSES	923,610	1,516,333	136,743	
EXPECTED LOSSES	3,113,530	1,750,410	230,501	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.789	1.296	.117	2.202
INDICATED (POST-TEST)	.743	1.221	.110	2.074
PRES. ON RATE LEVEL	2.299	1.293	.170	3.762
DERIVED BY FORMULA	2.252	1.287	.165	3.704
UNDERLYING PRES. RATE	2.661	1.496	.197	4.354
PROPOSED	2.252	1.287	.165	3.704

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.940
IND. RATES				5.94	MINIMUM PREMIUM	1950
MAN. RATES	7.35	6.99	6.67	+ 5.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	761									
2013										
2014	108									
2015	164									
2016	123									
TOTAL	1,156									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,731	-4,452	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	16,056	20,322	3,017	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.200	1.519	.226	2.945
DERIVED BY FORMULA	1.200	1.519	.226	2.945
UNDERLYING PRES. RATE	1.389	1.758	.261	3.408
PROPOSED	1.200	1.519	.226	2.945

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.723
IND. RATES				4.72	MINIMUM PREMIUM	1615
MAN. RATES	5.81	5.53	5.22	+ 4.72	PRESENT	1725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	223	18,432	8.265							
2013	159	3,110	1.955							
2014	345									
2015	126									
2016	130									
TOTAL	983	21,542	2.191							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											18,432
2013											3,110
TOTAL											21,542

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											22,413
2013											3,552
TOTAL											25,965

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			25,965	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,441	-2,501	11	
TOTAL LOSSES			25,976	
EXPECTED LOSSES	22,019	10,479	2,094	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	2.643	2.643
INDICATED (POST-TEST)	.000	.000	2.490	2.490
PRES. ON RATE LEVEL	1.935	.921	.184	3.040
DERIVED BY FORMULA	1.935	.921	.184	3.040
UNDERLYING PRES. RATE	2.240	1.066	.213	3.519
PROPOSED	1.935	.921	.184	3.040

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	
IND. RATES				4.88	MINIMUM PREMIUM	1655
MAN. RATES	6.06	5.77	5.39	+ 4.88	PRESENT	1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013										
2014										
2015										
2016	22									
TOTAL	22									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51	-47	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	547	292	53	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	2.147	1.146	.210	3.503
DERIVED BY FORMULA	2.147	1.146	.210	3.503
UNDERLYING PRES. RATE	2.485	1.326	.243	4.054
PROPOSED	2.147	1.146	.210	3.503

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.618
IND. RATES				5.62	MINIMUM PREMIUM	1860
MAN. RATES	7.01	6.67	6.21	+ 5.62	PRESENT	1995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,300									
2013	1,915									
2014	864									
2015	821	2,500	.304						1	1
2016	709									
TOTAL	6,609	2,500	.038						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015					858					1,569	73
TOTAL					858					1,569	73

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015		17	512	255	947		37	1,131	771	3,204	108
TOTAL		17	512	255	947		37	1,131	771	3,204	108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,697	5,177	108			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,595	-6,859	30			
TOTAL LOSSES			138			
EXPECTED LOSSES	50,228	27,097	6,344			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	.657	.354	.083	1.094		
DERIVED BY FORMULA	.657	.350	.082	1.089		
UNDERLYING PRES. RATE	.760	.410	.096	1.266		
PROPOSED	.657	.350	.082	1.089		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.746
IND. RATES				1.75	MINIMUM PREMIUM	795
MAN. RATES	2.16	2.06	1.94	+ 1.75	PRESENT	830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,341	17,770	.759						1	1
2013	2,076									
2014	1,745	5,180	.296							
2015	2,127									
2016	2,293									
TOTAL	10,582	22,950	.217						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					11,149					6,621	
2014											5,180
TOTAL					11,149					6,621	5,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					16,300					15,427	
2014											6,786
TOTAL					16,300					15,427	6,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		31,727	6,786	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,788	-11,898	72	
TOTAL LOSSES		19,829	6,858	
EXPECTED LOSSES	82,856	50,158	11,323	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.187	.065	.252
INDICATED (POST-TEST)	.000	.176	.061	.237
PRES. ON RATE LEVEL	.677	.410	.091	1.178
DERIVED BY FORMULA	.670	.405	.090	1.165
UNDERLYING PRES. RATE	.783	.474	.107	1.364
PROPOSED	.670	.405	.090	1.165

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.868
IND. RATES				1.87	MINIMUM PREMIUM	830
MAN. RATES	2.39	2.27	2.09	+ 1.87	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	7,087	1,503	.021							
2013	7,990	208	.002							
2014	7,925	15,803	.199					2		2
2015	7,878	7,920	.100							
2016	8,207	720,313	8.776			1	4	2		7
TOTAL	39,087	745,747	1.908			1	4	4		9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,503
2013											208
2014					916					13,147	1,740
2015											7,920
2016			186,408	158,602	22,653			144,743	200,970	5,850	1,087
TOTAL			186,408	158,602	23,569			144,743	200,970	18,997	12,458

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,828
2013											238
2014			226	125	976		14	4,087	3,012	28,720	2,279
2015											11,714
2016	3,455	13,412	609,115	179,813	40,946	2,364	28,296	884,745	360,021	59,804	1,689
TOTAL	3,455	13,412	609,341	179,938	41,922	2,364	28,310	888,832	363,033	88,524	17,748

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,545,714	673,417	17,748	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-180,543	-89,395	400	
TOTAL LOSSES	1,365,171	584,022	18,148	
EXPECTED LOSSES	656,272	374,062	64,495	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.493	1.494	.046	5.033
INDICATED (POST-TEST)	3.290	1.407	.043	4.740
PRES. ON RATE LEVEL	1.451	.827	.142	2.420
DERIVED BY FORMULA	1.469	.850	.138	2.457
UNDERLYING PRES. RATE	1.679	.957	.165	2.801
PROPOSED	1.469	.850	.138	2.457

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.940
IND. RATES				3.94	MINIMUM PREMIUM	1400
MAN. RATES	4.52	4.30	4.29	+ 3.94	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013	963									
2014	2,100	13,402	.638						1	1
2015	3,565									
2016	5,965	1,845	.030							
TOTAL	12,593	15,247	.121						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014					5,949					7,453	
2016											1,845
TOTAL					5,949					7,453	1,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014		3	1,451	808	6,347		7	2,317	1,707	16,279	
2016											2,867
TOTAL		3	1,451	808	6,347		7	2,317	1,707	16,279	2,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,778	25,141	2,867	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,179	-18,497	128	
TOTAL LOSSES		6,644	2,995	
EXPECTED LOSSES	179,198	88,529	13,475	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.053	.024	.077
INDICATED (POST-TEST)	.000	.050	.023	.073
PRES. ON RATE LEVEL	1.230	.607	.092	1.929
DERIVED BY FORMULA	1.218	.596	.091	1.905
UNDERLYING PRES. RATE	1.423	.703	.107	2.233
PROPOSED	1.218	.596	.091	1.905

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.055
IND. RATES				3.06	MINIMUM PREMIUM	1155
MAN. RATES	3.64	3.46	3.42	+ 3.06	PRESENT	1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	17,372	6,053	.034							
2013	16,867	40,791	.241				1			1
2014	17,051	47,403	.278				1			1
2015	20,023	56,133	.280				1			1
2016	24,838	1,492	.006							
TOTAL	96,151	151,872	.158				3			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											6,053
2013				4,659							36,132
2014				22,005					17,292		8,106
2015				4,388					21,443		30,302
2016											1,492
TOTAL				31,052					38,735		82,085

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											7,360
2013			568	6,017	31						41,263
2014		25	8,110	26,676	625		54	13,432	35,360	1,318	10,619
2015	105	64	4,337	4,648	300	278	519	34,582	42,564	2,906	44,817
2016											2,319
TOTAL	105	89	13,015	37,341	956	278	573	48,014	77,924	4,224	106,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	62,074	120,445	106,378	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-601,349	-144,846	964	
TOTAL LOSSES			107,342	
EXPECTED LOSSES	2,316,277	623,058	142,303	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.112	.112
INDICATED (POST-TEST)	.000	.000	.106	.106
PRES. ON RATE LEVEL	2.081	.560	.128	2.769
DERIVED BY FORMULA	2.039	.521	.126	2.686
UNDERLYING PRES. RATE	2.409	.648	.148	3.205
PROPOSED	2.039	.521	.126	2.686

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.308
IND. RATES				4.31	MINIMUM PREMIUM	1500
MAN. RATES	5.57	5.30	4.91	+ 4.31	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	946	725	.076						
2013	952	705	.074						
2014	993	783	.078						
2015	968	196	.020						
2016	883	108	.012						
TOTAL	4,742	2,517	.053						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											725
2013											705
2014											783
2015											196
2016											108
TOTAL											2,517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											882
2013											805
2014											1,026
2015											290
2016											168
TOTAL											3,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,685	-6,194	28	
TOTAL LOSSES			3,199	
EXPECTED LOSSES	48,890	25,797	4,552	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.067	.067
INDICATED (POST-TEST)	.000	.000	.063	.063
PRES. ON RATE LEVEL	.891	.470	.083	1.444
DERIVED BY FORMULA	.891	.465	.083	1.439
UNDERLYING PRES. RATE	1.031	.544	.096	1.671
PROPOSED	.891	.465	.083	1.439

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				2.31	MINIMUM PREMIUM	950
MAN. RATES	2.93	2.79	2.56	+ 2.31	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	227									
2013	413	133	.032							
2014	591	1,897	.320							
2015	529									
2016	524									
TOTAL	2,284	2,030	.089							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											133
2014											1,897
TOTAL											2,030

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											152
2014											2,485
TOTAL											2,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,072	-5,302	20	
TOTAL LOSSES			2,657	
EXPECTED LOSSES	31,269	22,452	2,946	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.116	.116
INDICATED (POST-TEST)	.000	.000	.109	.109
PRES. ON RATE LEVEL	1.183	.849	.112	2.144
DERIVED BY FORMULA	1.183	.841	.112	2.136
UNDERLYING PRES. RATE	1.369	.983	.129	2.481
PROPOSED	1.183	.841	.112	2.136

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.425
IND. RATES				3.43	MINIMUM PREMIUM	1260
MAN. RATES	4.36	4.15	3.80	+ 3.43	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	513												
2013	684												
2014	669												
2015	473												
2016	533												
TOTAL	2,872												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,726	-6,133	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	23,207	25,131	3,964	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.698	.756	.119	1.573
DERIVED BY FORMULA	.698	.748	.118	1.564
UNDERLYING PRES. RATE	.808	.875	.138	1.821
PROPOSED	.698	.748	.118	1.564

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.508
IND. RATES				2.51	MINIMUM PREMIUM	1005
MAN. RATES	3.04	2.89	2.79	+ 2.51	PRESENT	1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	373									
2013	366									
2014	534									
2015	844									
2016	686									
TOTAL	2,803									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,713	-3,100	17			
TOTAL LOSSES			17			
EXPECTED LOSSES	27,890	13,483	2,354			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	.860	.416	.072	1.348		
DERIVED BY FORMULA	.860	.412	.071	1.343		
UNDERLYING PRES. RATE	.995	.481	.084	1.560		
PROPOSED	.860	.412	.071	1.343		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.154
IND. RATES				2.15	MINIMUM PREMIUM	905
MAN. RATES	2.78	2.64	2.39	+ 2.15	PRESENT	955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	3,025									
2013	2,846	1,102	.038							
2014	2,800									
2015	3,229									
2016	2,984									
TOTAL	14,884	1,102	.007							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,102
TOTAL											1,102

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,258
TOTAL											1,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			1,258			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,803	-13,257	55			
TOTAL LOSSES			1,313			
EXPECTED LOSSES	130,532	55,666	9,079			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.009	.009		
INDICATED (POST-TEST)	.000	.000	.008	.008		
PRES. ON RATE LEVEL	.758	.323	.053	1.134		
DERIVED BY FORMULA	.750	.317	.052	1.119		
UNDERLYING PRES. RATE	.877	.374	.061	1.312		
PROPOSED	.750	.317	.052	1.119		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.794
IND. RATES				1.79	MINIMUM PREMIUM	805
MAN. RATES	2.27	2.16	2.01	+ 1.79	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	21,146	23,046	.108						2	2
2013	21,356	6,208	.029							
2014	23,477	234,607	.999			1			1	2
2015	21,360	467,305	2.187			1	1		2	4
2016	23,065	417,888	1.811			1	1		2	4
TOTAL	110,404	1,149,054	1.041			3	2		7	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					548					11,524	10,974
2013								25,659		4,637	6,208
2014			176,035		3,733					88,829	24,543
2015			250,000	55,011	12,776				56,635	53,454	4,054
2016			133,726	56,777	10,364			95,852	51,808		15,907
TOTAL			559,761	111,788	27,421			121,511	108,443	158,444	61,686

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					801					26,851	13,344
2013										10,477	7,090
2014		6,445	286,874	6,164	5,675		2,255	101,200	4,182	189,127	32,151
2015	1,299	11,434	508,580	79,279	26,928	731	3,436	155,448	156,151	80,156	5,996
2016	1,318	7,623	337,112	73,334	19,576	940	16,746	502,144	164,872		24,719
TOTAL	2,617	25,502	1,132,566	158,777	52,980	1,671	22,437	758,792	325,205	306,611	83,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,943,585	843,573	83,300			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-166,229	-61,408	546			
TOTAL LOSSES	1,777,356	782,165	83,846			
EXPECTED LOSSES	605,014	258,345	88,324			
CREDIBILITY	.02	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.610	.708	.076	2.394		
INDICATED (POST-TEST)	1.517	.667	.072	2.256		
PRES. ON RATE LEVEL	.474	.202	.069	.745		
DERIVED BY FORMULA	.495	.235	.069	.799		
UNDERLYING PRES. RATE	.548	.234	.080	.862		
PROPOSED	.495	.235	.069	.799		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.281
IND. RATES				1.28	MINIMUM PREMIUM	665
MAN. RATES	1.46	1.39	1.32	+ 1.28	PRESENT	665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,273	204,457	8.995			1				1
2013	2,392	1,107	.046							
2014	2,321	620	.026				1			1
2015	2,073	120	.005							
2016	3,414	26,613	.779						1	1
TOTAL	12,473	232,917	1.867			1	1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			85,635					117,558			1,264
2013											1,107
2014				500							120
2015											120
2016					14,075					12,197	341
TOTAL			85,635	500	14,075			117,558		12,197	2,952

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			140,870					406,986			1,537
2013											1,264
2014			185	606	13						157
2015											177
2016	154	500	21,391	9,792	9,474	68	602	18,867	12,730	14,085	530
TOTAL	154	500	162,446	10,398	9,487	68	602	425,853	12,730	14,085	3,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	589,623	46,700	3,665	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,801	-17,736	50	
TOTAL LOSSES	556,822	28,964	3,715	
EXPECTED LOSSES	124,105	76,210	7,358	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.464	.232	.030	4.726
INDICATED (POST-TEST)	4.205	.219	.028	4.452
PRES. ON RATE LEVEL	.860	.528	.051	1.439
DERIVED BY FORMULA	.893	.522	.051	1.466
UNDERLYING PRES. RATE	.995	.611	.059	1.665
PROPOSED	.893	.522	.051	1.466

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.351
IND. RATES				2.35	MINIMUM PREMIUM	960
MAN. RATES	3.02	2.87	2.55	+ 2.35	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013	339									
2014	6									
2015	51									
2016										
TOTAL	396									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,602	-1,981	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	5,988	6,090	666			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.306	1.329	.145	2.780		
DERIVED BY FORMULA	1.306	1.329	.145	2.780		
UNDERLYING PRES. RATE	1.512	1.538	.168	3.218		
PROPOSED	1.306	1.329	.145	2.780		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.458
IND. RATES				4.46	MINIMUM PREMIUM	1540
MAN. RATES	5.40	5.14	4.93	+ 4.46	PRESENT	1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013										
2014										
2015	21									
2016	6									
TOTAL	27									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105	-86		
TOTAL LOSSES				
EXPECTED LOSSES	648	383	59	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.073	1.225	.187	3.485
DERIVED BY FORMULA	2.073	1.225	.187	3.485
UNDERLYING PRES. RATE	2.399	1.418	.217	4.034
PROPOSED	2.073	1.225	.187	3.485

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.589
IND. RATES				5.59	MINIMUM PREMIUM	1850
MAN. RATES	6.92	6.58	6.18	+ 5.59	PRESENT	1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	521									
2013	500									
2014	526									
2015	818									
2016	486									
TOTAL	2,851									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,140	-4,254	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	19,159	17,762	1,966	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.581	.537	.060	1.178
DERIVED BY FORMULA	.581	.532	.059	1.172
UNDERLYING PRES. RATE	.672	.623	.069	1.364
PROPOSED	.581	.532	.059	1.172

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	830
MAN. RATES	2.39	2.27	2.09	+ 1.88	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	40												
2013													
2014	4												
2015	8												
2016	11												
TOTAL	63												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-390	-118		
TOTAL LOSSES				
EXPECTED LOSSES	1,383	551	85	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.896	.755	.118	2.769
DERIVED BY FORMULA	1.896	.755	.118	2.769
UNDERLYING PRES. RATE	2.195	.874	.136	3.205
PROPOSED	1.896	.755	.118	2.769

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.441
IND. RATES				4.44	MINIMUM PREMIUM	1535
MAN. RATES	5.57	5.30	4.91	+ 4.44	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	75									
2013	71									
2014	251	170	.067							
2015	71									
2016	405									
TOTAL	873	170	.019							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											170
TOTAL											170

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											223
TOTAL											223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,437	-3,024	12	
TOTAL LOSSES			235	
EXPECTED LOSSES	21,206	14,581	1,370	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.027	.027
INDICATED (POST-TEST)	.000	.000	.025	.025
PRES. ON RATE LEVEL	2.099	1.443	.135	3.677
DERIVED BY FORMULA	2.099	1.443	.135	3.677
UNDERLYING PRES. RATE	2.429	1.670	.157	4.256
PROPOSED	2.099	1.443	.135	3.677

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.897
IND. RATES				5.90	MINIMUM PREMIUM	1940
MAN. RATES	6.93	6.59	6.52	+ 5.90	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,387	44,637	1.870				1			1
2013	2,924	183,641	6.280				1			1
2014	2,236	5,174	.231							
2015	2,238	60,540	2.705				1	1		2
2016	2,085									
TOTAL	11,870	293,992	2.477				3	1		4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				22,913					21,724		
2013				56,295					125,594		1,752
2014											5,174
2015				100	13,751				29,569	16,743	377
TOTAL				79,308	13,751				176,887	16,743	7,303

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				28,893					45,056		
2013			6,852	72,704	374			28,806	288,219	2,900	2,001
2014											6,778
2015	2	269	8,328	4,184	15,194	384	1,106	59,763	66,936	38,212	558
TOTAL	2	269	15,180	105,781	15,568	384	1,106	88,569	400,211	41,112	9,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,510	562,672	9,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,414	-29,973	85	
TOTAL LOSSES	67,096	532,699	9,422	
EXPECTED LOSSES	131,402	122,024	14,719	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.565	4.488	.079	5.132
INDICATED (POST-TEST)	.532	4.228	.074	4.834
PRES. ON RATE LEVEL	.957	.888	.107	1.952
DERIVED BY FORMULA	.953	.955	.106	2.014
UNDERLYING PRES. RATE	1.107	1.028	.124	2.259
PROPOSED	.953	.955	.106	2.014

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.230
IND. RATES				3.23	MINIMUM PREMIUM	1205
MAN. RATES	3.96	3.77	3.46	+ 3.23	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013										
2014	119									
2015	13									
2016										
TOTAL	132									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-634	-281	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	2,311	1,204	201	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.512	.788	.131	2.431
DERIVED BY FORMULA	1.512	.788	.131	2.431
UNDERLYING PRES. RATE	1.750	.912	.152	2.814
PROPOSED	1.512	.788	.131	2.431

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.899
IND. RATES				3.90	MINIMUM PREMIUM	1390
MAN. RATES	4.90	4.66	4.31	+ 3.90	PRESENT	1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,197	30,655	.730						2	2
2013	4,916	111,543	2.268						3	3
2014	5,034	441,731	8.774						4	5
2015	5,720	207,796	3.632			1	1		3	5
2016	5,069	15,143	.298						2	2
TOTAL	24,936	806,868	3.236			2	1		14	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					3,710					23,747	3,198
2013					63,828					23,170	24,545
2014			125,354		11,731			250,000		37,670	16,976
2015			129,491	914	2,797			32,375	21,465	4,335	16,419
2016					476					2,539	12,128
TOTAL			254,845	914	82,542			282,375	21,465	91,461	73,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					5,424					55,331	3,889
2013			6,719	4,180	71,279			2,427	2,256	50,291	28,030
2014		4,591	206,496	5,622	13,720		21,980	983,665	39,068	85,660	22,239
2015	21	5,448	233,897	10,731	7,852	278	4,250	173,943	52,774	13,565	24,284
2016	5	16	722	332	324	14	123	3,928	2,651	2,930	18,847
TOTAL	26	10,055	447,834	20,865	98,599	292	26,353	1,163,963	96,749	207,777	97,289

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,648,523	423,990	97,289	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-302,292	-134,016	392	
TOTAL LOSSES	1,346,231	289,974	97,681	
EXPECTED LOSSES	1,114,639	560,562	63,337	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.399	1.163	.392	6.954
INDICATED (POST-TEST)	5.086	1.096	.369	6.551
PRES. ON RATE LEVEL	3.862	1.942	.220	6.024
DERIVED BY FORMULA	3.874	1.917	.224	6.015
UNDERLYING PRES. RATE	4.470	2.248	.254	6.972
PROPOSED	3.880	1.920	.224	6.024

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.661
IND. RATES				9.66	MINIMUM PREMIUM	2000
MAN. RATES	11.95	11.37	10.68	+ 9.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	414									
2013	396	2,604	.657							
2014	309									
2015	427									
2016	477									
TOTAL	2,023	2,604	.129							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,604
TOTAL											2,604

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,974
TOTAL											2,974

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,974	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,296	-15,761	56	
TOTAL LOSSES			3,030	
EXPECTED LOSSES	60,548	66,759	8,719	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.150	.150
INDICATED (POST-TEST)	.000	.000	.141	.141
PRES. ON RATE LEVEL	2.586	2.851	.373	5.810
DERIVED BY FORMULA	2.586	2.822	.371	5.779
UNDERLYING PRES. RATE	2.993	3.300	.431	6.724
PROPOSED	2.586	2.822	.371	5.779

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.268
IND. RATES				9.27	MINIMUM PREMIUM	2000
MAN. RATES	11.36	10.81	10.30	+ 9.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	13,696	430,903	3.146				5	10	15
2013	17,127	424,739	2.479				12	11	23
2014	16,797	442,511	2.634			1	5	7	13
2015	19,544	313,138	1.602				5	7	12
2016	18,799	127,805	.679				1	13	14
TOTAL	85,963	1,739,096	2.023			1	28	48	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				103,045	51,431				177,202	75,675	23,550
2013				162,848	11,311				171,907	23,677	54,996
2014			115,157	111,034	10,518			43,463	92,719	41,149	28,471
2015				117,535	45,217				79,712	38,703	31,971
2016				20,161	18,538				33,404	39,076	16,626
TOTAL			115,157	514,623	137,015			43,463	554,944	218,280	155,614

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				129,940	75,192				367,517	176,323	28,637
2013			21,013	211,054	13,712			41,903	396,808	55,361	62,805
2014		4,356	230,552	139,730	15,482		4,157	253,784	204,339	97,549	37,297
2015	2,777	2,586	143,200	137,857	57,944	1,023	2,826	156,495	177,281	89,881	47,285
2016	588	1,281	60,328	31,141	14,543	597	3,756	126,371	92,273	51,976	25,837
TOTAL	3,365	8,223	455,093	649,722	176,873	1,620	10,739	578,553	1,238,218	471,090	201,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,057,593	2,535,903	201,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-903,052	-691,073	1,977	
TOTAL LOSSES	154,541	1,844,830	203,838	
EXPECTED LOSSES	3,366,311	2,900,392	310,326	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.180	2.146	.237	2.563
INDICATED (POST-TEST)	.170	2.022	.223	2.415
PRES. ON RATE LEVEL	3.383	2.915	.312	6.610
DERIVED BY FORMULA	3.319	2.861	.307	6.487
UNDERLYING PRES. RATE	3.916	3.374	.361	7.651
PROPOSED	3.319	2.861	.307	6.487

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.404
IND. RATES				10.40	MINIMUM PREMIUM	2000
MAN. RATES	13.01	12.38	11.72	+ 10.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	51,754	915,559	1.769			1	2	3	6
2013	86,598	330,174	.381				5	3	8
2014	92,753	403,537	.435			1	4	1	6
2015	86,564	249,955	.288				3	1	4
2016	97,876	268,537	.274				5	4	9
TOTAL	415,545	2,167,762	.522			2	19	12	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			280,775	72,657	25,278			233,674	157,880	52,383	92,912
2013				127,572	8,932				108,178	46,660	38,832
2014			172,584	92,493	439			43,000	68,043	1,035	25,943
2015				81,717	1,359				104,576	986	61,317
2016				103,749	33,426				52,461	54,708	24,193
TOTAL			453,359	478,188	69,434			276,674	491,138	155,772	243,197

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			461,875	91,620	36,956			808,979	327,443	122,053	112,981
2013			16,468	165,337	10,822			29,701	252,796	103,769	44,346
2014		6,428	314,554	117,731	4,756		3,988	220,353	144,615	8,028	33,985
2015	1,931	1,218	81,566	86,926	7,072	1,350	2,555	169,365	208,073	16,195	90,688
2016	2,360	4,454	216,253	117,107	33,125	896	5,564	188,160	137,955	73,944	37,596
TOTAL	4,291	12,100	1,090,716	578,721	92,731	2,246	12,107	1,416,558	1,070,882	323,989	319,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,538,018	2,066,323	319,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,066,078	-457,329	2,420	
TOTAL LOSSES	1,471,940	1,608,994	322,016	
EXPECTED LOSSES	4,001,698	1,919,818	369,835	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.354	.387	.077	.818
INDICATED (POST-TEST)	.333	.365	.073	.771
PRES. ON RATE LEVEL	.832	.399	.077	1.308
DERIVED BY FORMULA	.802	.393	.076	1.271
UNDERLYING PRES. RATE	.963	.462	.089	1.514
PROPOSED	.802	.393	.076	1.271

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				2.04	MINIMUM PREMIUM	875
MAN. RATES	2.69	2.56	2.32	+ 2.04	PRESENT	935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	17,658	26,873	.152						1	1
2013	19,131	26,628	.139							
2014	17,581	747,096	4.249			2				2
2015	18,362									
2016	17,873	103								
TOTAL	90,605	800,700	.884			2			1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					10,259					14,309	2,305
2013											26,628
2014			383,753					363,343			
2016											103
TOTAL			383,753		10,259			363,343		14,309	29,036

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					14,999					33,340	2,803
2013											30,409
2014		14,043	623,398	12,330	3,693		31,889	1,412,605	44,236	4,906	
2016											160
TOTAL		14,043	623,398	12,330	18,692		31,889	1,412,605	44,236	38,246	33,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,081,935	113,504	33,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-912,313	-171,269	465	
TOTAL LOSSES	1,169,622		33,837	
EXPECTED LOSSES	3,262,687	712,156	77,014	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.291	.000	.037	1.328
INDICATED (POST-TEST)	1.216	.000	.035	1.251
PRES. ON RATE LEVEL	3.111	.679	.074	3.864
DERIVED BY FORMULA	3.073	.638	.071	3.782
UNDERLYING PRES. RATE	3.601	.786	.085	4.472
PROPOSED	3.073	.638	.071	3.782

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.065
IND. RATES				6.07	MINIMUM PREMIUM	1985
MAN. RATES	7.62	7.25	6.85	+ 6.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	81,786	197,115	.241				3			3
2013	79,804	648,989	.813				7	1		8
2014	62,984	261,846	.415				2	5		7
2015	53,410	245,447	.459				4	3		7
2016	70,069	183,084	.261				1	5		6
TOTAL	348,053	1,536,481	.441				17	14		31

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				55,319					13,739		128,057
2013				201,944	338				357,564	4,784	84,359
2014				4,875	15,992				52,020	50,101	138,858
2015				48,613	3,229				128,821	9,244	55,540
2016				10,093	25,928				1,840	105,153	40,070
TOTAL				320,844	45,487				553,984	169,282	446,884

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				69,758					28,496		155,718
2013			24,618	260,828	1,720			82,513	821,020	18,639	96,338
2014		18	5,700	8,082	17,199		224	55,972	117,859	113,409	181,904
2015	1,147	774	49,971	52,429	6,875	1,664	3,331	214,442	260,268	36,357	82,144
2016	476	1,233	55,504	27,173	18,490	622	5,288	166,260	112,570	121,786	62,269
TOTAL	1,623	2,025	135,793	418,270	44,284	2,286	8,843	519,187	1,340,213	290,191	578,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	669,757	2,092,958	578,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-572,650	-376,237	2,512	
TOTAL LOSSES	97,107	1,716,721	580,885	
EXPECTED LOSSES	1,973,461	1,559,277	421,144	
CREDIBILITY	.05	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.028	.493	.167	.688
INDICATED (POST-TEST)	.026	.464	.157	.647
PRES. ON RATE LEVEL	.490	.387	.105	.982
DERIVED BY FORMULA	.467	.399	.113	.979
UNDERLYING PRES. RATE	.567	.448	.121	1.136
PROPOSED	.467	.399	.113	.979

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.570
IND. RATES				1.57	MINIMUM PREMIUM	745
MAN. RATES	1.91	1.82	1.74	+ 1.57	PRESENT	775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	22,466	2,557	.011							
2013	22,398	84,472	.377				1	1		2
2014	18,753	22,487	.119				1			1
2015	14,187	1,923	.013							
2016	12,317	211,847	1.719				2			2
TOTAL	90,121	323,286	.359				4	1		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,557
2013				16,237	2,926				21,323	18,496	25,490
2014				17,321					3,123		2,043
2015											1,923
2016				124,490					84,980		2,377
TOTAL				158,048	2,926				109,426	18,496	34,390

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,109
2013			2,283	21,161	3,375			6,830	50,735	40,636	29,110
2014		20	6,384	20,998	492		10	2,427	6,387	239	2,676
2015											2,844
2016	2,392	3,912	198,542	112,615	12,759	945	4,644	167,735	130,992	17,462	3,694
TOTAL	2,392	3,932	207,209	154,774	16,626	945	4,654	176,992	188,114	58,337	41,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	396,124	417,851	41,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-363,778	-54,283	344	
TOTAL LOSSES	32,346	363,568	41,777	
EXPECTED LOSSES	1,185,993	218,993	65,789	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.036	.403	.046	.485
INDICATED (POST-TEST)	.034	.380	.043	.457
PRES. ON RATE LEVEL	1.137	.210	.063	1.410
DERIVED BY FORMULA	1.115	.220	.062	1.397
UNDERLYING PRES. RATE	1.316	.243	.073	1.632
PROPOSED	1.115	.220	.062	1.397

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.240
IND. RATES				2.24	MINIMUM PREMIUM	930
MAN. RATES	2.84	2.70	2.50	+ 2.24	PRESENT	985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	16,669	146,031	.876						2	2
2013	17,862	26,250	.146						2	2
2014	18,408	224,231	1.218						1	2
2015	22,069	828,243	3.752			1			1	3
2016	21,225	15,735	.074							
TOTAL	96,233	1,240,490	1.289			1	1		7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					47,895					96,519	1,617
2013					10,459					10,911	4,880
2014				32,113	113,888				9,599	1,533	67,098
2015			148,257		23,788			608,109		45,331	2,758
2016											15,735
TOTAL			148,257	32,113	196,030			608,109	9,599	154,294	92,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					70,022					224,889	1,966
2013			1,101	685	11,680			1,143	1,063	23,683	5,573
2014		115	39,610	54,409	122,423		31	7,937	19,982	4,082	87,898
2015		2,514	102,641	10,473	28,068		23,823	886,810	72,688	103,925	4,080
2016											24,452
TOTAL		2,629	143,352	65,567	232,193		23,854	895,890	93,733	356,579	123,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,065,725	748,072	123,969	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-457,780	-261,556	1,091	
TOTAL LOSSES	607,945	486,516	125,060	
EXPECTED LOSSES	1,720,647	1,105,717	170,332	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.632	.506	.130	1.268
INDICATED (POST-TEST)	.595	.477	.122	1.194
PRES. ON RATE LEVEL	1.545	.992	.153	2.690
DERIVED BY FORMULA	1.526	.956	.151	2.633
UNDERLYING PRES. RATE	1.788	1.149	.177	3.114
PROPOSED	1.526	.956	.151	2.633

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.223
IND. RATES				4.22	MINIMUM PREMIUM	1475
MAN. RATES	5.35	5.09	4.77	+ 4.22	PRESENT	1600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	931									
2013	956	4,138	.432						1	1
2014	1,532	5,666	.369							
2015	1,370	43,795	3.196					1		1
2016	1,028	9,945	.967							
TOTAL	5,817	63,544	1.092						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					3,587					551	
2014											5,666
2015				28,933					13,898		964
2016											9,945
TOTAL				28,933	3,587				13,898	551	16,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			378	234	4,006			58	54	1,197	
2014											7,422
2015	682	421	28,590	30,634	1,971	180	336	22,420	27,588	1,883	1,426
2016											15,455
TOTAL	682	421	28,968	30,868	5,977	180	336	22,478	27,642	3,080	24,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,065	67,567	24,303	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,037	-20,122	80	
TOTAL LOSSES	4,028	47,445	24,383	
EXPECTED LOSSES	182,421	84,695	13,495	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.069	.816	.419	1.304
INDICATED (POST-TEST)	.065	.769	.395	1.229
PRES. ON RATE LEVEL	2.710	1.258	.200	4.168
DERIVED BY FORMULA	2.710	1.253	.202	4.165
UNDERLYING PRES. RATE	3.136	1.456	.232	4.824
PROPOSED	2.710	1.253	.202	4.165

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.680
IND. RATES				6.68	MINIMUM PREMIUM	2000
MAN. RATES	8.25	7.85	7.39	+ 6.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	68,288	70,637	.103						3	3
2013	69,181	214,393	.309					2	1	3
2014	79,222	2,467,036	3.114			1		3	2	6
2015	83,977	190,034	.226					4	1	5
2016	78,518	330,253	.420						9	9
TOTAL	379,186	3,272,353	.863			1		9	16	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					27,799					24,597	18,241
2013				57,457	944				61,358	2,420	92,214
2014			521,699	96,830	7,571			1,641,898	146,170	15,994	36,874
2015				67,757	3,204				55,408	7,202	56,463
2016					179,383					146,120	4,750
TOTAL			521,699	222,044	218,901			1,641,898	262,936	196,333	208,542

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					40,642					57,311	22,181
2013			7,094	74,267	1,436			14,330	141,042	6,669	105,308
2014		3,289	178,201	121,195	11,658		24,395	1,178,042	335,758	49,773	48,305
2015	1,600	1,052	68,877	72,691	8,157	717	1,510	94,558	113,528	22,221	83,509
2016	1,961	6,366	272,600	124,811	120,729	834	7,209	225,985	152,493	168,708	7,382
TOTAL	3,561	10,707	526,772	392,964	182,622	1,551	33,114	1,512,915	742,821	304,682	266,685

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,088,620	1,623,089	266,685	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,116,148	-393,662	1,464	
TOTAL LOSSES	972,472	1,229,427	268,149	
EXPECTED LOSSES	4,144,503	1,660,834	235,096	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.256	.324	.071	.651
INDICATED (POST-TEST)	.241	.305	.067	.613
PRES. ON RATE LEVEL	.944	.378	.054	1.376
DERIVED BY FORMULA	.902	.366	.056	1.324
UNDERLYING PRES. RATE	1.093	.438	.062	1.593
PROPOSED	.902	.366	.056	1.324

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.123
IND. RATES				2.12	MINIMUM PREMIUM	900
MAN. RATES	2.86	2.72	2.44	+ 2.12	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	387									
2013	289									
2014	176									
2015	682	158	.023							
2016	1,072									
TOTAL	2,606	158	.006							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											158
TOTAL											158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											234
TOTAL											234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,332	-2,217	19	
TOTAL LOSSES			253	
EXPECTED LOSSES	30,100	10,294	2,136	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.010	.010
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	.998	.341	.071	1.410
DERIVED BY FORMULA	.998	.338	.070	1.406
UNDERLYING PRES. RATE	1.155	.395	.082	1.632
PROPOSED	.998	.338	.070	1.406

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.255
IND. RATES				2.26	MINIMUM PREMIUM	935
MAN. RATES	2.84	2.70	2.50	+ 2.26	PRESENT	985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	19,842	1,794,482	9.043			2	3	5	10
2013	20,256	815,327	4.025			2	5		7
2014	24,407	8,162,615	33.443		1	1	1	2	5
2015	31,391	1,477,634	4.707			5	2	3	10
2016	34,016	423,876	1.246					9	9
TOTAL	129,912	12,673,934	9.756		1	10	11	19	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			414,911	26,043	497,117			501,632	32,453	305,089	17,237
2013			395,689	80,905				232,577	91,716		14,440
2014		559,048	124,833	65,555	841		5,965,102	1,342,024	33,886	4,065	67,261
2015			658,048	10,265	53,998			573,302	7,609	121,040	53,372
2016					123,539					268,722	31,615
TOTAL		559,048	1,593,481	182,768	675,495		5,965,102	2,649,535	165,664	698,916	183,925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			661,059	32,840	726,785			1,668,104	67,308	710,858	20,960
2013		2,964	669,956	108,038	3,069		4,878	837,583	224,748	4,200	16,490
2014		107,471	79,864	80,681	3,087		1,494,234	1,455,528	114,945	16,421	88,112
2015	242	26,140	1,115,553	68,327	82,134	98	59,309	2,211,942	199,274	276,279	78,937
2016	1,348	4,375	187,733	85,952	83,145	1,526	13,290	415,609	280,444	310,280	49,130
TOTAL	1,590	140,950	2,714,165	375,838	898,220	1,624	1,571,711	6,588,766	886,719	1,318,038	253,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,018,806	3,478,815	253,629	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,963,998	-780,806	2,364	
TOTAL LOSSES	9,054,808	2,698,009	255,993	
EXPECTED LOSSES	7,860,975	3,384,208	341,667	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.970	2.077	.197	9.244
INDICATED (POST-TEST)	6.566	1.957	.186	8.709
PRES. ON RATE LEVEL	5.228	2.251	.227	7.706
DERIVED BY FORMULA	5.268	2.227	.224	7.719
UNDERLYING PRES. RATE	6.051	2.605	.263	8.919
PROPOSED	5.268	2.227	.224	7.719

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	11.387
IND. RATES				11.39	MINIMUM PREMIUM	2000
MAN. RATES	14.58	13.87	12.98	+ 11.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,260	58,951	1.383						2	2
2013	4,609	146,731	3.183					2	1	3
2014	5,256	21,879	.416						3	3
2015	5,372	706,790	13.156				2	1	1	4
2016	6,812	902,133	13.243				1		2	3
TOTAL	26,309	1,836,484	6.980				3	3	9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					18,732					39,014	1,205
2013				72,026	7,122				62,025	5,558	
2014					6,357					13,067	2,455
2015			303,308	39,122	396			324,492	33,749	473	5,250
2016			164,075		15,462			639,252		74,822	8,522
TOTAL			467,383	111,148	48,069			963,744	95,774	132,934	17,432

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					27,386					90,903	1,465
2013			9,518	93,486	8,432			14,810	142,880	13,495	
2014		3	1,551	864	6,782		17	4,066	2,995	28,539	3,216
2015	923	12,029	531,304	60,553	13,106	436	31,751	1,214,770	135,635	20,921	7,765
2016	242	3,984	168,695	20,044	14,671	627	42,248	1,200,452	178,032	113,033	13,243
TOTAL	1,165	16,016	711,068	174,947	70,377	1,063	74,016	2,434,098	459,542	266,891	25,689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,237,426	971,757	25,689	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-374,810	-91,530	201	
TOTAL LOSSES	2,862,616	880,227	25,890	
EXPECTED LOSSES	1,449,362	393,584	29,729	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.881	3.346	.098	14.325
INDICATED (POST-TEST)	10.250	3.152	.092	13.494
PRES. ON RATE LEVEL	4.760	1.293	.097	6.150
DERIVED BY FORMULA	4.815	1.349	.097	6.261
UNDERLYING PRES. RATE	5.509	1.496	.113	7.118
PROPOSED	4.815	1.349	.097	6.261

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.236
IND. RATES				9.24	MINIMUM PREMIUM	2000
MAN. RATES	11.87	11.29	10.36	+ 9.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	343									
2013	373									
2014	538	22,187	4.123						1	1
2015	146									
2016	601									
TOTAL	2,001	22,187	1.109						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014					6,653					15,534	
TOTAL					6,653					15,534	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014		6	1,622	905	7,098		17	4,832	3,561	33,930	
TOTAL		6	1,622	905	7,098		17	4,832	3,561	33,930	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,477	45,494		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,079	-13,821	33	
TOTAL LOSSES		31,673	33	
EXPECTED LOSSES	93,867	60,230	4,562	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.583	.002	1.585
INDICATED (POST-TEST)	.000	1.491	.002	1.493
PRES. ON RATE LEVEL	4.053	2.601	.197	6.851
DERIVED BY FORMULA	4.053	2.601	.195	6.849
UNDERLYING PRES. RATE	4.691	3.010	.228	7.929
PROPOSED	4.053	2.601	.195	6.849

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.103
IND. RATES				10.10	MINIMUM PREMIUM	2000
MAN. RATES	12.81	12.19	11.54	+ 10.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,085	17,939	.860						1	1
2013	1,457	741	.050							
2014	2,241	57,960	2.586				1			1
2015	1,990									
2016	2,325	15,007	.645						1	1
TOTAL	10,098	91,647	.908						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					5,261					12,678	
2013											741
2014				12,836					45,124		
2016					3,724					11,283	
TOTAL				12,836	8,985				45,124	23,961	741

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					7,692					29,540	
2013											846
2014		17	4,731	15,560	363		142	35,047	92,279	3,444	
2016	40	132	5,659	2,591	2,506	63	558	17,452	11,773	13,029	
TOTAL	40	149	10,390	18,151	10,561	63	700	52,499	104,052	46,013	846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	63,841	178,777	846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,507	-40,126	62	
TOTAL LOSSES		138,651	908	
EXPECTED LOSSES	334,042	173,889	9,694	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.373	.009	1.382
INDICATED (POST-TEST)	.000	1.293	.008	1.301
PRES. ON RATE LEVEL	2.858	1.488	.083	4.429
DERIVED BY FORMULA	2.858	1.486	.082	4.426
UNDERLYING PRES. RATE	3.308	1.722	.096	5.126
PROPOSED	2.858	1.486	.082	4.426

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.529
IND. RATES				6.53	MINIMUM PREMIUM	2000
MAN. RATES	9.52	9.06	7.46	+ 6.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	44,516	816,773	1.834			1	5	12	18
2013	39,836	1,531,116	3.843			2	1	6	9
2014	42,720	973,502	2.278			2	2	5	9
2015	45,878	431,061	.939			1	1	13	15
2016	45,130	899,779	1.993			3	1	11	15
TOTAL	218,080	4,652,231	2.133			9	10	47	66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			140,500	163,815	49,114			150,500	148,358	122,217	42,269
2013			503,700	55,630	23,266			818,500	32,779	76,265	20,976
2014			610,450	78,731	25,714			147,756	45,510	16,345	48,996
2015			109,765	62,058	47,577			50,000	58,654	92,932	10,075
2016			362,900	30,000	137,708			167,100	20,000	132,237	49,834
TOTAL			1,727,315	390,234	283,379			1,333,856	305,301	439,996	172,150

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			231,123	206,570	71,805			521,031	307,694	284,766	51,399
2013		2,309	523,473	76,134	28,324		9,202	1,556,301	109,585	170,217	23,955
2014		22,451	1,026,941	118,548	35,540		13,126	614,885	114,808	41,171	64,185
2015	1,464	6,381	285,867	87,399	60,763	758	9,176	372,021	174,591	200,567	14,901
2016	2,394	20,671	883,471	163,012	114,167	1,083	27,267	797,032	219,786	170,383	77,442
TOTAL	3,858	51,812	2,950,875	651,663	310,599	1,841	58,771	3,861,270	926,464	867,104	231,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,928,427	2,755,830	231,882			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,778,291	-902,365	1,160			
TOTAL LOSSES	5,150,136	1,853,465	233,042			
EXPECTED LOSSES	6,533,677	3,812,038	187,549			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.362	.850	.107	3.319		
INDICATED (POST-TEST)	2.225	.801	.101	3.127		
PRES. ON RATE LEVEL	2.589	1.510	.074	4.173		
DERIVED BY FORMULA	2.574	1.432	.077	4.083		
UNDERLYING PRES. RATE	2.996	1.748	.086	4.830		
PROPOSED	2.574	1.432	.077	4.083		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.023
IND. RATES				6.02	MINIMUM PREMIUM	1970
MAN. RATES	8.27	7.87	7.03	+ 6.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	50,923	425,455	.835			1	3	11	15
2013	52,508	988,603	1.882			2	7	7	16
2014	61,295	1,741,361	2.840	1		3	9	16	29
2015	69,163	213,445	.308				1	9	10
2016	82,496	8,026,876	9.730			3	2	23	28
TOTAL	316,385	11,395,740	3.602	1		9	22	66	98

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			70,653	51,102	26,993			41,429	84,260	101,083	49,935
2013			280,347	159,491	25,656			178,078	189,217	52,155	103,659
2014	150,000		491,002	248,423	82,758	1,500		218,483	294,207	114,791	140,197
2015				3,000	19,277				11,042	93,919	86,207
2016			1,334,066	73,207	235,625			5,857,193	81,419	341,778	103,588
TOTAL	150,000		2,176,068	535,223	390,309	1,500		6,295,183	660,145	703,726	483,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			116,224	64,439	39,464			143,427	174,755	235,524	60,721
2013		2,099	489,803	210,173	31,505		3,733	674,077	450,239	119,165	118,379
2014	244,335	18,321	909,364	328,185	100,070	3,652	20,226	1,113,617	654,531	276,135	183,658
2015	70	416	14,491	8,893	21,499	144	2,446	85,595	68,149	193,343	127,500
2016	4,336	27,638	1,190,783	275,955	187,110	3,262	100,136	2,906,353	686,444	465,787	160,976
TOTAL	248,741	48,474	2,720,665	887,645	379,648	7,058	126,541	4,923,069	2,034,118	1,289,954	651,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,074,548	4,591,365	651,234			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,560,799	-1,013,297	2,472			
TOTAL LOSSES	5,513,749	3,578,068	653,706			
EXPECTED LOSSES	10,045,223	4,375,605	360,678			
CREDIBILITY	.05	.15	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.743	1.131	.207	3.081		
INDICATED (POST-TEST)	1.642	1.065	.195	2.902		
PRES. ON RATE LEVEL	2.743	1.195	.099	4.037		
DERIVED BY FORMULA	2.688	1.176	.113	3.977		
UNDERLYING PRES. RATE	3.175	1.383	.114	4.672		
PROPOSED	2.688	1.176	.113	3.977		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.866
IND. RATES				5.87	MINIMUM PREMIUM	1930
MAN. RATES	7.87	7.49	6.80	+ 5.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	431									
2013	531									
2014	355									
2015	860	102,572	11.926					1		1
2016	864									
TOTAL	3,041	102,572	3.373					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015			79,340					23,232			
TOTAL			79,340					23,232			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015		3,295	141,725	5,471	2,878		2,608	97,741	5,764	1,295	
TOTAL		3,295	141,725	5,471	2,878		2,608	97,741	5,764	1,295	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	245,369	15,408		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,733	-17,379	37	
TOTAL LOSSES	190,636		37	
EXPECTED LOSSES	224,214	75,022	5,200	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.269	.000	.001	6.270
INDICATED (POST-TEST)	5.905	.000	.001	5.906
PRES. ON RATE LEVEL	6.370	2.132	.148	8.650
DERIVED BY FORMULA	6.370	2.111	.147	8.628
UNDERLYING PRES. RATE	7.373	2.467	.171	10.011
PROPOSED	6.370	2.111	.147	8.628

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	12.728
IND. RATES				12.73	MINIMUM PREMIUM	2000
MAN. RATES	16.04	15.26	14.57	+ 12.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012												
2013												
2014												
2015												
2016												
TOTAL												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES				
EXPECTED LOSSES				
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	5.559	3.116	.277	8.952
DERIVED BY FORMULA	5.559	3.116	.277	8.952
UNDERLYING PRES. RATE	6.434	3.606	.321	10.361
PROPOSED	5.559	3.116	.277	8.952

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	13.205
IND. RATES				13.21	MINIMUM PREMIUM	2000
MAN. RATES	17.08	16.25	15.08	+ 13.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	12,244	39,747	.324						5	5
2013	10,229	533,837	5.218	1					5	6
2014	10,678	253,032	2.369					3		3
2015	12,003	166,856	1.390			1			2	3
2016	13,815	231,573	1.676					1	6	7
TOTAL	58,969	1,225,045	2.077	1		1		4	18	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					14,399					11,620	13,728
2013	461,435				28,570					32,438	11,394
2014				117,858					131,414		3,760
2015			95,533		3,211			52,784		5,630	9,698
2016				32,890	48,579				42,604	93,534	13,966
TOTAL	461,435		95,533	150,748	94,759			52,784	174,018	143,222	52,546

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					21,051					27,075	16,693
2013	822,158		3,006	1,872	31,904			3,399	3,156	70,404	13,012
2014		140	43,433	142,877	3,345		414	102,065	268,745	10,027	4,926
2015		4,031	172,570	7,542	7,015		6,048	226,145	15,867	14,450	14,343
2016	1,162	2,760	126,274	63,553	36,072	1,014	6,948	228,759	163,284	116,752	21,703
TOTAL	823,320	6,931	345,283	215,844	99,387	1,014	13,410	560,368	451,052	238,708	70,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,750,326	1,004,991	70,677	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-447,314	-146,750	425	
TOTAL LOSSES	1,303,012	858,241	71,102	
EXPECTED LOSSES	1,680,618	628,021	65,456	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.210	1.455	.121	3.786
INDICATED (POST-TEST)	2.082	1.371	.114	3.567
PRES. ON RATE LEVEL	2.462	.920	.096	3.478
DERIVED BY FORMULA	2.454	.943	.097	3.494
UNDERLYING PRES. RATE	2.850	1.065	.111	4.026
PROPOSED	2.454	.943	.097	3.494

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.154
IND. RATES				5.15	MINIMUM PREMIUM	1730
MAN. RATES	7.10	6.75	5.86	+ 5.15	PRESENT	1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,993	2,454	.081							
2013	4,983	82,372	1.653						2	2
2014	3,535	143,122	4.048						1	3
2015	3,917	1,001	.025							
2016	3,479	95,824	2.754						1	1
TOTAL	18,907	324,773	1.718						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,454
2013					44,857					36,098	1,417
2014				86,607	7,943				23,980	24,472	120
2015											1,001
2016					45,656					34,454	15,714
TOTAL				86,607	98,456				23,980	95,024	20,706

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,984
2013			4,721	2,936	50,093			3,780	3,514	78,347	1,618
2014		113	33,853	106,070	10,934		101	26,238	54,648	55,283	157
2015											1,480
2016	501	1,620	69,384	31,766	30,729	195	1,702	53,286	35,954	39,783	24,420
TOTAL	501	1,733	107,958	140,772	91,756	195	1,803	83,304	94,116	173,413	30,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	195,494	500,057	30,659	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-209,614	-82,170	211	
TOTAL LOSSES		417,887	30,870	
EXPECTED LOSSES	724,895	332,007	35,734	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.210	.163	2.373
INDICATED (POST-TEST)	.000	2.082	.154	2.236
PRES. ON RATE LEVEL	3.313	1.517	.163	4.993
DERIVED BY FORMULA	3.280	1.528	.163	4.971
UNDERLYING PRES. RATE	3.834	1.756	.189	5.779
PROPOSED	3.280	1.528	.163	4.971

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.333
IND. RATES				7.33	MINIMUM PREMIUM	2000
MAN. RATES	9.54	9.08	8.41	+ 7.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,176	660	.030							
2013	2,625									
2014	3,026	8,543	.282							
2015	3,702	56,219	1.518						1	1
2016	4,289	140,293	3.270						1	2
TOTAL	15,818	205,715	1.301						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											660
2014											8,543
2015					6,523					48,516	1,180
2016				40,300	24,777				35,881	38,632	703
TOTAL				40,300	31,300				35,881	87,148	11,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											803
2014											11,191
2015		125	3,901	1,936	7,202		1,126	35,010	23,885	99,103	1,745
2016	1,045	2,142	101,925	53,694	20,806	618	3,869	130,570	95,624	51,974	1,092
TOTAL	1,045	2,267	105,826	55,630	28,008	618	4,995	165,580	119,509	151,077	14,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	280,331	354,224	14,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-335,183	-121,057	422	
TOTAL LOSSES		233,167	15,253	
EXPECTED LOSSES	1,342,158	523,577	60,109	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.474	.096	1.570
INDICATED (POST-TEST)	.000	1.389	.090	1.479
PRES. ON RATE LEVEL	7.331	2.860	.328	10.519
DERIVED BY FORMULA	7.258	2.831	.323	10.412
UNDERLYING PRES. RATE	8.485	3.310	.380	12.175
PROPOSED	7.258	2.831	.323	10.412

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	15.359
IND. RATES				15.36	MINIMUM PREMIUM	2000
MAN. RATES	19.58	18.63	17.72	+ 15.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	18,073	559,401	3.095			3			6	9
2013	15,497	1,484,511	9.579			3	3			6
2014	15,380	253,404	1.647			1	1		6	8
2015	14,550	375,805	2.582			1	1		5	7
2016	14,767	330,479	2.237					1	3	4
TOTAL	78,267	3,003,600	3.838			8	6		20	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			277,925		7,947			234,621		21,785	17,123
2013			873,413	57,486				409,164	81,235		63,213
2014			114,486	40,600	38,722			6,864	20,256	24,591	7,885
2015			97,950	8,000	52,819			102,299	9,307	97,385	8,045
2016				24,480	134,347				26,300	105,737	39,615
TOTAL			1,363,774	130,566	233,835			752,948	137,098	249,498	135,881

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			457,187		11,619			812,258		50,759	20,822
2013		6,537	1,464,074	82,077	5,976		8,582	1,455,154	211,538	5,543	72,189
2014		4,264	210,383	58,161	43,566		695	50,065	47,890	55,356	10,329
2015	188	5,201	214,479	30,899	62,435	118	13,968	515,682	91,800	205,904	11,899
2016	1,942	5,534	243,195	115,612	92,926	898	6,668	215,453	150,882	127,488	61,562
TOTAL	2,130	21,536	2,589,318	286,749	216,522	1,016	29,913	3,048,612	502,110	445,050	176,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,692,525	1,450,431	176,801	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-891,171	-407,893	708	
TOTAL LOSSES	4,801,354	1,042,538	177,509	
EXPECTED LOSSES	3,149,464	1,705,439	119,749	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.135	1.332	.227	7.694
INDICATED (POST-TEST)	5.779	1.255	.214	7.248
PRES. ON RATE LEVEL	3.477	1.883	.132	5.492
DERIVED BY FORMULA	3.523	1.845	.137	5.505
UNDERLYING PRES. RATE	4.024	2.179	.153	6.356
PROPOSED	3.523	1.845	.137	5.505

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.120
IND. RATES				8.12	MINIMUM PREMIUM	2000
MAN. RATES	10.51	10.00	9.25	+ 8.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,323	560,425	10.528			2			3	5
2013	5,112	284,188	5.559			1	1			2
2014	4,892	263,659	5.389			1	1		1	3
2015	6,092	283,068	4.646			1	2		1	4
2016	4,412	38,159	.864				1			1
TOTAL	25,831	1,429,499	5.534			5	5		5	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			273,832		2,728			246,688		31,774	5,403
2013			227,421	29,639				9,850	551		16,727
2014			75,992	40,023	1,352			23,147	112,516	964	9,665
2015			137,781	15,133	7,476			81,862	34,530	1,488	4,798
2016				7,476					25,655		5,028
TOTAL			715,026	92,271	11,556			361,547	173,252	34,226	41,621

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			450,454		3,988			854,034		74,034	6,570
2013		1,702	383,005	40,319	1,653		206	34,707	1,869	100	19,102
2014		2,828	138,527	51,143	3,307		2,384	177,687	233,131	11,003	12,661
2015	357	6,088	265,548	27,744	14,290	446	10,057	401,178	89,582	12,281	7,096
2016	143	234	11,924	6,764	768	287	1,399	50,637	39,544	5,271	7,814
TOTAL	500	10,852	1,249,458	125,970	24,006	733	14,046	1,518,243	364,126	102,689	53,243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,793,832	616,791	53,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-281,656	-120,914	255	
TOTAL LOSSES	2,512,176	495,877	53,498	
EXPECTED LOSSES	1,007,925	501,380	43,653	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.725	1.920	.207	11.852
INDICATED (POST-TEST)	9.161	1.809	.195	11.165
PRES. ON RATE LEVEL	3.371	1.677	.146	5.194
DERIVED BY FORMULA	3.429	1.681	.147	5.257
UNDERLYING PRES. RATE	3.902	1.941	.169	6.012
PROPOSED	3.429	1.681	.147	5.257

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.755
IND. RATES				7.76	MINIMUM PREMIUM	2000
MAN. RATES	9.74	9.27	8.75	+ 7.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,346	343,840	7.911				2	4		6
2013	5,471	589,971	10.783			1	1	2		4
2014	5,221	220,284	4.219				4	3		7
2015	8,630	384,607	4.456			1	2			3
2016	10,097	194,436	1.925					5		5
TOTAL	33,765	1,733,138	5.133			2	9	14		25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				67,703	38,463				201,919	8,528	27,227
2013			284,658	36,842	827			193,610	32,791	905	40,338
2014				62,915	5,473				119,055	4,551	28,290
2015			111,375	64,635				66,450	64,127		78,020
2016					79,382					68,817	46,237
TOTAL			396,033	232,095	124,145			260,060	417,892	82,801	220,112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				85,374	56,232				418,780	19,870	33,108
2013		2,070	466,012	50,114	2,937		3,943	668,115	86,887	4,405	46,066
2014		85	24,523	77,017	7,626		382	93,879	244,506	19,028	37,060
2015	1,525	5,573	262,823	76,119	8,442	830	9,002	383,003	143,784	12,399	115,392
2016	869	2,816	120,637	55,232	53,431	395	3,403	106,425	71,817	79,454	71,852
TOTAL	2,394	10,544	873,995	343,856	128,668	1,225	16,730	1,251,422	965,774	135,156	303,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,156,310	1,573,454	303,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-363,386	-262,693	623	
TOTAL LOSSES	1,792,924	1,310,761	304,101	
EXPECTED LOSSES	1,508,958	1,146,659	84,414	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.310	3.882	.901	10.093
INDICATED (POST-TEST)	5.002	3.657	.849	9.508
PRES. ON RATE LEVEL	3.861	2.934	.216	7.011
DERIVED BY FORMULA	3.872	2.956	.235	7.063
UNDERLYING PRES. RATE	4.469	3.396	.250	8.115
PROPOSED	3.872	2.956	.235	7.063

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.419
IND. RATES				10.42	MINIMUM PREMIUM	2000
MAN. RATES	13.05	12.42	11.81	+ 10.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	11,581	278,787	2.407			1	1	2	4
2013	12,131	60,666	.500				2	3	5
2014	12,907	510,979	3.958			1	1	3	5
2015	12,168	358,420	2.945				3	2	5
2016	14,790	196,225	1.326				1	5	6
TOTAL	63,577	1,405,077	2.210			2	8	15	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			159,587	737	9,191			70,932	1,841	9,300	27,199
2013				15,861	7,437				26,048	5,208	6,112
2014			252,465	697	10,500			204,718	733	38,973	2,893
2015				103,426	2,947				210,612	6,062	35,373
2016				20,000	41,634				10,000	122,629	1,962
TOTAL			412,052	140,721	71,709			275,650	249,234	182,172	73,539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			262,521	929	13,437			245,567	3,818	21,669	33,074
2013			2,714	20,969	8,410			6,517	60,281	11,905	6,980
2014		9,217	411,749	10,358	13,642		17,957	806,285	35,281	87,940	3,790
2015	2,437	1,569	103,972	110,383	10,301	2,717	5,236	344,054	421,058	40,936	52,317
2016	840	2,106	95,162	47,057	30,070	810	6,604	209,402	143,387	143,643	3,049
TOTAL	3,277	12,892	876,118	189,696	75,860	3,527	29,797	1,611,825	663,825	306,093	99,210

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,537,436	1,235,474	99,210	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-548,068	-266,840	733	
TOTAL LOSSES	1,989,368	968,634	99,943	
EXPECTED LOSSES	2,035,100	1,131,671	113,803	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.129	1.524	.157	4.810
INDICATED (POST-TEST)	2.948	1.436	.148	4.532
PRES. ON RATE LEVEL	2.766	1.538	.154	4.458
DERIVED BY FORMULA	2.770	1.533	.154	4.457
UNDERLYING PRES. RATE	3.201	1.780	.179	5.160
PROPOSED	2.771	1.533	.154	4.458

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.576
IND. RATES				6.58	MINIMUM PREMIUM	2000
MAN. RATES	8.53	8.12	7.51	+ 6.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,318	58,605	1.102						1	1
2013	5,885	37,938	.644					1	1	2
2014	6,054	59,560	.983						3	3
2015	5,948	70,133	1.179					2	1	3
2016	6,110	31,419	.514						2	2
TOTAL	29,315	257,655	.879						3	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					16,402					39,489	2,714
2013				1,236	755				455	7,619	27,873
2014					24,515					29,822	5,223
2015				36,626	3,450				16,571	3,000	10,486
2016					9,403					20,665	1,351
TOTAL				37,862	54,525					17,026	47,647

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					23,980					92,009	3,300
2013			230	1,646	851			905	1,785	16,547	31,831
2014		17	5,978	3,332	26,156		31	9,278	6,835	65,141	6,842
2015	864	603	38,258	39,805	6,309	215	472	28,893	34,368	8,373	15,509
2016	103	330	14,287	6,543	6,327	115	1,021	31,959	21,571	23,862	2,099
TOTAL	967	950	58,753	51,326	63,623	330	1,524	71,035	64,559	205,932	59,581

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	133,559	385,440	59,581	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,183	-83,625	160	
TOTAL LOSSES		301,815	59,741	
EXPECTED LOSSES	685,385	350,315	25,798	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.030	.204	1.234
INDICATED (POST-TEST)	.000	.970	.192	1.162
PRES. ON RATE LEVEL	2.020	1.033	.076	3.129
DERIVED BY FORMULA	2.000	1.031	.079	3.110
UNDERLYING PRES. RATE	2.338	1.195	.088	3.621
PROPOSED	2.000	1.031	.079	3.110

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.587
IND. RATES				4.59	MINIMUM PREMIUM	1575
MAN. RATES	5.50	5.23	5.27	+ 4.59	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	29,682	1,383,812	4.662			4	4	11	19
2013	32,826	974,579	2.968			3	1	12	16
2014	34,523	586,600	1.699			1	4	4	9
2015	31,157	498,886	1.601			1	3	6	10
2016	29,403	392,470	1.334				2	7	9
TOTAL	157,591	3,836,347	2.434			9	14	40	63

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			684,056	78,190	60,537			408,834	40,406	99,223	12,566
2013			346,110	36,371	53,738			254,604	71,698	193,758	18,300
2014			122,561	160,853	54,455			52,372	69,922	93,514	32,923
2015			129,891	105,814	16,492			82,393	114,568	36,356	13,372
2016				52,738	92,794				73,331	127,586	46,021
TOTAL			1,282,618	433,966	278,016			798,203	369,925	550,437	123,182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,125,272	98,598	88,504			1,415,384	83,803	231,190	15,280
2013		2,589	587,484	53,595	62,469		5,339	930,636	199,034	424,473	20,899
2014		4,718	271,658	206,339	63,844		4,922	287,001	170,790	210,306	43,129
2015	2,498	7,261	346,468	125,887	30,138	1,480	12,859	557,678	265,768	94,393	19,777
2016	2,029	4,944	225,125	112,268	67,853	1,539	10,308	342,065	246,188	162,387	71,517
TOTAL	4,527	19,512	2,556,007	596,687	312,808	3,019	33,428	3,532,764	965,583	1,122,749	170,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,149,257	2,997,827	170,602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,516,355	-777,710	1,403	
TOTAL LOSSES	4,632,902	2,220,117	172,005	
EXPECTED LOSSES	5,392,765	3,227,462	236,388	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.940	1.409	.109	4.458
INDICATED (POST-TEST)	2.769	1.327	.103	4.199
PRES. ON RATE LEVEL	2.957	1.769	.130	4.856
DERIVED BY FORMULA	2.951	1.729	.127	4.807
UNDERLYING PRES. RATE	3.422	2.048	.150	5.620
PROPOSED	2.951	1.729	.127	4.807

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.091
IND. RATES				7.09	MINIMUM PREMIUM	2000
MAN. RATES	9.38	8.92	8.18	+ 7.09	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	30,158	1,716,190	5,690			3	7	11	21
2013	31,993	1,768,403	5,527			4	9	14	27
2014	32,889	1,646,912	5,007			3	5	10	18
2015	34,050	3,095,211	9,090			6	8	24	38
2016	38,615	2,651,237	6,865			3	9	14	26
TOTAL	167,705	10,877,953	6,486			19	38	73	130

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			457,876	282,066	43,476			352,192	426,836	97,251	56,493
2013			528,884	274,117	40,770			498,689	259,444	76,321	90,178
2014			425,628	217,168	64,867			599,955	169,064	148,631	21,599
2015			752,460	311,651	296,039			533,582	489,528	671,205	40,746
2016			525,214	246,590	212,217			1,208,503	229,661	190,963	38,089
TOTAL			2,690,062	1,331,592	657,369			3,192,921	1,574,533	1,184,371	247,105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			753,206	355,686	63,563			1,219,289	885,257	226,596	68,695
2013		3,960	919,973	361,429	50,742		10,459	1,818,340	633,428	176,106	102,983
2014		13,096	663,573	283,314	78,742		35,232	1,707,891	427,713	342,877	28,295
2015	7,357	41,499	1,829,228	469,706	375,473	6,318	87,287	3,518,846	1,434,580	1,467,219	60,263
2016	7,355	29,639	1,321,465	409,454	185,890	3,989	87,535	2,593,178	723,254	312,975	59,190
TOTAL	14,712	88,194	5,487,445	1,879,589	754,410	10,307	220,513	10,857,544	4,104,232	2,525,773	319,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,678,715	9,264,004	319,426	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,276,985	-1,299,873	2,151	
TOTAL LOSSES	14,401,730	7,964,131	321,577	
EXPECTED LOSSES	8,484,197	5,505,755	333,733	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.588	4.749	.192	13.529
INDICATED (POST-TEST)	8.090	4.474	.181	12.745
PRES. ON RATE LEVEL	4.371	2.837	.171	7.379
DERIVED BY FORMULA	4.483	3.001	.172	7.656
UNDERLYING PRES. RATE	5.059	3.283	.199	8.541
PROPOSED	4.483	3.001	.172	7.656

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	11.294
IND. RATES				11.29	MINIMUM PREMIUM	2000
MAN. RATES	13.35	12.70	12.43	+ 11.29	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	21,914	448,668	2.047			1	3	7	11
2013	19,298	1,035,814	5.367			2	5	1	8
2014	19,105	235,561	1.232				3		3
2015	16,641	840,092	5.048			2	1	2	5
2016	19,187	369,014	1.923				2	4	6
TOTAL	96,145	2,929,149	3.047			5	14	14	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			108,829	80,292	37,015			57,374	99,386	64,686	1,086
2013			371,328	186,998	2,526			249,941	213,129	8,049	3,843
2014				76,427					148,021		11,113
2015			343,396	40,681	32,880			413,812	1,943	4,824	2,556
2016				54,286	101,829				61,508	138,909	12,482
TOTAL			823,553	438,684	174,250			721,127	523,987	216,468	31,080

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			179,024	101,248	54,115			198,629	206,127	150,719	1,321
2013		2,780	642,498	244,999	6,438		5,243	927,236	505,221	24,632	4,389
2014		92	28,166	92,653	2,169		464	114,969	302,703	11,296	14,558
2015	960	13,576	590,845	73,327	49,872	26	34,505	1,294,902	82,207	27,201	3,780
2016	2,161	5,322	241,323	119,955	74,097	1,478	10,228	336,254	239,774	173,023	19,397
TOTAL	3,121	21,770	1,681,856	632,182	186,691	1,504	50,440	2,871,990	1,336,032	386,871	43,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,630,681	2,541,776	43,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,262,056	-495,036	508	
TOTAL LOSSES	3,368,625	2,046,740	43,953	
EXPECTED LOSSES	4,466,896	2,074,809	84,607	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.504	2.129	.046	5.679
INDICATED (POST-TEST)	3.301	2.006	.043	5.350
PRES. ON RATE LEVEL	4.014	1.865	.076	5.955
DERIVED BY FORMULA	4.000	1.875	.074	5.949
UNDERLYING PRES. RATE	4.646	2.158	.088	6.892
PROPOSED	4.000	1.875	.074	5.949

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.775
IND. RATES				8.78	MINIMUM PREMIUM	2000
MAN. RATES	11.40	10.85	10.03	+ 8.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	15,138	78,954	.521				1	1	2
2013	15,577	156,820	1.006					4	4
2014	12,135	88,056	.725				1		1
2015	11,174	19,244	.172					3	3
2016	25,822	453,657	1.756				1	4	5
TOTAL	79,846	796,731	.998				3	12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				7,500	17,784				1,048	17,740	34,882
2013					52,863					86,792	17,165
2014				38,005					27,197		22,854
2015					3,419					1,940	13,885
2016				6,128	171,083				23,279	240,675	12,492
TOTAL				51,633	245,149				51,524	347,147	101,278

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				9,458	26,000				2,174	41,334	42,417
2013			5,567	3,461	59,034			9,096	8,452	188,373	19,602
2014		45	14,007	46,072	1,079		85	21,123	55,618	2,076	29,939
2015		67	2,048	1,018	3,773		47	1,403	953	3,964	20,536
2016	1,988	6,261	269,757	124,574	115,773	1,633	13,163	418,184	287,050	282,675	19,413
TOTAL	1,988	6,373	291,379	184,583	205,659	1,633	13,295	449,806	354,247	518,422	131,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	764,474	1,262,911	131,907	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-803,722	-242,309	889	
TOTAL LOSSES		1,020,602	132,796	
EXPECTED LOSSES	3,106,808	1,057,160	120,567	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.278	.166	1.444
INDICATED (POST-TEST)	.000	1.204	.156	1.360
PRES. ON RATE LEVEL	3.362	1.144	.130	4.636
DERIVED BY FORMULA	3.295	1.148	.132	4.575
UNDERLYING PRES. RATE	3.891	1.324	.151	5.366
PROPOSED	3.295	1.148	.132	4.575

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.749
IND. RATES				6.75	MINIMUM PREMIUM	2000
MAN. RATES	9.06	8.62	7.81	+ 6.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	7,734	1,123,897	14.531			3	2	1	6
2013	7,307	297,677	4.073			1	1		2
2014	6,994	38,216	.546					3	3
2015	10,282	3,458	.033						
2016	8,143	192,078	2.358				1	3	4
TOTAL	40,460	1,655,326	4.091			4	4	7	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			520,886	65,329	3,870			458,909	42,673	6,692	25,538
2013			222,641	75				58,807			16,154
2014					24,200					12,110	1,906
2015											3,458
2016				51,413	38,579				27,287	72,807	1,992
TOTAL			743,527	116,817	66,649			517,716	69,960	91,609	49,048

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			856,857	82,379	5,658			1,588,743	88,504	15,592	31,054
2013		1,668	371,430	2,094	1,426		1,232	206,463	3,610	527	18,448
2014		14	5,904	3,292	25,819		10	3,758	2,775	26,453	2,497
2015											5,114
2016	1,409	2,985	140,623	73,351	31,236	717	5,086	166,470	118,039	89,670	3,096
TOTAL	1,409	4,667	1,374,814	161,116	64,139	717	6,328	1,965,434	212,928	132,242	60,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,353,369	570,425	60,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,259,929	-216,927	476	
TOTAL LOSSES	2,093,440	353,498	60,685	
EXPECTED LOSSES	4,711,566	913,588	76,469	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.174	.874	.150	6.198
INDICATED (POST-TEST)	4.874	.823	.141	5.838
PRES. ON RATE LEVEL	10.061	1.951	.163	12.175
DERIVED BY FORMULA	10.009	1.906	.162	12.077
UNDERLYING PRES. RATE	11.645	2.258	.189	14.092
PROPOSED	10.009	1.906	.162	12.077

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	17.815
IND. RATES				17.82	MINIMUM PREMIUM	2000
MAN. RATES	23.51	22.37	20.51	+ 17.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,899	188,964	2.739			1				1
2013	6,169	854	.013							
2014	5,646	943	.016							
2015	6,564	6,783	.103							
2016	7,925	20,847	.263						2	2
TOTAL	33,203	218,391	.658			1			2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			184,147					3,689			1,128
2013											854
2014											943
2015											6,783
2016					12,211					7,675	961
TOTAL			184,147		12,211			3,689		7,675	10,669

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			302,922					12,771			1,372
2013											975
2014											1,235
2015											10,032
2016	135	435	18,557	8,496	8,218	45	379	11,868	8,007	8,866	1,493
TOTAL	135	435	321,479	8,496	8,218	45	379	24,639	8,007	8,866	15,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	347,112	33,587	15,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-495,201	-105,325	329	
TOTAL LOSSES			15,436	
EXPECTED LOSSES	1,845,755	448,904	50,468	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.046	.046
INDICATED (POST-TEST)	.000	.000	.043	.043
PRES. ON RATE LEVEL	4.803	1.168	.131	6.102
DERIVED BY FORMULA	4.755	1.133	.128	6.016
UNDERLYING PRES. RATE	5.559	1.352	.152	7.063
PROPOSED	4.755	1.133	.128	6.016

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.874
IND. RATES				8.87	MINIMUM PREMIUM	2000
MAN. RATES	11.93	11.35	10.28	+ 8.87	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
2012	751					751					
2013	221					221					
2014	165					165					
2015	635					635					
2016	1,408	294	.020			1,408					
TOTAL	3,180	294	.009			3,180					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											294
TOTAL											294

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											457
TOTAL											457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			457	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,919	-15,376	34	
TOTAL LOSSES			491	
EXPECTED LOSSES	205,396	74,190	3,816	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.014	.014
PRES. ON RATE LEVEL	5.580	2.016	.104	7.700
DERIVED BY FORMULA	5.580	1.996	.103	7.679
UNDERLYING PRES. RATE	6.459	2.333	.120	8.912
PROPOSED	5.580	1.996	.103	7.679

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	11.328
IND. RATES				11.33	MINIMUM PREMIUM	2000
MAN. RATES	14.33	13.63	12.97	+ 11.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,136	62,906	1,224				2			2
2013	5,385	164,856	3,061			1				1
2014	5,000	69,918	1,398				2		1	3
2015	5,340	4,381,117	82,043	1					2	3
2016	7,319	21,488	.293						3	3
TOTAL	28,180	4,700,285	16,680	1		1	4		6	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			112,246	37,403				49,339	13,743		11,760
2013				18,345	108				33,750	11,899	3,271
2014	3,321,930				21,514	1,026,358				10,910	5,816
2015					9,513					8,585	405
2016											3,390
TOTAL	3,321,930		112,246	55,748	31,135	1,026,358		49,339	47,493	31,394	24,642

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				47,165					28,503		14,300
2013		841	187,256	1,007	719		1,036	173,223	3,029	441	3,735
2014		22	6,786	22,256	634		119	29,914	71,744	28,567	7,619
2015	912,915	409	12,869	6,383	23,759	499,424	255	7,873	5,373	22,287	599
2016	105	339	14,459	6,621	6,400	49	418	13,280	8,959	9,911	5,268
TOTAL	913,020	1,611	221,370	83,432	31,512	499,473	1,828	224,290	117,608	61,206	31,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,861,592	293,758	31,521	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-505,392	-180,315	504	
TOTAL LOSSES	1,356,200	113,443	32,025	
EXPECTED LOSSES	1,911,450	771,005	74,676	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.813	.403	.114	5.330
INDICATED (POST-TEST)	4.534	.380	.107	5.021
PRES. ON RATE LEVEL	5.860	2.364	.229	8.453
DERIVED BY FORMULA	5.847	2.304	.225	8.376
UNDERLYING PRES. RATE	6.783	2.736	.265	9.784
PROPOSED	5.847	2.304	.225	8.376

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	12.356
IND. RATES				12.36	MINIMUM PREMIUM	2000
MAN. RATES	15.67	14.91	14.24	+ 12.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2012	6,111	303,510	4.966									
2013	6,353	921,692	14.507									
2014	6,010	537,901	8.950									
2015	6,988	10,022,574	143.425	1								
2016	6,788	118,856	1.750		1							
TOTAL	32,250	11,904,533	36.913	1	1	5	9	18	34			

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			116,167	13,498	4,824			71,595	64,435	20,414	12,577
2013			250,214	81,169	8,215			397,869	149,396	33,577	1,252
2014	184,818		25,500	25,500	139,059	1,068			16,542	152,340	18,574
2015		2,269,500	207,921	55,940	6,388		6,852,348	563,131	37,290	14,680	15,376
2016					40,217					52,663	25,976
TOTAL	184,818	2,269,500	574,302	176,107	198,703	1,068	6,852,348	1,032,595	267,663	273,674	73,755

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			191,095	17,020	7,053			247,862	133,638	47,565	15,294
2013		1,820	415,990	107,545	11,268		7,893	1,359,338	369,219	79,695	1,430
2014	301,051	124	43,312	49,816	149,089	2,602	217	60,233	68,732	334,021	24,332
2015	1,322	278,849	347,959	72,278	16,736	483	1,029,876	1,273,019	152,147	50,979	22,741
2016	439	1,428	61,121	27,985	27,069	302	2,596	81,446	54,963	60,812	40,367
TOTAL	302,812	282,221	1,059,477	274,644	211,215	3,387	1,040,582	3,021,898	778,699	573,072	104,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,710,377	1,837,630	104,164			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,031,644	-510,030	468			
TOTAL LOSSES	4,678,733	1,327,600	104,632			
EXPECTED LOSSES	3,784,861	2,141,077	74,820			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	14.508	4.117	.324	18.949		
INDICATED (POST-TEST)	13.667	3.878	.305	17.850		
PRES. ON RATE LEVEL	10.140	5.736	.200	16.076		
DERIVED BY FORMULA	10.175	5.680	.203	16.058		
UNDERLYING PRES. RATE	11.736	6.639	.232	18.607		
PROPOSED	10.187	5.686	.203	16.076		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	23.715
IND. RATES				23.72	MINIMUM PREMIUM	2000
MAN. RATES	30.31	28.84	27.08	+ 23.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	28,622	137,718	.481				2		2	4
2013	31,692	602,915	1.902			1	3		4	8
2014	34,371	122,136	.355				2		3	5
2015	34,657	267,417	.771			1	2		1	4
2016	31,140	100,268	.321				1		3	4
TOTAL	160,482	1,230,454	.767			2	10		13	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				56,043	2,091				55,053	5,909	18,622
2013			246,293	50,845	9,219			199,029	27,548	35,900	34,081
2014				28,305	18,451				35,776	30,174	9,430
2015			146,893	41,104	980			34,952	33,014	2,982	7,492
2016				18,240	7,317				38,678	24,948	11,085
TOTAL			393,186	194,537	38,058			233,981	190,069	99,913	80,710

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				70,670	3,057				114,180	13,768	22,644
2013		1,843	418,040	68,478	12,211		4,174	708,850	78,936	80,339	38,921
2014		46	14,928	36,822	20,491		146	37,174	80,071	68,638	12,353
2015	970	6,720	303,601	53,943	9,216	427	4,789	202,448	75,681	12,517	11,081
2016	428	832	40,207	21,585	6,792	574	3,348	114,921	85,651	36,755	17,226
TOTAL	1,398	9,441	776,776	251,498	51,767	1,001	12,457	1,063,393	434,519	212,017	102,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,864,466	949,801	102,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-615,460	-273,323	846			
TOTAL LOSSES	1,249,006	676,478	103,071			
EXPECTED LOSSES	2,237,120	1,141,026	139,620			
CREDIBILITY	.03	.09	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.778	.422	.064	1.264		
INDICATED (POST-TEST)	.733	.398	.060	1.191		
PRES. ON RATE LEVEL	1.205	.614	.075	1.894		
DERIVED BY FORMULA	1.191	.595	.074	1.860		
UNDERLYING PRES. RATE	1.394	.711	.087	2.192		
PROPOSED	1.191	.595	.074	1.860		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.743
IND. RATES				2.74	MINIMUM PREMIUM	1070
MAN. RATES	3.72	3.54	3.19	+ 2.74	PRESENT	1170

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	89,128	2,643,498	2.965			5	3	13	21
2013	91,613	2,094,482	2.286			3	5	9	17
2014	94,293	1,778,756	1.886	1		3	5	7	16
2015	101,439	685,686	.675			2	2	10	14
2016	99,508	1,411,364	1.418			2	1	12	15
TOTAL	475,981	8,613,786	1.810			15	16	51	83

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,079,149	80,353	135,085			851,617	262,077	157,619	77,598
2013			817,288	159,658	95,961			634,692	133,373	191,964	61,546
2014	6,585		656,699	132,184	66,109	141,544		452,096	86,078	127,087	110,374
2015			205,809	73,641	112,750			177,282	23,462	45,124	47,618
2016			185,962	35,431	201,159			168,964	26,195	592,198	201,455
TOTAL	6,585		2,944,907	481,267	611,064	141,544		2,284,651	531,185	1,113,992	498,591

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,545,803	101,325	197,495			2,429,839	543,548	367,252	94,359
2013		5,113	1,168,326	218,598	112,595		10,760	1,852,141	356,258	424,317	70,286
2014	10,727	21,610	1,015,160	188,026	79,912	344,734	34,010	1,594,697	251,754	289,339	144,590
2015	1,738	11,796	507,868	125,619	137,003	302	21,509	816,300	112,760	105,249	70,428
2016	3,038	15,860	683,168	192,534	148,445	3,772	50,569	1,526,770	709,903	702,892	313,061
TOTAL	15,503	54,379	4,920,325	826,102	675,450	348,808	116,848	8,219,747	1,974,223	1,889,049	692,724

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,675,610	5,364,824	692,724			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,425,400	-1,008,567	2,606			
TOTAL LOSSES	11,250,210	4,356,257	695,330			
EXPECTED LOSSES	8,910,364	4,240,990	418,863			
CREDIBILITY	.06	.19	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.364	.915	.146	3.425		
INDICATED (POST-TEST)	2.227	.862	.138	3.227		
PRES. ON RATE LEVEL	1.617	.770	.076	2.463		
DERIVED BY FORMULA	1.654	.787	.088	2.529		
UNDERLYING PRES. RATE	1.872	.891	.088	2.851		
PROPOSED	1.654	.787	.088	2.529		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.730
IND. RATES				3.73	MINIMUM PREMIUM	1340
MAN. RATES	4.69	4.46	4.15	+ 3.73	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,336	322,581	7.439			1			3	4
2013	5,520	41,818	.757				1			1
2014	5,883	12,056	.204					1		6
2015	5,879	125,683	2.137						5	2
2016	6,541	12,403	.189						2	2
TOTAL	28,159	514,541	1.827			1		2	10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			121,855		31,948			87,423		78,604	2,751
2013				18,794					21,789		1,235
2014											12,056
2015				17,500	67,270				7,500	27,009	6,404
2016					1,285					1,855	9,263
TOTAL			121,855	36,294	100,503			87,423	29,289	107,468	31,709

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			200,451		46,707			302,658		183,148	3,345
2013			2,288	24,272	125			4,999	50,004	502	1,410
2014											15,793
2015	412	1,547	57,544	38,487	75,486	98	811	31,586	28,179	56,190	9,472
2016	15	48	1,949	896	862	9	96	2,864	1,936	2,144	14,395
TOTAL	427	1,595	262,232	63,655	123,180	107	907	342,107	80,119	241,984	44,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	607,375	508,938	44,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-248,592	-149,715	382	
TOTAL LOSSES	358,783	359,223	44,797	
EXPECTED LOSSES	932,345	632,169	58,852	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.274	1.276	.159	2.709
INDICATED (POST-TEST)	1.200	1.202	.150	2.552
PRES. ON RATE LEVEL	2.861	1.940	.180	4.981
DERIVED BY FORMULA	2.844	1.918	.179	4.941
UNDERLYING PRES. RATE	3.311	2.245	.209	5.765
PROPOSED	2.844	1.918	.179	4.941

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.288
IND. RATES				7.29	MINIMUM PREMIUM	2000
MAN. RATES	9.01	8.57	8.39	+ 7.29	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	76,078	2,585,068	3.397			4	7	12	23
2013	90,737	2,285,608	2.518			6	4	13	23
2014	90,195	372,683	.413				4	13	17
2015	85,965	2,679,976	3.117			4	5	19	28
2016	94,006	1,521,110	1.618			3	3	23	29
TOTAL	436,981	9,444,445	2.161			17	23	80	120

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			900,107	187,492	86,022			890,976	263,801	187,205	69,465
2013			762,067	108,875	132,290			889,308	162,297	125,142	105,629
2014				52,949	114,404				58,962	99,023	47,345
2015			816,094	186,787	311,304			743,926	106,509	415,989	99,367
2016			391,883	89,797	254,595			263,846	39,926	393,793	87,270
TOTAL			2,870,151	625,900	898,615			2,788,056	631,495	1,221,152	409,076

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,222,700	236,428	125,762			2,513,939	547,123	436,186	84,469
2013		5,590	1,272,318	155,968	153,239		18,151	3,089,572	437,770	283,110	120,629
2014		133	47,418	79,738	123,563		291	76,594	143,275	220,813	62,022
2015	4,405	36,045	1,546,856	335,543	380,414	1,371	79,762	3,004,802	565,579	897,764	146,964
2016	4,852	27,871	1,206,492	301,636	200,431	2,850	52,677	1,561,048	552,961	484,343	135,618
TOTAL	9,257	69,639	5,295,784	1,109,313	983,409	4,221	150,881	10,245,955	2,246,708	2,322,216	549,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,775,737	6,661,646	549,702			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,919,838	-1,286,624	3,528			
TOTAL LOSSES	12,855,899	5,375,022	553,230			
EXPECTED LOSSES	10,627,378	5,383,606	563,707			
CREDIBILITY	.06	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.942	1.230	.127	4.299		
INDICATED (POST-TEST)	2.771	1.159	.120	4.050		
PRES. ON RATE LEVEL	2.101	1.064	.112	3.277		
DERIVED BY FORMULA	2.141	1.081	.114	3.336		
UNDERLYING PRES. RATE	2.432	1.232	.129	3.793		
PROPOSED	2.141	1.081	.114	3.336		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.921
IND. RATES				4.92	MINIMUM PREMIUM	1670
MAN. RATES	6.28	5.97	5.52	+ 4.92	PRESENT	1805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	72,559	3,063,825	4.222			6	4	22	32
2013	77,782	1,593,827	2.049			4	5	22	31
2014	84,956	2,176,598	2.562			3	1	24	28
2015	86,654	771,431	.890				6	17	23
2016	89,807	641,092	.713				2	16	18
TOTAL	411,758	8,246,773	2.003			13	18	101	132

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,225,991	168,748	220,605			764,926	168,838	383,695	131,022
2013			510,789	92,234	131,998			375,197	97,070	307,437	79,102
2014			1,082,800	27,404	183,094			466,377	39,689	210,862	166,372
2015				214,562	140,951				170,191	187,990	57,737
2016				75,677	142,605				93,024	287,110	42,676
TOTAL			2,819,580	578,625	819,253			1,606,500	568,812	1,377,094	476,909

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,006,971	212,791	322,527			2,632,455	350,170	894,008	159,323
2013		3,825	877,251	132,345	151,291		7,868	1,371,753	275,724	672,867	90,334
2014		29,569	1,360,560	83,940	203,853		33,969	1,585,821	176,116	468,796	217,947
2015	5,062	5,848	296,368	268,989	170,280	2,192	8,485	410,126	430,395	407,099	85,393
2016	3,012	7,423	337,407	167,668	103,733	2,663	19,287	627,640	443,009	350,627	66,319
TOTAL	8,074	46,665	4,878,557	865,733	951,684	4,855	69,609	6,627,795	1,675,414	2,793,397	619,316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,635,555	6,286,228	619,316			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,752,402	-1,906,745	3,986			
TOTAL LOSSES	8,883,153	4,379,483	623,302			
EXPECTED LOSSES	10,219,833	8,049,869	629,990			
CREDIBILITY	.06	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.157	1.064	.151	3.372		
INDICATED (POST-TEST)	2.032	1.002	.142	3.176		
PRES. ON RATE LEVEL	2.145	1.689	.132	3.966		
DERIVED BY FORMULA	2.138	1.572	.134	3.844		
UNDERLYING PRES. RATE	2.482	1.955	.153	4.590		
PROPOSED	2.138	1.572	.134	3.844		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.670
IND. RATES				5.67	MINIMUM PREMIUM	1875
MAN. RATES	7.63	7.26	6.68	+ 5.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	11,584	251,936	2.174				3	2	5
2013	13,375	864,705	6.465			1	1	1	3
2014	17,700	26,835	.151				1		1
2015	13,272	592,360	4.463			1	2	3	6
2016	14,006	306,624	2.189			1	1	3	5
TOTAL	69,937	2,042,460	2.920			3	8	9	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				110,133	10,150				83,723	44,546	3,384
2013			130,599	4,626	244			708,166	7,153	11,718	2,199
2014				25,000					842		993
2015			205,000	46,995	58,477			159,388	62,063	38,458	21,979
2016			100,000	8,427	46,569			100,000	14,969	22,500	14,159
TOTAL			435,599	195,181	115,440			967,554	168,750	117,222	42,714

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				138,878	14,839				173,641	103,792	4,115
2013		447	100,237	6,527	686		6,791	1,140,042	37,439	28,502	2,511
2014		31	9,215	30,306	710		3	656	1,723	61	1,301
2015	1,111	10,327	447,623	81,250	75,223	801	20,270	798,456	181,679	95,864	32,507
2016	754	6,008	256,810	51,055	37,275	357	13,693	395,289	77,054	37,184	22,003
TOTAL	1,865	16,813	813,885	308,016	128,733	1,158	40,757	2,334,443	471,536	265,403	62,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,208,921	1,173,688	62,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,079,303	-313,986	320	
TOTAL LOSSES	2,129,618	859,702	62,757	
EXPECTED LOSSES	3,930,459	1,317,613	52,453	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.045	1.229	.090	4.364
INDICATED (POST-TEST)	2.868	1.158	.085	4.111
PRES. ON RATE LEVEL	4.855	1.628	.065	6.548
DERIVED BY FORMULA	4.815	1.605	.066	6.486
UNDERLYING PRES. RATE	5.620	1.884	.075	7.579
PROPOSED	4.815	1.605	.066	6.486

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.568
IND. RATES				9.57	MINIMUM PREMIUM	2000
MAN. RATES	12.76	12.14	11.03	+ 9.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	3,405	394	.011							
2013	2,569	30,643	1.192				2	1		3
2014	2,969	158	.005							
2015	2,730	433	.015							
2016	2,795	2,799	.100							
TOTAL	14,468	34,427	.238				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											394
2013				14,008	5,925				5,311	2,098	3,301
2014											158
2015											433
2016											2,799
TOTAL				14,008	5,925				5,311	2,098	7,085

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											479
2013			2,329	18,478	6,710			1,440	12,390	4,678	3,770
2014											207
2015											640
2016											4,350
TOTAL			2,329	18,478	6,710			1,440	12,390	4,678	9,446

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,769	42,256	9,446	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-197,920	-76,756	208	
TOTAL LOSSES			9,654	
EXPECTED LOSSES	711,392	324,373	34,867	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.067	.067
INDICATED (POST-TEST)	.000	.000	.063	.063
PRES. ON RATE LEVEL	4.249	1.937	.208	6.394
DERIVED BY FORMULA	4.207	1.898	.205	6.310
UNDERLYING PRES. RATE	4.917	2.242	.241	7.400
PROPOSED	4.207	1.898	.205	6.310

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.308
IND. RATES				9.31	MINIMUM PREMIUM	2000
MAN. RATES	11.69	11.12	10.77	+ 9.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,723	34,280	1.989						1	1
2013	2,099									
2014	2,471									
2015	2,747									
2016	2,265									
TOTAL	11,305	34,280	.303						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					7,186					27,094	
TOTAL					7,186					27,094	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					10,506					63,129	
TOTAL					10,506					63,129	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		73,635		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,793	-18,835	31	
TOTAL LOSSES		54,800	31	
EXPECTED LOSSES	149,000	79,022	4,975	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.485	.000	.485
INDICATED (POST-TEST)	.000	.457	.000	.457
PRES. ON RATE LEVEL	1.139	.604	.038	1.781
DERIVED BY FORMULA	1.128	.601	.037	1.766
UNDERLYING PRES. RATE	1.318	.699	.044	2.061
PROPOSED	1.128	.601	.037	1.766

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.605
IND. RATES				2.61	MINIMUM PREMIUM	1035
MAN. RATES	3.31	3.15	3.00	+ 2.61	PRESENT	1120

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	3,121	83,311	2.669				1	3	4
2013	3,700	164,475	4.445				1		1
2014	3,265	208,476	6.385				3	3	6
2015	3,131	17,992	.574				1		1
2016	4,948	32,203	.650				1	1	2
TOTAL	18,165	506,457	2.788				7	7	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				31,987	14,528				9,506	19,291	7,999
2013				40,936					117,283		6,256
2014				103,943	14,323				71,333	15,291	3,586
2015				6,000					4,951		7,041
2016				5,000	9,740				2,500	14,963	
TOTAL				187,866	38,591				205,573	49,545	24,882

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				40,336	21,240				19,715	44,949	9,727
2013			4,983	52,868	272			26,901	269,146	2,707	7,144
2014		132	41,798	127,952	18,233		244	60,160	149,376	38,846	4,698
2015	141	86	5,929	6,352	407	62	119	7,984	9,831	673	10,414
2016	203	503	22,778	11,298	7,069	118	877	28,076	19,471	17,794	
TOTAL	344	721	75,488	238,806	47,221	180	1,240	123,121	467,539	104,969	31,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	201,094	858,535	31,983	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,337	-118,172	215	
TOTAL LOSSES		740,363	32,198	
EXPECTED LOSSES	762,203	504,442	31,425	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.076	.177	4.253
INDICATED (POST-TEST)	.000	3.840	.167	4.007
PRES. ON RATE LEVEL	3.625	2.399	.150	6.174
DERIVED BY FORMULA	3.589	2.428	.150	6.167
UNDERLYING PRES. RATE	4.196	2.777	.173	7.146
PROPOSED	3.589	2.428	.150	6.167

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.097
IND. RATES				9.10	MINIMUM PREMIUM	2000
MAN. RATES	10.85	10.32	10.40	+ 9.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	694									
2013	600	8	.001							
2014	648	215	.033							
2015	495	109,843	22.190			1				1
2016	559									
TOTAL	2,996	110,066	3.674			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											8
2014											215
2015			74,383					35,460			
TOTAL			74,383					35,460			223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											9
2014											282
2015		3,088	132,868	5,130	2,698		3,979	149,197	8,799	1,975	
TOTAL		3,088	132,868	5,130	2,698		3,979	149,197	8,799	1,975	291

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	289,132	18,602	291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,267	-13,331	25	
TOTAL LOSSES	243,865	5,271	316	
EXPECTED LOSSES	158,279	55,695	4,225	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.140	.176	.011	8.327
INDICATED (POST-TEST)	7.668	.166	.010	7.844
PRES. ON RATE LEVEL	4.565	1.606	.122	6.293
DERIVED BY FORMULA	4.565	1.592	.121	6.278
UNDERLYING PRES. RATE	5.283	1.859	.141	7.283
PROPOSED	4.576	1.596	.121	6.293

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.283
IND. RATES				9.28	MINIMUM PREMIUM	2000
MAN. RATES	11.78	11.21	10.60	+ 9.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,849	71,962	1.230				1		1	2
2013	5,927	613,567	10.352			1	2		3	6
2014	5,229	163,640	3.129				1		1	1
2015	5,271	465,147	8.824			1	1		1	3
2016	5,224	117,515	2.249				1		1	2
TOTAL	27,500	1,431,831	5.207			2	6		6	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				48,041	2,190				1,593	13,276	6,862
2013			182,347	43,486	77,760			190,161	70,424	41,530	7,859
2014				47,477					115,457		706
2015			301,655	31,596	2,400			103,845	21,841	3,810	
2016				23,986	1,083				12,860	545	79,041
TOTAL			484,002	194,586	83,433			294,006	222,175	59,161	94,468

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				60,580	3,202				3,304	30,933	8,344
2013		1,365	317,681	62,890	88,293		3,987	688,133	177,329	93,465	8,975
2014		56	17,497	57,556	1,348		366	89,670	236,110	8,809	925
2015	744	13,035	571,503	54,975	15,748	283	12,265	474,881	70,999	16,535	
2016	471	792	39,899	22,452	3,187	145	735	26,229	20,392	3,269	122,830
TOTAL	1,215	15,248	946,580	258,453	111,778	428	17,353	1,278,913	508,134	153,011	141,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,259,737	1,031,376	141,074	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-242,912	-168,350	216	
TOTAL LOSSES	2,016,825	863,026	141,290	
EXPECTED LOSSES	854,700	697,950	36,575	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.334	3.138	.514	10.986
INDICATED (POST-TEST)	6.909	2.956	.484	10.349
PRES. ON RATE LEVEL	2.685	2.193	.115	4.993
DERIVED BY FORMULA	2.727	2.216	.126	5.069
UNDERLYING PRES. RATE	3.108	2.538	.133	5.779
PROPOSED	2.727	2.216	.126	5.069

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.477
IND. RATES				7.48	MINIMUM PREMIUM	2000
MAN. RATES	9.36	8.91	8.41	+ 7.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,926	52,046	2.702						1	1
2013	2,122	21,456	1.011						2	2
2014	2,433	159,249	6.545				1		1	2
2015	2,514	422	.016							
2016	2,794	43,807	1.567						4	4
TOTAL	11,789	276,980	2.349						1	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					8,446					39,967	3,633
2013					2,381					18,477	598
2014				70,108	11,363				49,342	28,436	
2015											422
2016					21,651					21,104	1,052
TOTAL				70,108	43,841				49,342	107,984	5,705

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					12,348					93,123	4,418
2013			250	157	2,659			1,936	1,799	40,102	683
2014		92	28,608	86,534	14,117		187	47,170	107,422	65,880	
2015											624
2016	238	771	32,904	15,065	14,572	122	1,043	32,640	22,030	24,370	1,635
TOTAL	238	863	61,762	101,756	43,696	122	1,230	81,746	131,251	223,475	7,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	145,961	500,178	7,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,489	-56,282	153	
TOTAL LOSSES	26,472	443,896	7,513	
EXPECTED LOSSES	454,584	239,788	23,342	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.225	3.765	.064	4.054
INDICATED (POST-TEST)	.212	3.547	.060	3.819
PRES. ON RATE LEVEL	3.332	1.757	.171	5.260
DERIVED BY FORMULA	3.301	1.793	.169	5.263
UNDERLYING PRES. RATE	3.856	2.034	.198	6.088
PROPOSED	3.299	1.792	.169	5.260

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.759
IND. RATES				7.76	MINIMUM PREMIUM	2000
MAN. RATES	9.65	9.18	8.86	+ 7.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,200	41,005	3.417						2	2
2013	1,086									
2014	1,236	264,501	21.399			1			1	2
2015	1,569	54,933	3.501						1	1
2016	1,455	7,937	.545							
TOTAL	6,546	368,376	5.627			1			4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					23,870					16,621	514
2014			94,587		830			162,928		5,276	880
2015					3,298					33,150	18,485
2016											7,937
TOTAL			94,587		27,998			162,928		55,047	27,816

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					34,897					38,727	625
2014		3,459	153,858	3,151	1,794		14,310	635,072	21,043	13,725	1,153
2015		64	1,975	981	3,642		773	23,924	16,321	67,718	27,339
2016											12,334
TOTAL		3,523	155,833	4,132	40,333		15,083	658,996	37,364	120,170	41,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	833,435	201,999	41,451	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,885	-34,386	116	
TOTAL LOSSES	784,550	167,613	41,567	
EXPECTED LOSSES	186,888	146,761	18,066	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.985	2.561	.635	15.181
INDICATED (POST-TEST)	11.290	2.412	.598	14.300
PRES. ON RATE LEVEL	2.467	1.937	.238	4.642
DERIVED BY FORMULA	2.467	1.942	.242	4.651
UNDERLYING PRES. RATE	2.855	2.242	.276	5.373
PROPOSED	2.467	1.942	.242	4.651

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.861
IND. RATES				6.86	MINIMUM PREMIUM	2000
MAN. RATES	8.56	8.14	7.82	+ 6.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	50,252	1,718,456	3.419			3	3	8	14
2013	50,304	821,504	1.633			3	1	1	5
2014	55,611	1,160,355	2.086			3	4	7	14
2015	56,868	658,124	1.157			2	2	10	14
2016	64,122	2,086,822	3.254		1	1	1	9	12
TOTAL	277,157	6,445,261	2.325		1	12	11	35	59

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			887,912	35,783	42,795			619,163	72,436	33,097	27,270
2013			350,633	1,366	6,505			361,836	22,370	12,358	66,436
2014			349,894	97,595	249,829			187,164	119,508	115,528	40,837
2015			223,554	51,516	55,377			109,715	29,471	131,459	57,032
2016		736,260	92,744	5,112	120,494		888,929	58,533	9,520	144,614	30,616
TOTAL		736,260	1,904,737	191,372	475,000		888,929	1,336,411	253,305	437,056	222,191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,391,978	45,122	62,566			2,048,033	150,232	77,116	33,161
2013		2,626	585,796	5,336	9,519		7,585	1,276,790	74,752	30,581	75,870
2014		13,081	665,284	163,514	272,686		16,931	856,406	293,648	263,991	53,496
2015	1,216	11,104	483,379	86,398	72,780	382	16,078	603,985	150,445	278,654	84,350
2016	61,966	536,236	351,332	98,695	86,327	44,240	795,142	436,153	183,436	173,690	47,577
TOTAL	63,182	563,047	3,477,769	399,065	503,878	44,622	835,736	5,221,367	852,513	824,032	294,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,205,723	2,579,488	294,454			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,994,115	-767,325	2,510			
TOTAL LOSSES	8,211,608	1,812,163	296,964			
EXPECTED LOSSES	7,488,781	3,264,910	388,020			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.963	.654	.107	3.724		
INDICATED (POST-TEST)	2.791	.616	.101	3.508		
PRES. ON RATE LEVEL	2.334	1.018	.121	3.473		
DERIVED BY FORMULA	2.357	.966	.118	3.441		
UNDERLYING PRES. RATE	2.702	1.178	.140	4.020		
PROPOSED	2.379	.975	.119	3.473		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.123
IND. RATES				5.12	MINIMUM PREMIUM	1725
MAN. RATES	6.66	6.34	5.85	+ 5.12	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	4,151	226,675	5.460				2	1	3
2013	4,761	78,566	1.650					3	3
2014	5,593	162,204	2.900					2	2
2015	5,305	150,538	2.837				2	2	4
2016	5,571	57,779	1.037					1	1
TOTAL	25,381	675,762	2.662				4	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				89,043	4,808				124,864	7,072	888
2013					28,257					45,661	4,648
2014					59,845					101,889	470
2015				37,628	10,035				58,768	35,690	8,417
2016					22,485					30,800	4,494
TOTAL				126,671	125,430				183,632	221,112	18,917

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				112,284	7,029				258,968	16,478	1,080
2013			2,975	1,849	31,555			4,785	4,445	99,101	5,308
2014		40	14,596	8,134	63,850			31,693	23,348	222,563	616
2015	887	742	43,198	42,815	13,649	760	109	120,537	134,236	80,872	12,449
2016	245	798	34,173	15,646	15,134	176	1,522	47,637	32,142	35,563	6,984
TOTAL	1,132	1,580	94,942	180,728	131,217	936	3,880	204,652	453,139	454,577	26,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	307,122	1,219,661	26,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-217,942	-90,310	200	
TOTAL LOSSES	89,180	1,129,351	26,637	
EXPECTED LOSSES	812,954	381,477	31,472	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.351	4.450	.105	4.906
INDICATED (POST-TEST)	.331	4.192	.099	4.622
PRES. ON RATE LEVEL	2.767	1.299	.107	4.173
DERIVED BY FORMULA	2.743	1.386	.107	4.236
UNDERLYING PRES. RATE	3.203	1.503	.124	4.830
PROPOSED	2.743	1.386	.107	4.236

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.248
IND. RATES				6.25	MINIMUM PREMIUM	2000
MAN. RATES	7.66	7.29	7.03	+ 6.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	12,540	425,566	3.393			1			1	2
2013	14,464	2,741	.018							
2014	18,842	384,866	2.042			1			1	3
2015	25,802	17,708	.068				1		1	1
2016	23,658	277,556	1.173						2	2
TOTAL	95,306	1,108,437	1.163			2			2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			272,619		35,000			105,791		12,156	
2013											2,741
2014			259,708	40,000	25,000			50,265	4,672	5,221	
2015				12,369					2,433		2,906
2016					133,531					140,677	3,348
TOTAL			532,327	52,369	193,531			156,056	7,105	158,054	8,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			448,458		51,170			366,248		28,323	
2013											3,130
2014		9,567	442,729	60,232	30,305		4,433	200,666	16,870	12,439	
2015	291	180	12,222	13,098	842	34	58	3,920	4,829	329	4,298
2016	1,461	4,740	202,920	92,904	89,870	802	6,951	217,573	146,811	162,431	5,203
TOTAL	1,752	14,487	1,106,329	166,234	172,187	836	11,442	788,407	168,510	203,522	12,631

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,923,253	710,453	12,631	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-597,148	-123,900	508	
TOTAL LOSSES	1,326,105	586,553	13,139	
EXPECTED LOSSES	2,416,007	534,666	74,339	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.391	.615	.014	2.020
INDICATED (POST-TEST)	1.310	.579	.013	1.902
PRES. ON RATE LEVEL	2.190	.485	.067	2.742
DERIVED BY FORMULA	2.172	.492	.063	2.727
UNDERLYING PRES. RATE	2.535	.561	.078	3.174
PROPOSED	2.172	.492	.063	2.727

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.022
IND. RATES				4.02	MINIMUM PREMIUM	1420
MAN. RATES	5.37	5.11	4.62	+ 4.02	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	383									
2013	455									
2014	274	409	.149							
2015	327									
2016	411									
TOTAL	1,850	409	.022							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											409
TOTAL											409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											536
TOTAL											536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			536	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,216	-10,099	31	
TOTAL LOSSES			567	
EXPECTED LOSSES	116,531	41,718	4,718	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.031	.031
INDICATED (POST-TEST)	.000	.000	.029	.029
PRES. ON RATE LEVEL	5.443	1.948	.220	7.611
DERIVED BY FORMULA	5.443	1.948	.220	7.611
UNDERLYING PRES. RATE	6.299	2.255	.255	8.809
PROPOSED	5.443	1.948	.220	7.611

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	11.227
IND. RATES				11.23	MINIMUM PREMIUM	2000
MAN. RATES	14.15	13.46	12.82	+ 11.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	633									
2013	593									
2014	669	36,209	5.412				1			1
2015	781	8,753	1.120					1		1
2016	425	2,201	.517							
TOTAL	3,101	47,163	1.521				1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				23,317					12,575		317
2015					2,880					5,873	
2016											2,201
TOTAL				23,317	2,880				12,575	5,873	2,518

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014		28	8,593	28,266	662		41	9,766	25,716	960	415
2015		55	1,725	855	3,180		136	4,240	2,894	11,999	
2016											3,420
TOTAL		83	10,318	29,121	3,842		177	14,006	28,610	12,959	3,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,584	74,532	3,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,326	-18,230	42	
TOTAL LOSSES		56,302	3,877	
EXPECTED LOSSES	96,627	75,013	7,567	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.816	.125	1.941
INDICATED (POST-TEST)	.000	1.711	.118	1.829
PRES. ON RATE LEVEL	2.692	2.090	.211	4.993
DERIVED BY FORMULA	2.692	2.086	.210	4.988
UNDERLYING PRES. RATE	3.116	2.419	.244	5.779
PROPOSED	2.692	2.086	.210	4.988

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.358
IND. RATES				7.36	MINIMUM PREMIUM	2000
MAN. RATES	9.36	8.91	8.41	+ 7.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	2,553	113,836	4.458				2	2	4
2013	1,748	360,206	20.606			1	2		3
2014	2,175	122,504	5.632				2		2
2015	2,209	107,422	4.862				1	1	2
2016	3,452	238,885	6.920					4	4
TOTAL	12,137	942,853	7.768			1	7	7	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				57,747	1,365				52,016	2,170	538
2013			75,769	55,095				174,933	52,484		1,925
2014				55,165					66,205		1,134
2015				20,315	24,465				37,620	24,215	807
2016					88,641					148,525	1,719
TOTAL			75,769	188,322	114,471			174,933	208,325	174,910	6,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				72,819	1,995				107,881	5,056	654
2013		567	133,109	71,833	852		3,668	626,203	131,182	2,779	2,198
2014		68	20,331	66,876	1,569		207	51,420	135,389	5,053	1,486
2015	481	766	34,717	28,770	28,403	484	1,475	78,151	86,598	54,561	1,193
2016	966	3,146	134,697	61,670	59,654	844	7,335	229,711	155,003	171,490	2,671
TOTAL	1,447	4,547	322,854	301,968	92,473	1,328	12,685	985,485	616,053	238,939	8,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,328,346	1,249,433	8,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-212,108	-225,162	254	
TOTAL LOSSES	1,116,238	1,024,271	8,456	
EXPECTED LOSSES	836,968	993,293	36,047	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.197	8.439	.070	17.706
INDICATED (POST-TEST)	8.664	7.950	.066	16.680
PRES. ON RATE LEVEL	5.958	7.071	.257	13.286
DERIVED BY FORMULA	5.985	7.089	.253	13.327
UNDERLYING PRES. RATE	6.896	8.184	.297	15.377
PROPOSED	5.985	7.089	.253	13.327

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	19.659
IND. RATES				19.66	MINIMUM PREMIUM	2000
MAN. RATES	26.44	25.16	22.38	+ 19.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	263									
2013	230									
2014	312	225	.072							
2015	394									
2016	220	159	.072							
TOTAL	1,419	384	.027							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											225
2016											159
TOTAL											384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											295
2016											247
TOTAL											542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			542	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,742	-3,358	8	
TOTAL LOSSES			550	
EXPECTED LOSSES	50,929	14,049	1,320	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.039	.039
INDICATED (POST-TEST)	.000	.000	.037	.037
PRES. ON RATE LEVEL	3.101	.856	.080	4.037
DERIVED BY FORMULA	3.101	.856	.080	4.037
UNDERLYING PRES. RATE	3.589	.990	.093	4.672
PROPOSED	3.101	.856	.080	4.037

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.955
IND. RATES				5.96	MINIMUM PREMIUM	1955
MAN. RATES	7.87	7.49	6.80	+ 5.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	849	64,092	7.549				1			1
2013	515									
2014	1,077	179,893	16.703			1	2	3		6
2015	2,803									
2016	1,313	40,942	3.118						1	1
TOTAL	6,557	284,927	4.345			1	3	4		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				35,217					28,875		
2014			83,299	16,456	22,094			32,520	12,671	12,853	
2016					17,044					23,898	
TOTAL			83,299	51,673	39,138			32,520	41,546	36,751	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				44,409					59,887		
2014		3,085	146,770	25,630	24,839		2,906	140,272	32,815	29,483	
2016	186	605	25,901	11,858	11,472	136	1,180	36,960	24,942	27,594	
TOTAL	186	3,690	172,671	81,897	36,311	136	4,086	177,232	117,644	57,077	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	358,001	292,929		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,227	-32,148	66	
TOTAL LOSSES	308,774	260,781	66	
EXPECTED LOSSES	217,955	140,516	10,033	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.709	3.977	.001	8.687
INDICATED (POST-TEST)	4.436	3.746	.001	8.183
PRES. ON RATE LEVEL	2.872	1.852	.132	4.856
DERIVED BY FORMULA	2.872	1.871	.131	4.874
UNDERLYING PRES. RATE	3.324	2.143	.153	5.620
PROPOSED	2.872	1.871	.131	4.874

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.190
IND. RATES				7.19	MINIMUM PREMIUM	2000
MAN. RATES	9.38	8.92	8.18	+ 7.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	896									
2013	984									
2014	1,200	613,452	51.121				1	1		2
2015	913	85	.009							
2016	1,243	9,250	.744						1	1
TOTAL	5,236	622,787	11.894				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				65,346	312,224				5,681	230,201	
2015											85
2016					5,596					3,654	
TOTAL				65,346	317,820				5,681	233,855	85

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014		290	100,224	121,657	334,973		268	76,011	64,360	503,273	
2015											126
2016	61	199	8,505	3,892	3,767	21	179	5,651	3,816	4,218	
TOTAL	61	489	108,729	125,549	338,740	21	447	81,662	68,176	507,491	126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	191,409	1,039,956	126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,274	-17,700	39	
TOTAL LOSSES	173,135	1,022,256	165	
EXPECTED LOSSES	67,963	75,293	6,021	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.307	19.524	.003	22.834
INDICATED (POST-TEST)	3.115	18.392	.003	21.510
PRES. ON RATE LEVEL	1.122	1.242	.099	2.463
DERIVED BY FORMULA	1.122	1.414	.098	2.634
UNDERLYING PRES. RATE	1.298	1.438	.115	2.851
PROPOSED	1.122	1.414	.098	2.634

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.885
IND. RATES				3.89	MINIMUM PREMIUM	1385
MAN. RATES	4.69	4.46	4.15	+ 3.89	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	41												
2013	17												
2014	15												
2015													
2016													
TOTAL	73												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-293	-143		
TOTAL LOSSES				
EXPECTED LOSSES	796	566	96	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.943	.670	.114	1.727
DERIVED BY FORMULA	.943	.670	.114	1.727
UNDERLYING PRES. RATE	1.091	.776	.132	1.999
PROPOSED	.943	.670	.114	1.727

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.547
IND. RATES				2.55	MINIMUM PREMIUM	1015
MAN. RATES	3.25	3.09	2.91	+ 2.55	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,021	8,126	.795						1	1
2013	992	2,097	.211							
2014	1,064	8,308	.780						1	1
2015	717	166	.023							
2016	1,113									
TOTAL	4,907	18,697	.381						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,499					6,627	
2013											2,097
2014					2,694					5,614	
2015											166
TOTAL					4,193					12,241	2,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					2,192					15,441	
2013											2,395
2014		3	657	367	2,874		7	1,745	1,285	12,263	
2015											246
TOTAL		3	657	367	5,066		7	1,745	1,285	27,704	2,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,412	34,422	2,641	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,146	-19,621	54	
TOTAL LOSSES		14,801	2,695	
EXPECTED LOSSES	50,689	82,880	8,734	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.302	.055	.357
INDICATED (POST-TEST)	.000	.284	.052	.336
PRES. ON RATE LEVEL	.893	1,459	.154	2,506
DERIVED BY FORMULA	.893	1,447	.153	2,493
UNDERLYING PRES. RATE	1.033	1,689	.178	2,900
PROPOSED	.893	1,447	.153	2,493

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.677
IND. RATES				3.68	MINIMUM PREMIUM	1325
MAN. RATES	4.62	4.40	4.22	+ 3.68	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,142									
2013	1,687	1,091,008	64.671			1	1			2
2014	1,584	5,462	.344						1	1
2015	1,819	58,236	3.201						1	1
2016	2,188	39,629	1.811				1			1
TOTAL	8,420	1,194,335	14.185			1	2		2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			310,118	66,703				690,409	23,778		
2014					2,500					2,962	
2015					9,365					46,157	2,714
2016				27,475					12,154		
TOTAL			310,118	94,178	11,865			690,409	35,932	49,119	2,714

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		977	225,918	87,316	1,280		6,095	1,025,897	72,408	3,154	
2014		3	611	340	2,668		3	924	679	6,470	
2015		177	5,602	2,780	10,342		1,072	33,312	22,721	94,284	4,014
2016	527	863	43,817	24,853	2,816	136	661	23,989	18,732	2,493	
TOTAL	527	2,020	275,948	115,289	17,106	136	7,831	1,084,122	114,540	106,401	4,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,370,584	353,336	4,014	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,611	-19,735	75	
TOTAL LOSSES	1,327,973	333,601	4,089	
EXPECTED LOSSES	163,770	83,780	11,030	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.772	3.962	.049	19.783
INDICATED (POST-TEST)	14.857	3.732	.046	18.635
PRES. ON RATE LEVEL	1.680	.860	.113	2.653
DERIVED BY FORMULA	1.680	.889	.112	2.681
UNDERLYING PRES. RATE	1.945	.995	.131	3.071
PROPOSED	1.680	.889	.112	2.681

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.955
IND. RATES				3.96	MINIMUM PREMIUM	1405
MAN. RATES	4.96	4.72	4.47	+ 3.96	PRESENT	1520

+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
2012	145					145					
2013	158					158					
2014	168					168					
2015	183					183					
2016	178					178					
TOTAL	832					832					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,772	-13,256	34	
TOTAL LOSSES			34	
EXPECTED LOSSES	36,300	55,843	5,350	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.770	5.799	.555	10.124
DERIVED BY FORMULA	3.770	5.799	.555	10.124
UNDERLYING PRES. RATE	4.363	6.712	.643	11.718
PROPOSED	3.770	5.799	.555	10.124

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	16.237
IND. RATES				16.24	MINIMUM PREMIUM	2000
MAN. RATES	20.28	19.29	17.95	+ 16.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013										
2014										
2015										
2016	45									
TOTAL	45									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10	-21	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	104	133	57	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.198	.256	.110	.564
DERIVED BY FORMULA	.198	.256	.110	.564
UNDERLYING PRES. RATE	.230	.296	.127	.653
PROPOSED	.198	.256	.110	.564

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	
IND. RATES				.90	MINIMUM PREMIUM	565
MAN. RATES	1.27	1.21	1.00	+ .90	PRESENT	580

+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
2012	2,491	232,063	9,316			2,491			1			1
2013	2,792	17,595	.630			2,792					1	1
2014	2,907	30,656	1.054			2,907					2	2
2015	3,062	27,986	.913			3,062					1	1
2016	4,140	67,827	1.638			4,140					5	5
TOTAL	15,392	376,127	2.444			15,392			1		9	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			171,281					59,620			1,162
2013					6,325					6,904	4,366
2014					17,131					12,257	1,268
2015					13,472					13,882	632
2016					24,226					42,652	949
TOTAL			171,281		61,154			59,620		75,695	8,377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			281,757					206,404			1,413
2013			667	414	7,064			725	673	14,986	4,986
2014		11	4,178	2,329	18,277		13	3,809	2,808	26,770	1,661
2015		257	8,062	3,997	14,879		322	10,016	6,833	28,359	935
2016	267	855	36,814	16,854	16,302	244	2,104	65,972	44,514	49,247	1,475
TOTAL	267	1,123	331,478	23,594	56,522	244	2,439	286,926	54,828	119,362	10,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	622,477	254,306	10,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,072	-26,262	180	
TOTAL LOSSES	564,405	228,044	10,650	
EXPECTED LOSSES	224,723	112,977	26,013	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.667	1.482	.069	5.218
INDICATED (POST-TEST)	3.454	1.396	.065	4.915
PRES. ON RATE LEVEL	1.262	.634	.146	2.042
DERIVED BY FORMULA	1.284	.649	.144	2.077
UNDERLYING PRES. RATE	1.460	.734	.169	2.363
PROPOSED	1.284	.649	.144	2.077

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.331
IND. RATES				3.33	MINIMUM PREMIUM	1230
MAN. RATES	4.47	4.25	3.62	+ 3.33	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,430	1,668	.068							
2013	2,677	5,044	.188						1	1
2014	2,707									
2015	3,066									
2016	3,945	1,223	.031							
TOTAL	14,825	7,935	.054						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,668
2013					960					4,084	
2016											1,223
TOTAL					960					4,084	2,891

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,028
2013			101	63	1,072			429	397	8,863	
2016											1,901
TOTAL			101	63	1,072			429	397	8,863	3,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	530	10,395	3,929	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,347	-17,829	54	
TOTAL LOSSES			3,983	
EXPECTED LOSSES	86,578	76,645	8,006	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.027	.027
INDICATED (POST-TEST)	.000	.000	.025	.025
PRES. ON RATE LEVEL	.504	.447	.047	.988
DERIVED BY FORMULA	.499	.438	.047	.984
UNDERLYING PRES. RATE	.584	.517	.054	1.155
PROPOSED	.499	.438	.047	.984

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.578
IND. RATES				1.58	MINIMUM PREMIUM	750
MAN. RATES	2.01	1.91	1.77	+ 1.58	PRESENT	785

+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
2012	15,292	210,293	1.375			15,292				2	3	5
2013	16,477	18,584	.112			16,477					2	2
2014	17,705	237,785	1.343			17,705				2	2	4
2015	24,065	912,018	3.789			24,065			2	7	5	14
2016	19,240	431,384	2.242			19,240			1	1	7	9
TOTAL	92,779	1,810,064	1.951			92,779			3	12	19	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				39,659	16,742				107,958	36,171	9,763
2013					1,246					2,326	15,012
2014				64,771	25,296				33,934	106,346	7,438
2015			304,048	165,083	6,573			155,865	238,328	19,443	22,678
2016			93,836	6,550	49,977			74,952	29,115	163,519	13,435
TOTAL			397,884	276,063	99,834			230,817	409,335	327,805	68,326

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				50,010	24,476				223,904	84,279	11,872
2013			131	81	1,392			245	228	5,049	17,144
2014		96	30,041	81,955	28,830		223	59,430	93,763	234,886	9,744
2015	3,897	14,412	677,553	196,447	28,875	3,078	22,333	1,002,513	518,291	80,041	33,541
2016	757	5,812	248,355	51,057	39,071	1,300	18,488	558,430	238,377	200,874	20,878
TOTAL	4,654	20,320	956,080	379,550	122,644	4,378	41,044	1,620,618	1,074,563	605,129	93,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,647,094	2,181,886	93,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-674,059	-310,035	1,430	
TOTAL LOSSES	1,973,035	1,871,851	94,609	
EXPECTED LOSSES	2,559,772	1,308,185	226,381	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.127	2.018	.102	4.247
INDICATED (POST-TEST)	2.004	1.901	.096	4.001
PRES. ON RATE LEVEL	2.384	1.218	.211	3.813
DERIVED BY FORMULA	2.376	1.259	.203	3.838
UNDERLYING PRES. RATE	2.759	1.410	.244	4.413
PROPOSED	2.376	1.259	.203	3.838

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.155
IND. RATES				6.16	MINIMUM PREMIUM	2000
MAN. RATES	7.44	7.08	6.76	+ 6.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	21,457	13,161	.061						1	1
2013	35,809	488,268	1.363			1	1		2	4
2014	35,565	49,718	.139						2	2
2015	36,352	39,840	.109						2	2
2016	34,782	65,904	.189						2	2
TOTAL	163,965	656,891	.401			1	1		9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					886					3,215	9,060
2013			283,304	25,835	6,985			76,921	32,726	43,441	19,056
2014					18,636					18,907	12,175
2015					491					20,964	18,385
2016					34,364					30,694	846
TOTAL			283,304	25,835	61,362			76,921	32,726	117,221	59,522

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,295					7,491	11,017
2013		2,123	476,504	36,363	9,787		1,613	282,116	84,054	95,730	21,762
2014		11	4,543	2,533	19,882		20	5,877	4,333	41,302	15,949
2015		9	294	147	541		489	15,125	10,322	42,820	27,191
2016	377	1,217	52,220	23,908	23,128	174	1,519	47,472	32,029	35,442	1,315
TOTAL	377	3,360	533,561	62,951	54,633	174	3,641	350,590	130,738	222,785	77,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	891,703	471,107	77,234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-681,875	-258,860	764	
TOTAL LOSSES	209,828	212,247	77,998	
EXPECTED LOSSES	2,508,666	1,073,971	121,334	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.128	.129	.048	.305
INDICATED (POST-TEST)	.121	.122	.045	.288
PRES. ON RATE LEVEL	1.322	.566	.064	1.952
DERIVED BY FORMULA	1.286	.526	.062	1.874
UNDERLYING PRES. RATE	1.530	.655	.074	2.259
PROPOSED	1.286	.526	.062	1.874

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.005
IND. RATES				3.01	MINIMUM PREMIUM	1145
MAN. RATES	3.98	3.79	3.46	+ 3.01	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	38,215	344,213	.900			1	5	2	8	
2013	37,870	632,783	1.670			1	7	4	12	
2014	51,210	519,552	1.014			1	2	2	5	
2015	43,633	902,669	2.068	1		1	5	3	10	
2016	49,191	390,699	.794					10	10	
TOTAL	220,119	2,789,916	1.267			1	4	19	45	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			183,162	71,261	6,911			18,952	49,564	10,364	3,999
2013			106,281	170,254	6,889			182,817	149,727	11,171	5,644
2014			109,153	61,088	151,645			148,518	20,819	22,231	6,098
2015	197,836		111,000	211,909	10,571			59,995	278,081	11,182	22,095
2016					205,600					179,242	5,857
TOTAL	197,836		509,596	514,512	381,616			410,282	498,191	234,190	43,693

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			301,301	89,861	10,103			65,612	102,795	24,148	4,863
2013		795	198,754	221,280	9,505		3,832	677,361	355,911	29,338	6,445
2014		4,169	236,811	98,174	164,577		13,124	600,494	65,750	52,147	7,988
2015	295,601	7,916	414,027	235,167	30,141	3,590	13,718	708,990	572,395	63,891	32,679
2016	2,249	7,299	312,437	143,042	138,377	1,025	8,866	277,205	187,051	206,969	9,102
TOTAL	297,850	20,179	1,463,330	787,524	352,703	4,615	39,540	2,329,662	1,283,902	376,493	61,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,155,176	2,800,622	61,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-804,459	-514,278	926	
TOTAL LOSSES	3,350,717	2,286,344	62,003	
EXPECTED LOSSES	3,022,233	2,192,385	145,279	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.522	1.039	.028	2.589
INDICATED (POST-TEST)	1.434	.979	.026	2.439
PRES. ON RATE LEVEL	1.186	.861	.057	2.104
DERIVED BY FORMULA	1.196	.874	.053	2.123
UNDERLYING PRES. RATE	1.373	.996	.066	2.435
PROPOSED	1.196	.874	.053	2.123

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.405
IND. RATES				3.41	MINIMUM PREMIUM	1255
MAN. RATES	3.98	3.79	3.73	+ 3.41	PRESENT	1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	15,044	1,167,199	7.758			3	2	5	10
2013	15,434	136,329	.883				7	1	8
2014	16,188	609,294	3.763				6	8	14
2015	18,562	671,290	3.616			2	1	10	13
2016	20,334	231,155	1.136				3	7	10
TOTAL	85,562	2,815,267	3.290			5	19	31	55

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			499,262	68,547	9,217			434,017	110,179	20,557	25,420
2013				55,655	3,803				69,137	668	7,066
2014				132,296	60,969				247,574	115,935	52,520
2015			377,686	37,898	13,774			170,557	39,103	17,376	14,896
2016				67,463	29,212				29,672	84,275	20,533
TOTAL			876,948	361,859	116,975			604,574	495,665	238,811	120,435

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			821,287	86,438	13,475			1,502,567	228,512	47,899	30,911
2013			7,174	72,125	4,616			15,930	158,726	3,044	8,069
2014		204	63,636	168,672	68,808		911	228,348	532,846	272,132	68,801
2015	893	16,501	720,345	70,268	31,498	504	20,482	793,194	128,492	50,295	22,032
2016	1,611	3,155	151,998	81,350	26,577	811	5,794	188,893	133,678	103,409	31,908
TOTAL	2,504	19,860	1,764,440	478,853	144,974	1,315	27,187	2,728,932	1,182,254	476,779	161,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,544,238	2,282,860	161,721			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-770,152	-483,997	1,242			
TOTAL LOSSES	3,774,086	1,798,863	162,963			
EXPECTED LOSSES	2,925,364	2,062,901	189,091			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.411	2.102	.190	6.703		
INDICATED (POST-TEST)	4.155	1.980	.179	6.314		
PRES. ON RATE LEVEL	2.954	2.083	.191	5.228		
DERIVED BY FORMULA	2.978	2.077	.190	5.245		
UNDERLYING PRES. RATE	3.419	2.411	.221	6.051		
PROPOSED	2.978	2.077	.190	5.245		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.412
IND. RATES				8.41	MINIMUM PREMIUM	2000
MAN. RATES	9.99	9.50	9.27	+ 8.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,573	292,899	4.456						4	4
2013	5,611	161,196	2.872					1	4	5
2014	6,045	686,783	11.361					1	4	12
2015	5,401	471,338	8.726					1	1	9
2016	5,313	310,502	5.844						1	7
TOTAL	28,943	1,922,718	6.643					2	7	38

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					118,608					171,395	2,896
2013				29,800	54,580				12,399	60,741	3,676
2014			86,956	59,685	137,889			65,000	137,992	197,745	1,516
2015			97,675	1,276	150,909			68,874	3,030	147,294	2,280
2016				15,186	107,033				92,984	92,673	2,626
TOTAL			184,631	105,947	569,019			133,874	246,405	669,848	12,994

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					173,404					399,350	3,522
2013			9,376	42,060	61,149			9,212	34,369	132,121	4,198
2014		3,347	196,882	93,886	149,649		6,354	421,396	335,411	443,355	1,986
2015	31	6,974	266,032	52,861	170,294	38	11,220	400,953	95,616	305,126	3,372
2016	1,461	4,276	186,882	88,216	73,596	1,562	9,662	326,860	240,040	126,109	4,081
TOTAL	1,492	14,597	659,172	277,023	628,092	1,600	27,236	1,158,421	705,436	1,406,061	17,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,862,518	3,016,612	17,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-349,270	-342,465	533	
TOTAL LOSSES	1,513,248	2,674,147	17,692	
EXPECTED LOSSES	1,234,998	1,432,099	91,171	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.228	9.239	.061	14.528
INDICATED (POST-TEST)	4.925	8.703	.057	13.685
PRES. ON RATE LEVEL	3.687	4.275	.272	8.234
DERIVED BY FORMULA	3.699	4.408	.266	8.373
UNDERLYING PRES. RATE	4.267	4.948	.315	9.530
PROPOSED	3.699	4.408	.266	8.373

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	11.129
IND. RATES				11.13	MINIMUM PREMIUM	2000
MAN. RATES	13.71	13.04	12.17	+ 11.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,262	86,806	3.837				1			1
2013	2,666	1,268	.047							
2014	3,150	698	.022							
2015	2,624	71,770	2.735				1			1
2016	4,305	15,816	.367						1	1
TOTAL	15,007	176,358	1.175				2		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				46,527					40,279		
2013											1,268
2014											698
2015				35,000					36,770		
2016					4,595					7,500	3,721
TOTAL				81,527	4,595				77,049	7,500	5,687

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				58,671					83,539		
2013											1,448
2014											914
2015	826	512	34,588	37,059	2,386	475	889	59,300	72,989	4,987	
2016	50	164	6,980	3,196	3,092	42	372	11,599	7,827	8,661	5,782
TOTAL	876	676	41,568	98,926	5,478	517	1,261	70,899	164,355	13,648	8,144

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	115,797	282,407	8,144	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-195,539	-69,056	79	
TOTAL LOSSES		213,351	8,223	
EXPECTED LOSSES	763,706	299,391	11,106	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.422	.055	1.477
INDICATED (POST-TEST)	.000	1.340	.052	1.392
PRES. ON RATE LEVEL	4.397	1.724	.064	6.185
DERIVED BY FORMULA	4.353	1.716	.064	6.133
UNDERLYING PRES. RATE	5.089	1.995	.074	7.158
PROPOSED	4.353	1.716	.064	6.133

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE
IND. RATES				8.15	MINIMUM PREMIUM 2000
MAN. RATES	11.04	10.50	9.14	+ 8.15	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
2012	8					8						
2013												
2014												
2015												
2016												
TOTAL	8					8						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-319	-122		
TOTAL LOSSES				
EXPECTED LOSSES	905	548	100	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	9.772	5.916	1.085	16.773
DERIVED BY FORMULA	9.772	5.916	1.085	16.773
UNDERLYING PRES. RATE	11.310	6.847	1.256	19.413
PROPOSED	9.772	5.916	1.085	16.773

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	22.294
IND. RATES				22.29	MINIMUM PREMIUM	2000
MAN. RATES	29.34	27.91	24.79	+ 22.29	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
2012	19,862	404,696	2.037			19,862			1	4	2	7
2013	20,659	1,057,659	5.119			20,659		1	1	5	7	14
2014	22,981	357,563	1.555			22,981				6	4	10
2015	24,056	374,334	1.556			24,056				7	9	16
2016	25,137	672,862	2.676			25,137			1	7	3	11
TOTAL	112,695	2,867,114	2.544			112,695		1	3	29	25	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			78,820	47,557	15,404			207,424	13,848	27,001	14,642
2013		190,927	121,240	58,628	104,546		92,265	64,292	94,556	272,756	58,449
2014				139,763	9,107				153,115	19,082	36,496
2015				58,819	77,721				46,732	142,661	48,401
2016			90,372	145,000	14,585			216,928	145,587	13,038	47,352
TOTAL		190,927	290,432	449,767	221,363		92,265	488,644	453,838	474,538	205,340

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			129,659	59,970	22,521			718,102	28,720	62,912	17,805
2013		410,066	220,400	83,649	117,918		256,641	275,998	247,500	594,751	66,749
2014		174	53,728	170,667	13,684		503	124,843	317,496	53,368	47,810
2015	1,386	2,356	104,626	85,337	89,838	606	4,437	178,294	163,003	297,747	71,585
2016	3,021	8,768	409,403	151,294	29,258	1,835	34,111	1,025,457	304,173	62,599	73,585
TOTAL	4,407	421,364	917,816	550,917	273,219	2,441	295,692	2,322,694	1,060,892	1,071,377	277,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,964,414	2,956,405	277,534			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-405,607	-551,196	1,246			
TOTAL LOSSES	3,558,807	2,405,209	278,780			
EXPECTED LOSSES	1,519,129	2,336,167	194,962			
CREDIBILITY	.02	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.158	2.134	.247	5.539		
INDICATED (POST-TEST)	2.975	2.010	.233	5.218		
PRES. ON RATE LEVEL	1.165	1.791	.149	3.105		
DERIVED BY FORMULA	1.201	1.806	.156	3.163		
UNDERLYING PRES. RATE	1.348	2.073	.173	3.594		
PROPOSED	1.201	1.806	.156	3.163		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.204
IND. RATES				4.20	MINIMUM PREMIUM	1470
MAN. RATES	5.18	4.93	4.59	+ 4.20	PRESENT	1555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	940	560,524	59.630			1				1
2013	918	142,631	15.537			1			1	2
2014	1,278	361	.028							
2015	1,022	6,733	.658						1	1
2016	946	1,851	.195							
TOTAL	5,104	712,100	13.952			2			2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			300,605					259,232			687
2013			80,624		4,926			45,401		11,680	
2014											361
2015					3,261					2,837	635
2016											1,851
TOTAL			381,229		8,187			304,633		14,517	3,534

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			450,377					817,392			835
2013		605	135,020	1,046	6,017		952	160,622	3,925	25,758	
2014											473
2015		64	1,953	966	3,601		64	2,050	1,398	5,797	939
2016											2,876
TOTAL		669	587,350	2,012	9,618		1,016	980,064	5,323	31,555	5,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,569,099	48,508	5,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,196	-31,919	91	
TOTAL LOSSES	1,514,903	16,589	5,214	
EXPECTED LOSSES	196,759	134,082	15,312	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	29.681	.325	.102	30.108
INDICATED (POST-TEST)	27.960	.306	.096	28.362
PRES. ON RATE LEVEL	3.331	2.270	.259	5.860
DERIVED BY FORMULA	3.331	2.250	.257	5.838
UNDERLYING PRES. RATE	3.855	2.627	.300	6.782
PROPOSED	3.344	2.258	.258	5.860

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.789
IND. RATES				7.79	MINIMUM PREMIUM	2000
MAN. RATES	10.00	9.51	8.66	+ 7.79	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
2012	5,498	152,042	2.765			5,498					13	13
2013	4,647	253,690	5.459			4,647				3	6	9
2014	4,970	39,554	.795			4,970					3	3
2015	4,798	196,022	4.085			4,798				3	2	5
2016	5,060	80,040	1.581			5,060					2	2
TOTAL	24,973	721,348	2.889			24,973				6	26	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					81,792					58,814	11,436
2013				75,611	31,081				71,685	65,013	10,300
2014					9,563					19,279	10,712
2015				65,101	2,762				123,142	3,603	1,414
2016					37,957					32,920	9,163
TOTAL				140,712	163,155				194,827	179,629	43,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					119,579					137,036	13,906
2013			12,476	99,682	35,213			23,255	170,838	142,760	11,763
2014		6	2,330	1,297	10,204		20	5,990	4,420	42,113	14,033
2015	1,538	1,004	65,992	69,747	7,490	1,590	3,056	201,198	246,218	24,059	2,091
2016	415	1,343	57,680	26,410	25,548	188	1,625	50,920	34,354	38,011	14,239
TOTAL	1,953	2,353	138,478	197,136	198,034	1,778	4,701	281,363	455,830	383,979	56,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	430,626	1,234,979	56,032	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-362,222	-363,609	729	
TOTAL LOSSES	68,404	871,370	56,761	
EXPECTED LOSSES	1,309,334	1,533,841	119,619	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.274	3.489	.227	3.990
INDICATED (POST-TEST)	.258	3.287	.214	3.759
PRES. ON RATE LEVEL	4.530	5.307	.413	10.250
DERIVED BY FORMULA	4.487	5.246	.407	10.140
UNDERLYING PRES. RATE	5.243	6.142	.479	11.864
PROPOSED	4.487	5.246	.407	10.140

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	13.478
IND. RATES				13.48	MINIMUM PREMIUM	2000
MAN. RATES	17.08	16.25	15.15	+ 13.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	5,493	976,968	17.785			2	6	13	21
2013	7,636	1,434,702	18.788			4	7	15	26
2014	4,863	1,110,741	22.840			1	3	9	13
2015	4,566	482,857	10.575				5	4	9
2016	5,760	271,168	4.707				2	12	14
TOTAL	28,318	4,276,436	15.101			7	23	53	83

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			298,281	161,917	14,539			220,608	182,005	42,092	57,526
2013			382,347	171,082	22,547			617,494	158,259	48,855	34,118
2014			175,310	88,300	10,057			720,970	81,529	28,905	5,670
2015				177,316	25,989				210,003	65,030	4,519
2016				45,426	61,083				32,832	123,553	8,274
TOTAL			855,938	644,041	134,215			1,559,072	664,628	308,435	110,107

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			490,672	204,177	21,256			763,745	377,479	98,074	69,952
2013		2,865	661,056	225,850	28,761		12,951	2,209,358	405,838	115,218	38,963
2014		2,605	145,668	110,596	13,894		24,882	1,161,593	207,464	73,137	7,428
2015	4,182	3,088	190,782	195,446	40,782	2,708	6,598	385,642	448,883	161,319	6,684
2016	1,540	3,596	165,274	83,583	45,763	1,066	7,891	255,897	179,536	149,417	12,858
TOTAL	5,722	12,154	1,653,452	819,652	150,456	3,774	52,322	4,776,235	1,619,200	597,165	135,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,503,659	3,186,473	135,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-255,968	-255,284	376	
TOTAL LOSSES	6,247,691	2,931,189	136,261	
EXPECTED LOSSES	871,062	1,037,854	62,584	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.063	10.351	.481	32.895
INDICATED (POST-TEST)	20.783	9.751	.453	30.987
PRES. ON RATE LEVEL	2.658	3.166	.191	6.015
DERIVED BY FORMULA	2.839	3.364	.199	6.402
UNDERLYING PRES. RATE	3.076	3.665	.221	6.962
PROPOSED	2.839	3.364	.199	6.402

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.509
IND. RATES				8.51	MINIMUM PREMIUM	2000
MAN. RATES	10.37	9.87	8.89	+ 8.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	42,366	843,710	1.991			1	5	6	12	
2013	44,181	653,967	1.480			1	4	20	25	
2014	49,426	2,018,633	4.084			2	14	17	33	
2015	53,937	1,248,055	2.313			4	8	13	25	
2016	53,454	1,005,230	1.880			1	4	25	30	
TOTAL	243,364	5,769,595	2.371			9	35	81	125	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			131,449	135,223	37,110			311,922	165,943	28,668	33,395
2013			181,823	79,893	76,138			91,008	74,820	94,671	55,614
2014			609,472	295,317	70,885			397,066	475,349	103,615	66,929
2015			383,582	223,758	58,405			229,637	212,583	85,483	54,607
2016			175,190	113,101	195,861			62,326	127,977	276,397	54,378
TOTAL			1,481,516	847,292	438,399			1,091,959	1,056,672	588,834	264,923

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			211,506	170,517	54,255			1,056,263	344,166	66,797	40,608
2013		1,362	321,067	109,794	86,719		1,910	346,604	186,510	208,019	63,511
2014		18,573	933,013	383,603	88,787		27,728	1,558,638	1,032,075	266,617	87,677
2015	5,281	20,325	941,252	280,701	93,669	2,743	32,884	1,370,715	521,050	216,243	80,764
2016	4,463	17,666	780,399	257,917	152,294	3,037	27,962	886,340	504,705	350,496	84,503
TOTAL	9,744	57,926	3,187,237	1,202,532	475,724	5,780	90,484	5,218,560	2,588,506	1,108,172	357,063

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,569,731	5,374,934	357,063	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,888,609	-1,298,511	2,219	
TOTAL LOSSES	5,681,122	4,076,423	359,282	
EXPECTED LOSSES	10,846,734	5,500,027	348,010	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.334	1.675	.148	4.157
INDICATED (POST-TEST)	2.199	1.578	.139	3.916
PRES. ON RATE LEVEL	3.851	1.953	.123	5.927
DERIVED BY FORMULA	3.785	1.908	.125	5.818
UNDERLYING PRES. RATE	4.457	2.260	.143	6.860
PROPOSED	3.785	1.908	.125	5.818

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.733
IND. RATES				7.73	MINIMUM PREMIUM	2000
MAN. RATES	10.47	9.96	8.76	+ 7.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	11,316	168,760	1.491				1	4	5
2013	13,673	1,081,335	7.908				1	9	10
2014	18,035	374,219	2.074			1	1	6	8
2015	18,441	204,680	1.109				3	7	10
2016	18,024	289,279	1.604				1	5	6
TOTAL	79,489	2,118,273	2.665			1	7	31	39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				7,865	31,807				33,896	72,593	22,599
2013				36,267	511,428				50,268	461,606	21,766
2014			104,812	16,448	17,687			37,611	66,737	57,259	73,665
2015				112,666	15,790				27,556	29,684	18,984
2016				39,494	65,780				35,359	59,159	89,487
TOTAL			104,812	212,740	642,492			37,611	213,816	680,301	226,501

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				9,918	46,502				70,300	169,141	27,480
2013				58,253	80,324			59,910	160,306	1,003,033	24,857
2014		3,871	180,644	25,713	20,346		3,574	215,865	154,168	130,675	96,501
2015	2,660	1,954	120,788	123,972	25,116	353	1,364	65,850	69,309	64,362	28,077
2016	1,477	3,573	162,948	81,491	48,321	730	4,853	161,293	116,246	75,576	139,063
TOTAL	4,137	9,398	522,633	321,418	711,655	1,083	9,791	502,918	570,329	1,442,787	315,978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,049,960	3,046,189	315,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-571,624	-366,455	1,060	
TOTAL LOSSES	478,336	2,679,734	317,038	
EXPECTED LOSSES	2,199,460	1,559,574	162,953	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.602	3.371	.399	4.372
INDICATED (POST-TEST)	.567	3.175	.376	4.118
PRES. ON RATE LEVEL	2.391	1.695	.177	4.263
DERIVED BY FORMULA	2.355	1.784	.189	4.328
UNDERLYING PRES. RATE	2.767	1.962	.205	4.934
PROPOSED	2.320	1.757	.186	4.263

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.666
IND. RATES				5.67	MINIMUM PREMIUM	1875
MAN. RATES	7.01	6.67	6.30	+ 5.67	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
2012	50,009	3,248,747	6.496			50,009			6	12	20	38
2013	52,178	2,397,540	4.594			52,178	1		3	12	19	35
2014	64,197	4,342,644	6.764			64,197			12	16	19	47
2015	70,061	4,872,391	6.954			70,061			9	18	38	65
2016	67,770	1,479,738	2.183			67,770				10	20	30
TOTAL	304,215	16,341,060	5.372			304,215	1		30	68	116	215

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,043,839	306,399	99,542			1,354,405	360,638	50,108	33,816
2013	706,028		586,824	265,009	160,946	1,553		201,835	254,372	191,352	29,621
2014			2,191,424	478,698	97,174			1,139,211	267,531	94,086	74,520
2015			1,736,316	353,146	434,056			1,349,582	396,197	560,480	42,614
2016			363,482	276,290				451,039	376,666		12,261
TOTAL	706,028		5,558,403	1,766,734	1,068,008	1,553		4,045,033	1,729,777	1,272,692	192,832

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,247,229	386,370	145,529			2,938,291	747,962	116,751	41,120
2013	1,142,329	4,396	1,028,172	358,049	185,253	3,111	4,232	787,013	614,772	422,990	33,827
2014		79,945	3,720,713	663,155	138,110		96,829	4,484,610	701,677	240,668	97,621
2015	8,327	79,656	3,453,661	612,553	561,216	5,117	146,293	5,683,002	1,336,006	1,260,127	63,026
2016	10,000	21,229	999,559	521,030	223,203	7,184	43,232	1,472,818	1,088,329	527,571	19,054
TOTAL	1,160,656	185,226	10,449,334	2,541,157	1,253,311	15,412	290,586	15,365,734	4,488,746	2,568,107	254,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,466,948	10,851,321	254,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,644,609	-2,005,029	1,900	
TOTAL LOSSES	22,822,339	8,846,292	256,548	
EXPECTED LOSSES	17,711,396	8,533,231	295,089	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.502	2.908	.084	10.494
INDICATED (POST-TEST)	7.067	2.739	.079	9.885
PRES. ON RATE LEVEL	5.030	2.424	.084	7.538
DERIVED BY FORMULA	5.132	2.468	.083	7.683
UNDERLYING PRES. RATE	5.822	2.805	.097	8.724
PROPOSED	5.132	2.468	.083	7.683

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.212
IND. RATES				10.21	MINIMUM PREMIUM	2000
MAN. RATES	12.41	11.81	11.14	+ 10.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,331									
2013	2,480									
2014	2,687									
2015	1,250	271,663	21.733			1	1	1		3
2016	2,085									
TOTAL	10,833	271,663	2.508			1	1	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015			192,801	22,000	8,738			27,148		20,976	
TOTAL			192,801	22,000	8,738			27,148		20,976	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015	519	8,498	371,366	39,183	18,145		3,528	129,355	17,066	44,363	
TOTAL	519	8,498	371,366	39,183	18,145		3,528	129,355	17,066	44,363	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	513,266	118,757		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-191,649	-63,341	88	
TOTAL LOSSES	321,617	55,416	88	
EXPECTED LOSSES	650,956	262,051	15,058	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.969	.512	.001	3.482
INDICATED (POST-TEST)	2.797	.482	.001	3.280
PRES. ON RATE LEVEL	5.192	2.090	.120	7.402
DERIVED BY FORMULA	5.168	2.058	.118	7.344
UNDERLYING PRES. RATE	6.009	2.419	.139	8.567
PROPOSED	5.168	2.058	.118	7.344

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.761
IND. RATES				9.76	MINIMUM PREMIUM	2000
MAN. RATES	12.32	11.72	10.94	+ 9.76	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
2012	22,495	271,135	1.205			22,495			1	1	4	6
2013	28,838	508,749	1.764			28,838				2	7	9
2014	31,233	509,881	1.632			31,233				7	11	18
2015	27,268	1,486,732	5.452			27,268			3	5	7	15
2016	24,818	561,048	2.260			24,818				4	6	10
TOTAL	134,652	3,337,545	2.479			134,652			4	19	35	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			69,657	27,771	13,896			57,180	28,511	40,939	33,181
2013				14,170	120,643				6,805	299,065	68,066
2014				160,369	87,260				94,592	122,147	45,513
2015			478,674	105,286	112,994			524,938	96,279	143,653	24,908
2016				137,596	58,321				152,058	166,399	46,674
TOTAL			548,331	445,192	393,114			582,118	378,245	772,203	218,342

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			114,586	35,019	20,315			197,957	59,132	95,388	40,348
2013			14,427	26,202	134,822			32,906	44,735	649,249	77,731
2014		250	80,377	206,265	97,653		423	111,459	221,423	274,034	59,622
2015	2,484	20,820	907,459	173,406	146,905	1,245	42,349	1,634,992	343,000	324,751	36,839
2016	3,282	6,395	308,078	165,050	53,347	2,643	16,524	557,475	408,045	223,362	72,531
TOTAL	5,766	27,465	1,424,927	605,942	453,042	3,888	59,296	2,534,789	1,076,335	1,566,784	287,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,056,131	3,702,103	287,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,105,111	-713,028	1,770	
TOTAL LOSSES	2,951,020	2,989,075	288,841	
EXPECTED LOSSES	3,935,879	2,946,186	298,927	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.192	2.220	.215	4.627
INDICATED (POST-TEST)	2.065	2.091	.203	4.359
PRES. ON RATE LEVEL	2.526	1.890	.192	4.608
DERIVED BY FORMULA	2.512	1.906	.193	4.611
UNDERLYING PRES. RATE	2.923	2.188	.222	5.333
PROPOSED	2.510	1.905	.193	4.608

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.124
IND. RATES				6.12	MINIMUM PREMIUM	2000
MAN. RATES	7.88	7.50	6.81	+ 6.12	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
2012	20,781	262,634	1.263			20,781				3	4	7
2013	24,196	643,948	2.661			24,196			1		2	3
2014	25,583	68,949	.269			25,583				1	2	3
2015	28,939	483,214	1.669			28,939				3	3	6
2016	28,790	2,045,084	7.103			28,790	1			2	5	8
TOTAL	128,289	3,503,829	2.731			128,289	1		1	9	16	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				71,691	29,940				87,938	62,037	11,028
2013			240,854		5,438			325,157		22,595	49,904
2014				7,008	5,404				31,075	3,554	21,908
2015				134,050	80,109				212,366	28,901	27,788
2016	1,780,721			49,187	36,032	16,000			80,644	33,611	48,889
TOTAL	1,780,721		240,854	261,936	156,923	16,000		325,157	412,023	150,698	159,517

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				90,403	43,772				182,383	144,546	13,410
2013		1,308	292,126	1,924	7,193		4,948	830,710	16,682	51,154	56,990
2014		11	3,901	9,232	5,962		101	25,233	64,365	10,134	28,699
2015	3,164	3,498	180,407	165,703	97,606	2,742	5,804	363,358	435,782	87,831	41,098
2016	1,017,843	2,819	133,202	69,564	29,290	18,822	6,066	211,159	159,386	55,382	75,974
TOTAL	1,021,007	7,636	609,636	336,826	183,823	21,564	16,919	1,430,460	858,598	349,047	216,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,107,222	1,728,294	216,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-885,614	-394,709	1,289	
TOTAL LOSSES	2,221,608	1,333,585	217,460	
EXPECTED LOSSES	3,335,514	1,667,757	200,130	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.732	1.040	.170	2.942
INDICATED (POST-TEST)	1.632	.980	.160	2.772
PRES. ON RATE LEVEL	2.246	1.123	.135	3.504
DERIVED BY FORMULA	2.228	1.112	.137	3.477
UNDERLYING PRES. RATE	2.600	1.300	.156	4.056
PROPOSED	2.228	1.112	.137	3.477

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.621
IND. RATES				4.62	MINIMUM PREMIUM	1585
MAN. RATES	6.10	5.80	5.18	+ 4.62	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	ALL
2012	91,054	1,819,716	1.998			91,054			5	8	15	28
2013	92,824	2,581,728	2.781			92,824			6	11	21	38
2014	93,472	2,144,299	2.294			93,472			5	14	14	33
2015	98,829	992,311	1.004			98,829			1	8	28	37
2016	103,949	1,037,389	.997			103,949			1	3	25	29
TOTAL	480,128	8,575,443	1.786			480,128			18	44	103	165

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			822,516	179,954	106,730			313,875	172,348	152,016	72,277
2013			1,056,956	229,827	59,370			555,277	417,329	119,705	143,264
2014			764,843	369,484	38,092			485,703	339,023	45,740	101,414
2015			110,579	194,879	127,564			54,481	221,406	231,912	51,490
2016			116,353	102,636	268,138			123,330	92,402	280,750	53,780
TOTAL			2,871,247	1,076,780	599,894			1,532,666	1,242,508	830,123	422,225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,353,039	226,923	156,038			1,086,636	357,450	354,198	87,889
2013		7,154	1,628,021	309,274	73,945		10,477	1,862,539	1,000,039	273,912	163,608
2014		28,457	1,387,936	477,668	58,486		43,729	2,165,848	762,902	132,332	132,853
2015	4,603	9,883	466,437	251,805	158,165	2,851	16,848	753,654	567,172	506,767	76,154
2016	5,009	17,486	771,995	292,256	196,882	2,700	33,425	1,024,726	473,022	353,173	83,574
TOTAL	9,612	62,980	5,607,428	1,557,926	643,516	5,551	104,479	6,893,403	3,160,585	1,620,382	544,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,683,453	6,982,409	544,078			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,322,149	-1,626,856	3,894			
TOTAL LOSSES	10,361,304	5,355,553	547,972			
EXPECTED LOSSES	8,541,478	6,856,228	619,365			
CREDIBILITY	.07	.19	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.158	1.115	.114	3.387		
INDICATED (POST-TEST)	2.033	1.050	.107	3.190		
PRES. ON RATE LEVEL	1.537	1.234	.111	2.882		
DERIVED BY FORMULA	1.572	1.199	.110	2.881		
UNDERLYING PRES. RATE	1.779	1.428	.129	3.336		
PROPOSED	1.573	1.199	.110	2.882		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.830
IND. RATES				3.83	MINIMUM PREMIUM	1370
MAN. RATES	4.89	4.65	4.26	+ 3.83	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,690	36,552	.546						1	1
2013	6,842	1,483	.021					1		1
2014	7,790	237,222	3.045			1	1		4	6
2015	9,404	16,797	.178						4	4
2016	9,460	8,619	.091						3	3
TOTAL	40,186	300,673	.748			1	2		12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					17,687					10,461	8,404
2013				200					200		1,083
2014			142,768	12,000	22,020			41,504	1,982	12,831	4,117
2015					4,088					7,964	4,745
2016					2,450					2,408	3,761
TOTAL			142,768	12,200	46,245			41,504	2,182	33,664	22,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					25,858					24,374	10,219
2013			25	258	1			44	459	4	1,237
2014		5,252	241,714	22,129	25,209		3,666	166,883	12,050	28,735	5,393
2015		78	2,449	1,212	4,514		186	5,755	3,923	16,268	7,018
2016	27	86	3,720	1,703	1,648	11	116	3,725	2,513	2,777	5,845
TOTAL	27	5,416	247,908	25,302	57,230	11	3,968	176,407	18,945	72,158	29,712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	433,737	173,635	29,712	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,106	-112,157	203	
TOTAL LOSSES	270,631	61,478	29,915	
EXPECTED LOSSES	628,912	479,420	30,942	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.673	.153	.074	.900
INDICATED (POST-TEST)	.634	.144	.070	.848
PRES. ON RATE LEVEL	1.351	1.031	.067	2.449
DERIVED BY FORMULA	1.344	.996	.067	2.407
UNDERLYING PRES. RATE	1.565	1.193	.077	2.835
PROPOSED	1.344	.996	.067	2.407

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.199
IND. RATES				3.20	MINIMUM PREMIUM	1195
MAN. RATES	4.08	3.88	3.62	+ 3.20	PRESENT	1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	38,536	5,131,806	13.316			10	27	48	85
2013	38,446	6,250,317	16.257			14	32	43	89
2014	3,720	18,030	.484				1	1	2
2015	7,044	735,192	10.437			1	1	5	7
2016	7,105	308,473	4.341			1		5	6
TOTAL	94,851	12,443,818	13.119			26	61	102	189

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,345,460	923,132	213,211			1,517,683	768,487	332,773	31,060
2013			1,957,030	999,971	247,845			1,651,622	852,007	473,649	68,193
2014				8,660	1,921					7,449	
2015			107,914	49,349	132,816			57,600	91,804	295,329	380
2016			157,875		28,507			23,500		91,994	6,597
TOTAL			3,568,279	1,981,112	624,300			3,250,405	1,712,298	1,201,194	106,230

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,980,761	1,164,070	311,710			4,316,191	1,593,840	775,358	37,769
2013		14,651	3,412,639	1,325,224	295,949		34,629	6,043,708	2,102,741	1,062,483	77,876
2014		11	3,660	10,761	2,296		7	2,317	1,707	16,272	
2015	1,163	7,761	321,002	99,101	153,961	1,185	15,541	603,514	341,911	618,920	562
2016	445	7,464	315,814	37,263	27,193	538	7,312	220,045	103,168	108,134	10,252
TOTAL	1,608	29,887	6,033,876	2,636,419	791,109	1,723	57,489	11,185,775	4,143,367	2,581,167	126,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,310,358	10,152,062	126,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,656,665	-1,291,558	552	
TOTAL LOSSES	15,653,693	8,860,504	127,011	
EXPECTED LOSSES	4,504,475	4,840,246	132,791	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.503	9.341	.134	25.978
INDICATED (POST-TEST)	15.546	8.799	.126	24.471
PRES. ON RATE LEVEL	4.103	4.409	.121	8.633
DERIVED BY FORMULA	4.332	4.716	.121	9.169
UNDERLYING PRES. RATE	4.749	5.103	.140	9.992
PROPOSED	4.332	4.716	.121	9.169

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	12.187
IND. RATES				12.19	MINIMUM PREMIUM	2000
MAN. RATES	13.72	13.05	12.76	+ 12.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	232,266	1,915,792	.824			2	13	26	41
2013	257,361	3,586,281	1.393			7	14	27	48
2014	266,005	1,945,381	.731			2	17	34	53
2015	277,011	1,852,378	.668			4	14	39	57
2016	295,251	1,981,192	.671			2	7	42	51
TOTAL	1,327,894	11,281,024	.850			17	65	168	250

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			438,645	115,363	186,122			330,922	388,890	241,022	214,828
2013			1,062,697	246,163	175,425			1,210,236	434,576	261,494	195,690
2014			295,667	240,071	321,297			142,290	388,945	403,122	153,989
2015			424,910	228,933	183,981			290,448	323,794	228,132	172,180
2016			321,514	192,936	301,450			142,603	307,421	515,488	199,780
TOTAL			2,543,433	1,023,466	1,168,275			2,116,499	1,843,626	1,649,258	936,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			638,346	145,474	272,109			1,035,574	806,557	561,580	261,231
2013		7,401	1,697,530	338,266	203,867		21,946	3,801,761	1,086,995	586,958	223,478
2014		11,314	647,126	344,203	352,451		14,146	980,667	905,084	912,153	201,726
2015	5,402	24,514	1,094,528	326,260	234,184	4,178	45,633	1,905,418	826,931	526,085	254,654
2016	7,288	29,907	1,320,738	419,754	238,975	6,451	59,042	1,876,009	1,055,325	669,961	310,458
TOTAL	12,690	73,136	5,398,268	1,573,957	1,301,586	10,629	140,767	9,599,429	4,680,892	3,256,737	1,251,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,234,919	10,813,172	1,251,547			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,350,262	-2,591,036	7,529			
TOTAL LOSSES	11,884,657	8,222,136	1,259,076			
EXPECTED LOSSES	12,429,088	10,928,568	1,181,825			
CREDIBILITY	.13	.38	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.895	.619	.095	1.609		
INDICATED (POST-TEST)	.843	.583	.089	1.515		
PRES. ON RATE LEVEL	.809	.711	.077	1.597		
DERIVED BY FORMULA	.813	.662	.082	1.557		
UNDERLYING PRES. RATE	.936	.823	.089	1.848		
PROPOSED	.813	.662	.082	1.557		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.069
IND. RATES				2.07	MINIMUM PREMIUM	885
MAN. RATES	2.77	2.64	2.36	+ 2.07	PRESENT	945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2012	6,831										
2013	7,831	34,466	.440							2	2
2014	7,511	198	.002								
2015	8,852	49,291	.556							2	2
2016	7,423										
TOTAL	38,448	83,955	.218							4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,390					27,076	
2014											198
2015					14,628					31,822	2,841
TOTAL					22,018					58,898	3,039

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			779	483	8,254			2,838	2,635	58,765	
2014											259
2015		277	8,756	4,340	16,153		736	22,962	15,663	65,004	4,202
TOTAL		277	9,535	4,823	24,407		736	25,800	18,298	123,769	4,461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,348	171,297	4,461	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,548	-44,462	170	
TOTAL LOSSES		126,835	4,631	
EXPECTED LOSSES	380,251	184,935	28,068	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.330	.012	.342
INDICATED (POST-TEST)	.000	.311	.011	.322
PRES. ON RATE LEVEL	.854	.416	.063	1.333
DERIVED BY FORMULA	.845	.412	.061	1.318
UNDERLYING PRES. RATE	.989	.481	.073	1.543
PROPOSED	.845	.412	.061	1.318

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.751
IND. RATES				1.75	MINIMUM PREMIUM	795
MAN. RATES	2.12	2.02	1.97	+ 1.75	PRESENT	840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	506									
2013	584									
2014	441									
2015	507	8,619	1.700						1	1
2016	697									
TOTAL	2,735	8,619	.315						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015					7,428					1,191	
TOTAL					7,428					1,191	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015		144	4,444	2,203	8,203		27	862	587	2,434	
TOTAL		144	4,444	2,203	8,203		27	862	587	2,434	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,477	13,427		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,262	-9,990	23	
TOTAL LOSSES		3,437	23	
EXPECTED LOSSES	34,270	42,229	3,391	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.126	.001	.127
INDICATED (POST-TEST)	.000	.119	.001	.120
PRES. ON RATE LEVEL	1.083	1.334	.107	2.524
DERIVED BY FORMULA	1.083	1.322	.106	2.511
UNDERLYING PRES. RATE	1.253	1.544	.124	2.921
PROPOSED	1.083	1.322	.106	2.511

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.337
IND. RATES				3.34	MINIMUM PREMIUM	1235
MAN. RATES	4.31	4.10	3.73	+ 3.34	PRESENT	1320

+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
2012	12,573	933,661	7.425			12,573			2	10	9	21
2013	10,049	624,020	6.209			10,049			1	6	4	11
2014	13,249	454,275	3.428			13,249				14	12	26
2015	11,761	1,045,566	8.890			11,761			1	14	10	25
2016	14,409	505,902	3.511			14,409				8	21	29
TOTAL	62,041	3,563,424	5.744			62,041			4	52	56	112

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			250,101	48,745	10,696			352,558	181,013	50,956	39,592
2013			164,958	184,149	5,272			89,874	130,186	18,448	31,133
2014				180,256	12,045				219,896	27,351	14,727
2015			98,620	192,565	35,750			282,254	333,222	86,456	16,699
2016				51,796	179,542				80,949	167,995	25,620
TOTAL			513,679	657,511	243,305			724,686	945,266	351,206	127,771

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			351,335	61,468	15,638			1,016,079	375,420	118,727	48,144
2013		1,236	298,165	239,647	8,168		1,884	347,323	306,073	43,848	35,554
2014		224	69,367	220,153	17,966		724	179,314	455,954	76,526	19,292
2015	4,546	6,332	333,516	219,199	55,081	4,304	31,952	1,421,010	752,454	232,652	24,698
2016	2,956	7,995	355,445	171,771	126,144	1,870	12,723	419,585	300,091	210,598	39,813
TOTAL	7,502	15,787	1,407,828	912,238	222,997	6,174	47,283	3,383,311	2,189,992	682,351	167,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,867,885	4,007,578	167,501	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-689,612	-461,568	1,088	
TOTAL LOSSES	4,178,273	3,546,010	168,589	
EXPECTED LOSSES	2,597,658	1,985,312	168,751	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.735	5.716	.272	12.723
INDICATED (POST-TEST)	6.344	5.384	.256	11.984
PRES. ON RATE LEVEL	3.618	2.765	.234	6.617
DERIVED BY FORMULA	3.673	2.896	.235	6.804
UNDERLYING PRES. RATE	4.187	3.200	.272	7.659
PROPOSED	3.673	2.896	.235	6.804

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.043
IND. RATES				9.04	MINIMUM PREMIUM	2000
MAN. RATES	10.93	10.40	9.78	+ 9.04	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	4,598	141,199	3.070			4,598			1			1
2013	4,768	24,430	.512			4,768					2	2
2014	5,411	278,280	5.142			5,411			1	1	2	4
2015	5,208	357,329	6.861			5,208			1	2	3	6
2016	5,359	86,563	1.615			5,359				2	1	3
TOTAL	25,344	887,801	3.503			25,344			3	5	8	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			90,865					48,899			1,435
2013					2,973					17,940	3,517
2014			95,392	10,835	4,311			66,532	64,292	6,502	30,416
2015			164,906	65,690	5,148			66,858	46,567	5,959	2,201
2016				18,910	26,770				6,928	25,000	8,955
TOTAL			351,163	95,435	39,202			182,289	117,787	55,401	46,524

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			149,473					169,288			1,745
2013			314	194	3,319			1,878	1,747	38,938	4,016
2014		3,507	160,006	16,789	5,825		6,048	310,628	141,065	20,004	39,845
2015	1,549	7,908	362,568	82,456	16,148	602	8,764	360,699	111,964	22,216	3,255
2016	654	1,540	70,838	35,735	19,957	220	1,616	52,337	36,770	30,288	13,916
TOTAL	2,203	12,955	743,199	135,174	45,249	822	16,428	894,830	291,546	111,446	62,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,670,437	583,415	62,777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-155,608	-118,768	158	
TOTAL LOSSES	1,514,829	464,647	62,935	
EXPECTED LOSSES	573,535	500,797	25,090	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.977	1.833	.248	8.058
INDICATED (POST-TEST)	5.630	1.727	.234	7.591
PRES. ON RATE LEVEL	1.955	1.707	.086	3.748
DERIVED BY FORMULA	1.992	1.708	.090	3.790
UNDERLYING PRES. RATE	2.263	1.976	.099	4.338
PROPOSED	1.992	1.708	.090	3.790

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.037
IND. RATES				5.04	MINIMUM PREMIUM	1700
MAN. RATES	6.11	5.81	5.54	+ 5.04	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	611	1,431	.234						1	1
2013	630									
2014	802	39,995	4.986				2			2
2015	834	14,355	1.721					1		1
2016	791	500	.063							
TOTAL	3,668	56,281	1.534					2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					235					1,196	
2014				21,652					18,343		
2015					9,288					5,067	
2016											500
TOTAL				21,652	9,523				18,343	6,263	500

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					344					2,787	
2014		25	7,980	26,248	614		57	14,250	37,514	1,401	
2015		177	5,556	2,755	10,257		115	3,658	2,494	10,351	
2016											777
TOTAL		202	13,536	29,003	11,215		172	17,908	40,008	14,539	777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,818	94,765	777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,045	-37,948	44	
TOTAL LOSSES		56,817	821	
EXPECTED LOSSES	170,563	161,172	6,933	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.549	.022	1.571
INDICATED (POST-TEST)	.000	1.459	.021	1.480
PRES. ON RATE LEVEL	4.018	3.796	.163	7.977
DERIVED BY FORMULA	4.018	3.773	.162	7.953
UNDERLYING PRES. RATE	4.650	4.394	.189	9.233
PROPOSED	4.018	3.773	.162	7.953

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.571
IND. RATES				10.57	MINIMUM PREMIUM	2000
MAN. RATES	13.92	13.24	11.79	+ 10.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	37,971	1,789,384	4.712	1		1	2	13	17
2013	42,493	1,636,586	3.851			3	5	12	20
2014	45,427	1,597,141	3.515	1		2	1	12	16
2015	52,899	3,643,712	6.888			1	7	20	28
2016	53,272	873,524	1.639				6	21	27
TOTAL	232,062	9,540,347	4.111	2		7	21	78	108

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	691,160		378,804	47,815	81,527	425		166,416	49,260	265,595	108,382
2013			496,827	119,775	338,471			223,065	137,917	252,666	67,865
2014	157,308		357,528	47,626	378,401			326,017	33,333	227,421	69,507
2015			515,403	227,018	71,323			2,283,081	261,907	189,555	95,425
2016			107,527	224,915					80,350	399,578	61,154
TOTAL	848,468		1,748,562	549,761	1,094,637	425		2,998,579	562,767	1,334,815	402,333

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	1,207,457		623,133	60,295	119,192	971		576,132	102,165	618,835	131,793
2013		3,721	879,049	181,305	381,958		4,678	841,262	354,793	553,573	77,502
2014	256,239	11,967	627,251	119,404	408,136		25,785	1,223,277	155,543	503,223	91,054
2015	5,355	7,037	368,068	265,432	96,293	3,377	38,838	1,613,371	675,392	436,692	141,134
2016	4,523	11,363	513,287	253,760	162,395	3,173	24,138	776,587	540,837	477,872	95,033
TOTAL	1,473,574	34,088	3,010,788	880,196	1,167,974	7,521	93,439	5,030,629	1,828,730	2,590,195	536,516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,650,039	6,467,095	536,516			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,433,514	-1,104,413	2,912			
TOTAL LOSSES	7,216,525	5,362,682	539,428			
EXPECTED LOSSES	9,240,708	4,685,332	447,879			
CREDIBILITY	.04	.12	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.110	2.311	.232	5.653		
INDICATED (POST-TEST)	2.930	2.177	.219	5.326		
PRES. ON RATE LEVEL	3.441	1.744	.167	5.352		
DERIVED BY FORMULA	3.421	1.796	.173	5.390		
UNDERLYING PRES. RATE	3.982	2.019	.193	6.194		
PROPOSED	3.397	1.783	.172	5.352		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.113
IND. RATES				7.11	MINIMUM PREMIUM	2000
MAN. RATES	9.10	8.66	7.91	+ 7.11	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
2012	4,015	47,363	1.179			4,015					4	4
2013	4,658	48,017	1.030			4,658					1	1
2014	4,105	58,830	1.433			4,105				2	2	4
2015	3,984	18,104	.454			3,984					1	1
2016	3,897	46,355	1.189			3,897				1	1	2
TOTAL	20,659	218,669	1.058			20,659				3	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					11,332					26,705	9,326
2013					7,081					29,823	11,113
2014				16,578	3,424				19,533	5,184	14,111
2015					680					1,400	16,024
2016				1,515	20,000				1,187	20,000	3,653
TOTAL				18,093	42,517				20,720	83,112	54,227

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					16,567					62,223	11,340
2013			745	463	7,907			3,127	2,905	64,729	12,691
2014		23	6,947	20,562	4,122		68	16,784	41,133	12,814	18,485
2015		14	404	201	751		31	1,009	691	2,861	23,699
2016	248	755	32,810	15,285	13,617	127	1,054	33,269	22,704	23,344	5,677
TOTAL	248	792	40,906	36,511	42,964	127	1,153	54,189	67,433	165,971	71,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,415	312,879	71,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-232,495	-102,879	417	
TOTAL LOSSES		210,000	72,309	
EXPECTED LOSSES	815,823	424,130	70,447	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.017	.350	1.367
INDICATED (POST-TEST)	.000	.958	.330	1.288
PRES. ON RATE LEVEL	3.412	1.774	.294	5.480
DERIVED BY FORMULA	3.378	1.758	.295	5.431
UNDERLYING PRES. RATE	3.949	2.053	.341	6.343
PROPOSED	3.378	1.758	.295	5.431

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.218
IND. RATES				7.22	MINIMUM PREMIUM	2000
MAN. RATES	9.68	9.21	8.10	+ 7.22	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	2,713	486,420	17,929			1		1	2
2013	2,869	62,630	2,182					1	1
2014	2,087	59,910	2,870					1	1
2015	2,710	200,983	7,416			1	1		2
2016	2,397	209,311	8,732				2		3
TOTAL	12,776	1,019,254	7,978			2	3	4	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			325,667		943			125,870		2,278	31,662
2013					14,305					39,364	8,961
2014					31,224					20,595	8,091
2015			103,980	18,500				71,009	7,287		207
2016				78,314	839				94,309	34,088	1,761
TOTAL			429,647	96,814	47,311			196,879	101,596	96,325	50,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			535,722		1,379			435,762		5,308	38,501
2013			1,506	937	15,975			4,124	3,834	85,436	10,233
2014		20	7,616	4,244	33,313		24	6,401	4,720	44,987	10,599
2015	437	4,590	204,019	26,761	5,034	96	8,144	310,506	32,081	4,952	306
2016	1,516	2,493	126,169	71,428	8,589	1,244	6,833	238,871	180,938	58,737	2,737
TOTAL	1,953	7,103	875,032	103,370	64,290	1,340	15,001	995,664	221,573	199,420	62,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,896,093	588,653	62,376	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,426	-88,532	230	
TOTAL LOSSES	1,709,667	500,121	62,606	
EXPECTED LOSSES	655,919	365,010	38,583	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.382	3.915	.490	17.787
INDICATED (POST-TEST)	12.606	3.688	.462	16.756
PRES. ON RATE LEVEL	4.436	2.468	.261	7.165
DERIVED BY FORMULA	4.518	2.492	.265	7.275
UNDERLYING PRES. RATE	5.134	2.857	.302	8.293
PROPOSED	4.518	2.492	.265	7.275

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.669
IND. RATES				9.67	MINIMUM PREMIUM	2000
MAN. RATES	12.46	11.85	10.59	+ 9.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	396									
2013	512									
2014	569									
2015	359									
2016	1,253	1,187	.094							
TOTAL	3,089	1,187	.038							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											1,187
TOTAL											1,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											1,845
TOTAL											1,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,505	-16,126	87	
TOTAL LOSSES			1,932	
EXPECTED LOSSES	184,568	73,117	10,595	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.063	.063
INDICATED (POST-TEST)	.000	.000	.059	.059
PRES. ON RATE LEVEL	5.163	2.045	.296	7.504
DERIVED BY FORMULA	5.163	2.025	.294	7.482
UNDERLYING PRES. RATE	5.975	2.367	.343	8.685
PROPOSED	5.163	2.025	.294	7.482

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.945
IND. RATES				9.95	MINIMUM PREMIUM	2000
MAN. RATES	12.98	12.35	11.09	+ 9.95	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
2012	1,261	4,319	.342			1,261					
2013	1,370					1,370					
2014	1,596					1,596					
2015	1,544	370	.023			1,544					
2016	1,656	599	.036			1,656					
TOTAL	7,427	5,288	.071			7,427					

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											4,319
2015											370
2016											599
TOTAL											5,288

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											5,252
2015											547
2016											931
TOTAL											6,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-128,380	-44,694	175	
TOTAL LOSSES			6,905	
EXPECTED LOSSES	480,156	189,314	27,331	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.093	.093
INDICATED (POST-TEST)	.000	.000	.088	.088
PRES. ON RATE LEVEL	5.586	2.202	.318	8.106
DERIVED BY FORMULA	5.586	2.180	.316	8.082
UNDERLYING PRES. RATE	6.465	2.549	.368	9.382
PROPOSED	5.586	2.180	.316	8.082

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.742
IND. RATES				10.74	MINIMUM PREMIUM	2000
MAN. RATES	14.15	13.46	11.98	+ 10.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	1,266	85,368	6.743				1	4	5
2013	2,362	219,556	9.295			1	3	1	5
2014	2,705	76,179	2.816				1	2	3
2015	3,094	39,965	1.291				1		1
2016	3,683	400,788	10.882					8	8
TOTAL	13,110	821,856	6.269			1	6	15	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				33,896	6,047				23,024	19,667	2,734
2013			97,552	35,905	137			31,732	38,745	863	14,622
2014				14,695	874				35,021	12,314	13,275
2015				7,282					23,985		8,698
2016					146,118					238,741	15,929
TOTAL			97,552	91,778	153,176			31,732	120,775	271,585	55,258

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				42,743	8,840				47,752	45,824	3,325
2013		732	167,129	47,256	1,016		665	120,385	90,948	3,051	16,698
2014		17	5,629	17,931	1,349		125	31,029	74,434	29,573	17,390
2015	172	105	7,198	7,710	495	309	580	38,682	47,611	3,251	12,864
2016	1,599	5,177	222,052	101,668	98,343	1,366	11,798	369,240	249,148	275,658	24,754
TOTAL	1,771	6,031	402,008	217,308	110,043	1,675	13,168	559,336	509,893	357,357	75,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	983,989	1,194,601	75,031	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-142,129	-115,692	287	
TOTAL LOSSES	841,860	1,078,909	75,318	
EXPECTED LOSSES	574,087	497,656	40,117	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.422	8.230	.575	15.227
INDICATED (POST-TEST)	6.050	7.753	.542	14.345
PRES. ON RATE LEVEL	3.784	3.280	.264	7.328
DERIVED BY FORMULA	3.807	3.369	.270	7.446
UNDERLYING PRES. RATE	4.379	3.796	.306	8.481
PROPOSED	3.807	3.369	.270	7.446

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.897
IND. RATES				9.90	MINIMUM PREMIUM	2000
MAN. RATES	12.60	11.99	10.83	+ 9.90	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	194,550	6,201,260	3.187			6	21	26	53
2013	208,422	4,067,372	1.951			4	32	12	48
2014	207,849	3,833,793	1.844			6	42	22	70
2015	253,894	3,513,147	1.383			6	40	19	65
2016	264,442	5,317,255	2.010			3	11	36	50
TOTAL	1,129,157	22,932,827	2.031			25	146	115	286

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,146,917	386,092	240,545			2,720,562	831,718	422,944	452,482
2013			726,853	717,393	65,853			1,130,493	864,183	85,824	476,773
2014			798,804	694,456	132,447			604,425	908,503	280,960	414,198
2015			715,039	677,443	142,804			555,079	761,129	252,253	409,400
2016			1,123,399	235,684	483,880			1,956,200	293,224	712,108	512,760
TOTAL			4,511,012	2,711,068	1,065,529			6,966,759	3,658,757	1,754,089	2,265,613

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,258,488	486,864	351,677			3,675,021	1,724,983	985,461	550,218
2013		3,078	779,938	934,487	80,939		10,968	2,043,840	2,023,643	210,911	544,475
2014		30,092	1,582,605	885,461	168,694		55,717	3,120,569	1,995,142	691,116	542,599
2015	15,983	42,340	2,032,203	808,974	229,821	9,822	86,528	3,744,958	1,772,801	649,446	605,503
2016	10,090	37,344	1,650,128	584,331	365,640	7,659	114,134	3,451,173	1,358,299	925,957	796,829
TOTAL	26,073	112,854	7,303,362	3,700,117	1,196,771	17,481	267,347	16,035,561	8,874,868	3,462,891	3,039,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,762,678	17,234,647	3,039,624			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,530,878	-4,043,376	18,098			
TOTAL LOSSES	20,231,800	13,191,271	3,057,722			
EXPECTED LOSSES	13,391,802	17,174,479	2,766,435			
CREDIBILITY	.12	.34	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.792	1.168	.271	3.231		
INDICATED (POST-TEST)	1.688	1.100	.255	3.043		
PRES. ON RATE LEVEL	1.025	1.314	.212	2.551		
DERIVED BY FORMULA	1.105	1.241	.227	2.573		
UNDERLYING PRES. RATE	1.186	1.521	.245	2.952		
PROPOSED	1.105	1.241	.227	2.573		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.420
IND. RATES				3.42	MINIMUM PREMIUM	1255
MAN. RATES	4.46	4.24	3.77	+ 3.42	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,451	21,891	1,508				1			1
2013	1,178	21,184	1,798					3		3
2014	1,961	43,592	2,222				1		1	2
2015	2,171	213,466	9,832				4		4	8
2016	3,153	63,195	2,004						6	6
TOTAL	9,914	363,328	3,665				6		14	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				10,000					7,457		4,434
2013					4,109					14,471	2,604
2014				3,149	1,529				33,635	4,563	716
2015				65,250	49,683				70,341	28,049	143
2016					21,072					37,030	5,093
TOTAL				78,399	76,393				111,433	84,113	12,990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				12,610					15,466		5,392
2013			434	269	4,587			1,518	1,409	31,408	2,974
2014		3	1,534	4,026	1,721		108	27,543	69,828	12,535	938
2015	1,543	1,904	94,207	83,826	59,320	909	2,357	133,695	153,437	66,837	211
2016	231	745	32,023	14,662	14,187	208	1,821	57,271	38,646	42,759	7,915
TOTAL	1,774	2,652	128,198	115,393	79,815	1,117	4,286	220,027	278,786	153,539	17,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	358,054	627,533	17,430			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-67,527	-48,453	168			
TOTAL LOSSES	290,527	579,080	17,598			
EXPECTED LOSSES	288,598	217,712	22,405			
CREDIBILITY	.00	.01	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.930	5.841	.178	8.949		
INDICATED (POST-TEST)	2.760	5.502	.168	8.430		
PRES. ON RATE LEVEL	2.515	1.898	.195	4.608		
DERIVED BY FORMULA	2.515	1.934	.194	4.643		
UNDERLYING PRES. RATE	2.911	2.196	.226	5.333		
PROPOSED	2.515	1.934	.194	4.643		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.171
IND. RATES				6.17	MINIMUM PREMIUM	2000
MAN. RATES	7.88	7.50	6.81	+ 6.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	36									
2013	44									
2014	26									
2015	2	14,251	712,550				1	2		3
2016	16									
TOTAL	124	14,251	11,493				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015				3,626	2,993				5,468	1,847	317
TOTAL				3,626	2,993				5,468	1,847	317

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015	85	108	5,372	4,727	3,552	70	173	10,150	11,764	4,509	469
TOTAL	85	108	5,372	4,727	3,552	70	173	10,150	11,764	4,509	469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,958	24,552	469	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,424	-978	1	
TOTAL LOSSES	14,534	23,574	470	
EXPECTED LOSSES	4,116	3,792	355	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.721	19.011	.379	31.111
INDICATED (POST-TEST)	11.041	17.908	.357	29.306
PRES. ON RATE LEVEL	2.869	2.642	.247	5.758
DERIVED BY FORMULA	2.869	2.642	.247	5.758
UNDERLYING PRES. RATE	3.320	3.058	.286	6.664
PROPOSED	2.869	2.642	.247	5.758

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.653
IND. RATES				7.65	MINIMUM PREMIUM	2000
MAN. RATES	9.94	9.46	8.51	+ 7.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012										
2013	1									
2014										
2015	50									
2016	175									
TOTAL	226									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-408	-517	4			
TOTAL LOSSES			4			
EXPECTED LOSSES	3,547	2,893	376			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.002	.002		
INDICATED (POST-TEST)	.000	.000	.002	.002		
PRES. ON RATE LEVEL	1.356	1.106	.143	2.605		
DERIVED BY FORMULA	1.356	1.106	.143	2.605		
UNDERLYING PRES. RATE	1.569	1.280	.166	3.015		
PROPOSED	1.356	1.106	.143	2.605		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.462
IND. RATES				3.46	MINIMUM PREMIUM	1265
MAN. RATES	4.46	4.24	3.85	+ 3.46	PRESENT	1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2012	1,145										
2013	1,948	196,924	10.109			1	1				2
2014	1,905	127,795	6.708				1		5		6
2015	1,921	81,303	4.232				1		3		4
2016	1,270	108,254	8.523				1		5		6
TOTAL	8,189	514,276	6.280				1		4	13	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			91,771	4,000				94,770	6,076		307
2014				24,216	24,064				63,300	11,383	4,832
2015				14,845	30,962				3,674	23,401	8,421
2016				576	73,455				2,604	30,444	1,175
TOTAL			91,771	43,637	128,481			94,770	75,654	65,228	14,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		688	153,585	5,989	614		1,987	334,120	19,759	990	351
2014		45	14,792	32,629	26,361		213	52,714	132,055	29,689	6,330
2015	350	813	33,200	24,909	35,205	46	634	22,811	18,814	48,297	12,455
2016	815	2,617	112,551	51,624	49,496	204	1,655	52,212	35,785	35,689	1,826
TOTAL	1,165	4,163	314,128	115,151	111,676	250	4,489	461,857	206,413	114,665	20,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	786,052	547,905	20,962			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,096	-27,939	58			
TOTAL LOSSES	745,956	519,966	21,020			
EXPECTED LOSSES	140,360	113,008	10,236			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	9.109	6.350	.257	15.716		
INDICATED (POST-TEST)	8.581	5.982	.242	14.805		
PRES. ON RATE LEVEL	1.481	1.192	.108	2.781		
DERIVED BY FORMULA	1.481	1.240	.109	2.830		
UNDERLYING PRES. RATE	1.714	1.380	.125	3.219		
PROPOSED	1.481	1.240	.109	2.830		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.761
IND. RATES				3.76	MINIMUM PREMIUM	1350
MAN. RATES	4.77	4.54	4.11	+ 3.76	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	30,159	1,623,123	5.381	1		1	3	17	22
2013	34,649	4,466,604	12.891			6	7	18	31
2014	35,229	1,746,437	4.957			4	9	19	32
2015	34,343	825,432	2.403			1	4	15	20
2016	37,284	556,950	1.493				3	18	21
TOTAL	171,664	9,218,546	5.370	1		12	26	87	126

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	350,000		243,144	89,687	273,556			211,651	43,809	335,060	76,216
2013			1,809,367	328,210	62,092			1,414,292	633,046	134,822	84,775
2014			471,934	250,447	215,411			233,270	225,585	296,305	53,485
2015			124,724	35,271	307,664			71,128	39,836	193,062	53,747
2016				144,488	87,338				118,232	185,001	21,891
TOTAL	350,000		2,649,169	848,103	946,061			1,930,341	1,060,508	1,144,250	290,114

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	611,450		365,199	113,095	399,939			669,033	90,861	780,691	92,679
2013		10,334	2,349,482	440,319	80,360		16,090	2,854,551	1,512,994	314,109	96,813
2014		17,724	911,481	348,050	241,476		21,503	1,174,280	557,603	667,597	70,065
2015	833	11,601	441,730	137,228	346,703	515	13,419	502,792	191,775	403,746	79,492
2016	3,729	7,644	363,165	191,474	73,582	2,374	15,595	519,489	375,303	237,899	34,019
TOTAL	616,012	47,303	4,431,057	1,230,166	1,142,060	2,889	66,607	5,720,145	2,728,536	2,404,042	373,068

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,884,013	7,504,804	373,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,762,145	-1,355,291	2,592	
TOTAL LOSSES	9,121,868	6,149,513	375,660	
EXPECTED LOSSES	6,454,565	5,688,945	411,995	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.314	3.582	.219	9.115
INDICATED (POST-TEST)	5.006	3.374	.206	8.586
PRES. ON RATE LEVEL	3.249	2.863	.207	6.319
DERIVED BY FORMULA	3.302	2.914	.207	6.423
UNDERLYING PRES. RATE	3.760	3.314	.240	7.314
PROPOSED	3.302	2.914	.207	6.423

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.537
IND. RATES				8.54	MINIMUM PREMIUM	2000
MAN. RATES	10.33	9.83	9.34	+ 8.54	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	117									
2013	78									
2014	256	185	.072							
2015	163	188	.115							
2016	151									
TOTAL	765	373	.049							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											185
2015											188
TOTAL											373

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											242
2015											278
TOTAL											520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,623	-2,115	9	
TOTAL LOSSES			529	
EXPECTED LOSSES	14,221	9,226	1,354	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.069	.069
INDICATED (POST-TEST)	.000	.000	.065	.065
PRES. ON RATE LEVEL	1.606	1.042	.153	2.801
DERIVED BY FORMULA	1.606	1.042	.153	2.801
UNDERLYING PRES. RATE	1.859	1.206	.177	3.242
PROPOSED	1.606	1.042	.153	2.801

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.723
IND. RATES				3.72	MINIMUM PREMIUM	1340
MAN. RATES	4.83	4.60	4.14	+ 3.72	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	3,537	430,481	12.170				2	3	5
2013	3,800	122,483	3.223				1	4	5
2014	4,127	41,305	1.000					4	4
2015	5,243	333,847	6.367				6	7	13
2016	4,874	132,605	2.720				2	3	5
TOTAL	21,581	1,060,721	4.915				11	21	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				69,272	54,379				156,322	143,530	6,978
2013				24,390	21,585				42,735	22,987	10,786
2014					37,874					3,431	
2015				123,860	9,747				151,442	44,627	4,171
2016				29,526	25,205				17,829	31,507	28,538
TOTAL				247,048	148,790				368,328	246,082	50,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				87,352	79,502				324,212	334,424	8,485
2013			5,240	32,913	24,268			12,210	100,308	50,878	12,318
2014		25	9,237	5,149	40,408		3	1,067	785	7,493	
2015	2,925	1,996	128,236	134,038	19,205	1,954	4,704	276,423	322,592	111,687	6,169
2016	843	1,818	85,393	44,245	19,994	380	2,526	83,916	60,362	40,049	44,348
TOTAL	3,768	3,839	228,106	303,697	183,377	2,334	7,233	373,616	808,259	544,531	71,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	618,896	1,839,864	71,320			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-193,776	-176,002	368			
TOTAL LOSSES	425,120	1,663,862	71,688			
EXPECTED LOSSES	741,954	747,782	56,543			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.970	7.710	.332	10.012		
INDICATED (POST-TEST)	1.856	7.263	.313	9.432		
PRES. ON RATE LEVEL	2.971	2.994	.226	6.191		
DERIVED BY FORMULA	2.960	3.079	.229	6.268		
UNDERLYING PRES. RATE	3.438	3.465	.262	7.165		
PROPOSED	2.960	3.079	.229	6.268		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	8.331
IND. RATES				8.33	MINIMUM PREMIUM	2000
MAN. RATES	10.63	10.11	9.15	+ 8.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,902									
2013	405									
2014	352									
2015	990	10,368	1,047						1	1
2016	1,670	2,032	.121						1	1
TOTAL	5,319	12,400	.233						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015					10,000					368	
2016					867					812	353
TOTAL					10,867					1,180	353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015		194	5,982	2,967	11,043		10	266	182	753	
2016	10	32	1,318	604	586	5	43	1,252	848	941	549
TOTAL	10	226	7,300	3,571	11,629	5	53	1,518	1,030	1,694	549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,112	17,924	549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,112	-12,124	65	
TOTAL LOSSES		5,800	614	
EXPECTED LOSSES	102,711	56,168	8,988	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.109	.012	.121
INDICATED (POST-TEST)	.000	.103	.011	.114
PRES. ON RATE LEVEL	1.668	.912	.147	2.727
DERIVED BY FORMULA	1.668	.904	.146	2.718
UNDERLYING PRES. RATE	1.931	1.056	.169	3.156
PROPOSED	1.668	.904	.146	2.718

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.612
IND. RATES				3.61	MINIMUM PREMIUM	1310
MAN. RATES	4.45	4.23	4.03	+ 3.61	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	12,498	41,772	.334				1	1	2
2013	13,319	24,274	.182					2	2
2014	14,797	39,894	.269					2	2
2015	15,442	64,505	.417					2	2
2016	16,040	5,129	.031						
TOTAL	72,096	175,574	.244				1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				7,872	2,518				13,110	5,340	12,932
2013					2,107					20,813	1,354
2014					9,168					28,823	1,903
2015					26,751					32,599	5,155
2016											5,129
TOTAL				7,872	40,544				13,110	87,575	26,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				9,927	3,681				27,190	12,442	15,725
2013			223	138	2,353			2,181	2,027	45,174	1,546
2014		6	2,236	1,246	9,782		34	8,967	6,605	62,959	2,493
2015		515	16,009	7,937	29,544		756	23,522	16,044	66,586	7,624
2016											7,970
TOTAL		521	18,468	19,248	45,360		790	34,670	51,866	187,161	35,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,449	303,635	35,358	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,568	-69,299	208	
TOTAL LOSSES		234,336	35,566	
EXPECTED LOSSES	391,481	293,431	32,444	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.325	.049	.374
INDICATED (POST-TEST)	.000	.306	.046	.352
PRES. ON RATE LEVEL	.469	.352	.039	.860
DERIVED BY FORMULA	.460	.350	.039	.849
UNDERLYING PRES. RATE	.543	.407	.045	.995
PROPOSED	.460	.350	.039	.849

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.128
IND. RATES				1.13	MINIMUM PREMIUM	625
MAN. RATES	1.44	1.37	1.27	+ 1.13	PRESENT	650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	9,862	430,194	4.362			1	1	4	6	
2013	11,364	192,192	1.691				3	4	7	
2014	10,722	891,310	8.312			2	3	6	11	
2015	11,777	570,202	4.841			1	2	6	9	
2016	11,149	180,757	1.621					5	5	
TOTAL	54,874	2,264,655	4.127			4	9	25	38	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			104,675	2,651	130,935			68,161	10,290	102,909	10,573
2013				67,678	17,895				68,349	26,822	11,448
2014			285,456	83,303	96,578			175,183	140,309	93,116	17,365
2015			82,413	29,833	68,692			103,123	126,823	149,347	9,971
2016					59,664					116,476	4,617
TOTAL			472,544	183,465	373,764			346,467	345,771	488,670	53,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			172,190	3,343	191,428			235,973	21,341	239,778	12,857
2013			10,122	88,576	20,433			18,489	159,466	59,793	13,074
2014		10,616	517,973	123,284	108,151		15,923	819,017	329,590	216,460	22,748
2015	705	5,180	217,795	57,652	80,882	1,636	18,111	746,178	350,861	328,020	14,747
2016	654	2,115	90,669	41,507	40,153	665	5,770	180,146	121,553	134,494	7,175
TOTAL	1,359	17,911	1,008,749	314,362	441,047	2,301	39,804	1,999,803	982,811	978,545	70,601

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,069,927	2,716,765	70,601	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-308,786	-214,576	477	
TOTAL LOSSES	2,761,141	2,502,189	71,078	
EXPECTED LOSSES	1,121,076	894,447	77,372	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.032	4.560	.130	9.722
INDICATED (POST-TEST)	4.740	4.296	.122	9.158
PRES. ON RATE LEVEL	1.765	1.408	.122	3.295
DERIVED BY FORMULA	1.825	1.552	.122	3.499
UNDERLYING PRES. RATE	2.043	1.630	.141	3.814
PROPOSED	1.825	1.552	.122	3.499

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.650
IND. RATES				4.65	MINIMUM PREMIUM	1595
MAN. RATES	5.29	5.03	4.87	+ 4.65	PRESENT	1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,456	4,713	.105						1	1
2013	4,847	28,374	.585						2	2
2014	4,865	15,222	.312						3	3
2015	5,751	283,261	4.925					2	3	5
2016	6,503	39,051	.600						2	2
TOTAL	26,422	370,621	1.403						2	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,035					2,052	1,626
2013					12,496					13,318	2,560
2014					2,683					3,408	9,131
2015				73,507	16,144				145,764	43,153	4,693
2016					7,254					29,331	2,466
TOTAL				73,507	39,612				145,764	91,262	20,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					1,513					4,781	1,977
2013			1,315	818	13,954			1,396	1,296	28,907	2,924
2014		3	657	365	2,861		3	1,060	782	7,444	11,962
2015	1,732	1,383	82,301	82,618	22,836	1,880	4,529	266,227	310,590	107,915	6,941
2016	80	261	11,026	5,045	4,881	166	1,452	45,365	30,608	33,868	3,832
TOTAL	1,812	1,647	95,299	88,846	46,045	2,046	5,984	314,048	343,276	182,915	27,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	420,836	661,082	27,636	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-101,218	-63,983	223	
TOTAL LOSSES	319,618	597,099	27,859	
EXPECTED LOSSES	386,819	272,939	33,292	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.210	2.260	.105	3.575
INDICATED (POST-TEST)	1.140	2.129	.099	3.368
PRES. ON RATE LEVEL	1.265	.893	.108	2.266
DERIVED BY FORMULA	1.264	.930	.108	2.302
UNDERLYING PRES. RATE	1.464	1.033	.126	2.623
PROPOSED	1.264	.930	.108	2.302

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.059
IND. RATES				3.06	MINIMUM PREMIUM	1155
MAN. RATES	3.95	3.76	3.35	+ 3.06	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	20,424	264,150	1.293			1	1		4	6
2013	20,236	25,902	.127						3	3
2014	21,707	13,910	.064						1	1
2015	20,913	45,767	.218						1	1
2016	21,430	33,577	.156						1	1
TOTAL	104,710	383,306	.366			1	1		10	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			112,108	18,617	16,388			76,403	10,215	22,026	8,393
2013					2,038					14,548	9,316
2014					1,539					2,238	10,133
2015					1,054					15,398	29,315
2016					1,702					2,421	29,454
TOTAL			112,108	18,617	22,721			76,403	10,215	56,631	86,611

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			184,418	23,476	23,959			264,507	21,186	51,321	10,206
2013			214	133	2,274			1,527	1,416	31,573	10,639
2014			374	210	1,642			700	515	4,887	13,274
2015		22	632	313	1,164		360	11,111	7,581	31,452	43,357
2016	19	59	2,585	1,182	1,145	14	116	3,744	2,525	2,794	45,772
TOTAL	19	81	188,223	25,314	30,184	14	479	281,589	33,223	122,027	123,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	470,405	210,748	123,248	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,129	-128,596	443	
TOTAL LOSSES	280,276	82,152	123,691	
EXPECTED LOSSES	691,086	540,304	72,251	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.268	.078	.118	.464
INDICATED (POST-TEST)	.252	.073	.111	.436
PRES. ON RATE LEVEL	.570	.446	.060	1.076
DERIVED BY FORMULA	.564	.420	.064	1.048
UNDERLYING PRES. RATE	.660	.516	.069	1.245
PROPOSED	.564	.420	.064	1.048

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.393
IND. RATES				1.39	MINIMUM PREMIUM	695
MAN. RATES	1.88	1.79	1.59	+ 1.39	PRESENT	735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	3,737	793	.021							
2013	3,989	63,084	1.581				1			1
2014	3,995									
2015	3,981	75,439	1.894					1		1
2016	4,105	24,490	.596				1	1		2
TOTAL	19,807	163,806	.827				2	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											793
2013				28,854					23,715		10,515
2015					10,855					23,702	40,882
2016				861	1,571				5,438	1,029	15,591
TOTAL				29,715	12,426				29,153	24,731	67,781

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											964
2013			3,512	37,264	192			5,438	54,423	547	12,008
2015		208	6,495	3,222	11,988		550	17,103	11,669	48,418	60,464
2016	32	81	3,761	1,873	1,148	64	346	12,327	9,456	2,307	24,228
TOTAL	32	289	13,768	42,359	13,328	64	896	34,868	75,548	51,272	97,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,917	182,507	97,664	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157,981	-91,656	220	
TOTAL LOSSES		90,851	97,884	
EXPECTED LOSSES	573,215	383,860	35,653	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.459	.494	.953
INDICATED (POST-TEST)	.000	.432	.465	.897
PRES. ON RATE LEVEL	2.500	1.674	.156	4.330
DERIVED BY FORMULA	2.475	1.649	.162	4.286
UNDERLYING PRES. RATE	2.894	1.938	.180	5.012
PROPOSED	2.475	1.649	.162	4.286

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.696
IND. RATES				5.70	MINIMUM PREMIUM	1885
MAN. RATES	7.32	6.96	6.40	+ 5.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	106,707	231,547	.216				4	2	6	
2013	120,760	316,518	.262				5	1	6	
2014	128,753	393,679	.305			1	2	1	4	
2015	128,920	125,847	.097				2	5	7	
2016	129,465	113,520	.087				1	4	5	
TOTAL	614,605	1,181,111	.192			1	14	13	28	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				115,537	4,864				85,894	9,353	15,899
2013				89,533	30,000				184,530		12,455
2014			189,117	4,128	1,483			144,001	33,048	48	21,854
2015				19,298	41,197				13,789	34,316	17,247
2016				12,427	25,709				7,100	59,153	9,131
TOTAL			189,117	240,923	103,253			144,001	324,361	102,870	76,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				145,693	7,111				178,144	21,793	19,333
2013			14,057	117,596	34,098			42,324	423,466	4,260	14,224
2014		6,925	309,097	11,280	3,519		12,743	585,526	85,125	4,575	28,629
2015	453	1,067	43,717	32,664	46,812	175	1,133	46,992	44,266	71,970	25,508
2016	517	1,306	58,889	29,130	18,577	418	3,310	105,499	72,669	69,755	14,190
TOTAL	970	9,298	425,760	336,363	110,117	593	17,186	780,341	803,670	172,353	101,884

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,234,148	1,422,503	101,884	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,316	-153,741	383	
TOTAL LOSSES	1,138,832	1,268,762	102,267	
EXPECTED LOSSES	350,324	645,335	61,461	
CREDIBILITY	.08	.23	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.185	.206	.017	.408
INDICATED (POST-TEST)	.174	.194	.016	.384
PRES. ON RATE LEVEL	.049	.091	.009	.149
DERIVED BY FORMULA	.059	.115	.011	.185
UNDERLYING PRES. RATE	.057	.105	.010	.172
PROPOSED	.059	.115	.011	.185

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				.25	MINIMUM PREMIUM	385
MAN. RATES	.28	.27	.22	+ .25	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,369	886	.016							
2013	5,286	56,153	1.062				1	1		2
2014	4,956	73,642	1.485				1			1
2015	5,645	107	.001							
2016	5,297	195	.003							
TOTAL	26,553	130,983	.493				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											886
2013				17,294	227				35,268	1,954	1,410
2014				8,834					58,186		6,622
2015											107
2016											195
TOTAL				26,128	227				93,454	1,954	9,220

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,077
2013			2,129	22,350	369			8,293	81,126	5,053	1,610
2014		11	3,256	10,709	251		183	45,191	118,990	4,439	8,675
2015											158
2016											303
TOTAL		11	5,385	33,059	620		183	53,484	200,116	9,492	11,823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,063	243,287	11,823	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,483	-21,898	77	
TOTAL LOSSES	43,580	221,389	11,900	
EXPECTED LOSSES	56,027	91,608	12,479	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.164	.834	.045	1.043
INDICATED (POST-TEST)	.154	.786	.042	.982
PRES. ON RATE LEVEL	.182	.298	.041	.521
DERIVED BY FORMULA	.182	.313	.041	.536
UNDERLYING PRES. RATE	.211	.345	.047	.603
PROPOSED	.182	.313	.041	.536

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				.71	MINIMUM PREMIUM	510
MAN. RATES	.89	.85	.77	+ .71	PRESENT	515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	71,693	1,042,520	1.454	1		1	5	11	18	
2013	71,692	954,205	1.330			1	8	9	18	
2014	74,014	285,015	.385				5	13	18	
2015	77,464	874,129	1.128				9	24	33	
2016	83,430	372,263	.446				1	11	12	
TOTAL	378,293	3,528,132	.933	1		2	28	68	99	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	50,392		131,456	130,159	44,026			72,051	435,690	131,363	47,383
2013			195,238	144,920	34,989			366,695	110,450	39,767	62,146
2014				54,952	13,487				121,474	60,145	34,957
2015				164,036	289,838				154,178	189,050	77,027
2016				46,973	60,168				17,096	182,494	65,532
TOTAL	50,392		326,694	541,040	442,508			438,746	838,888	602,819	287,045

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	88,035		216,245	164,132	64,366			249,441	903,622	306,077	57,618
2013		827	205,603	190,441	40,743		4,351	757,899	270,072	90,720	70,971
2014		67	23,539	68,451	15,945		447	113,054	262,202	140,649	45,794
2015	3,867	7,959	335,538	259,665	331,260	1,996	8,117	385,077	399,127	407,073	113,923
2016	1,554	3,617	166,354	84,351	45,307	1,237	9,939	315,991	216,801	214,208	101,837
TOTAL	93,456	12,470	947,279	767,040	497,621	3,233	22,854	1,821,462	2,051,824	1,158,727	390,143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,900,754	4,475,212	390,143	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-580,141	-905,677	1,941	
TOTAL LOSSES	2,320,613	3,569,535	392,084	
EXPECTED LOSSES	2,144,921	3,828,326	306,417	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.613	.944	.104	1.661
INDICATED (POST-TEST)	.577	.889	.098	1.564
PRES. ON RATE LEVEL	.490	.874	.070	1.434
DERIVED BY FORMULA	.495	.876	.075	1.446
UNDERLYING PRES. RATE	.567	1.012	.081	1.660
PROPOSED	.495	.876	.075	1.446

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.922
IND. RATES				1.92	MINIMUM PREMIUM	845
MAN. RATES	2.31	2.20	2.12	+ 1.92	PRESENT	880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	2,092	68,762	3,286				1	1	2
2013	1,580	19,547	1,237					2	2
2014	5,123	58,508	1,142				1		1
2015	4,046	142,881	3,531				2		2
2016	8,575	19,189	.223				1	1	2
TOTAL	21,416	308,887	1,442				5	4	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				2,427	10,000				22,591	20,783	12,961
2013					1,920					13,656	3,971
2014				1,945					49,120		7,443
2015				35,295					105,187		2,399
2016				2,500	425				11,378	978	3,908
TOTAL				42,167	12,345				188,276	35,417	30,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				3,060	14,620				46,854	48,424	15,761
2013			202	125	2,145			1,430	1,332	29,639	4,535
2014		3	717	2,358	56		156	38,152	100,451	3,747	9,750
2015	834	514	34,879	37,369	2,406	1,360	2,544	169,649	208,802	14,263	3,548
2016	53	88	4,634	2,556	543	132	669	23,975	18,558	3,472	6,073
TOTAL	887	605	40,432	45,468	19,770	1,492	3,369	233,206	375,997	99,545	39,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	279,991	540,780	39,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,614	-14,485	67	
TOTAL LOSSES	271,377	526,295	39,734	
EXPECTED LOSSES	41,119	68,316	7,925	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.267	2.457	.186	3.910
INDICATED (POST-TEST)	1.194	2.314	.175	3.683
PRES. ON RATE LEVEL	.166	.275	.032	.473
DERIVED BY FORMULA	.176	.316	.036	.528
UNDERLYING PRES. RATE	.192	.319	.037	.548
PROPOSED	.176	.316	.036	.528

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				.70	MINIMUM PREMIUM	510
MAN. RATES	.76	.72	.70	+ .70	PRESENT	495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,593	65,829	.998						2	2
2013	6,894	176,848	2.565						3	3
2014	6,607	1,019	.015							
2015	6,875	19,685	.286				1		1	2
2016	5,956	9,674	.162				1		1	2
TOTAL	32,925	273,055	.829				2		7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					15,644					48,369	1,816
2013					25,786					112,947	38,115
2014											1,019
2015				826	2,343				7,638	5,432	3,446
2016				2,500	665					2,909	3,600
TOTAL				3,326	44,438				7,638	169,657	47,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					22,871					112,699	2,208
2013			2,715	1,688	28,797			11,839	10,998	245,143	43,527
2014											1,335
2015	20	58	2,218	1,568	2,644	98	316	16,234	17,830	12,133	5,097
2016	56	99	4,997	2,722	704	16	143	4,496	3,037	3,359	5,594
TOTAL	76	157	9,930	5,978	55,016	114	459	32,569	31,865	373,334	57,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,305	466,193	57,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,881	-79,428	227	
TOTAL LOSSES		386,765	57,988	
EXPECTED LOSSES	297,313	328,920	38,852	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.175	.176	1.351
INDICATED (POST-TEST)	.000	1.107	.166	1.273
PRES. ON RATE LEVEL	.780	.863	.102	1.745
DERIVED BY FORMULA	.772	.870	.104	1.746
UNDERLYING PRES. RATE	.903	.999	.118	2.020
PROPOSED	.772	.869	.104	1.745

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.319
IND. RATES				2.32	MINIMUM PREMIUM	955
MAN. RATES	3.10	2.95	2.58	+ 2.32	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	134,573	1,524,252	1.132				7	33	40
2013	135,159	1,979,786	1.464			1	10	39	50
2014	140,220	1,534,698	1.094			1	10	44	55
2015	152,722	1,348,307	.882				10	45	55
2016	164,507	848,517	.515				5	29	34
TOTAL	727,181	7,235,560	.995			2	42	190	234

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				157,512	219,261				450,681	570,751	126,047
2013			196,321	212,483	296,672			598,410	203,559	374,732	97,609
2014			351,516	106,059	188,102			308,579	202,432	220,386	157,624
2015				194,097	306,810				277,488	435,938	133,974
2016				51,717	228,187				75,199	364,345	129,069
TOTAL			547,837	721,868	1,239,032			906,989	1,209,359	1,966,152	644,323

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				198,623	314,548				934,713	1,292,632	153,273
2013		492	166,909	294,430	333,136		4,207	790,385	515,943	819,815	111,470
2014		5,993	340,063	159,191	205,202		12,953	761,711	481,247	498,700	206,487
2015	4,579	8,722	375,390	296,543	352,041	3,583	16,827	762,088	765,453	928,113	198,148
2016	3,483	9,706	429,249	205,552	158,891	2,913	22,118	711,921	496,140	436,140	200,573
TOTAL	8,062	24,913	1,311,611	1,154,339	1,363,818	6,496	56,105	3,026,105	3,193,496	3,975,400	869,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,433,292	9,687,053	869,951			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,320,540	-2,361,813	5,690			
TOTAL LOSSES	3,112,752	7,325,240	875,641			
EXPECTED LOSSES	4,930,287	10,013,281	887,161			
CREDIBILITY	.09	.25	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.428	1.007	.120	1.555		
INDICATED (POST-TEST)	.403	.949	.113	1.465		
PRES. ON RATE LEVEL	.586	1.190	.105	1.881		
DERIVED BY FORMULA	.570	1.130	.107	1.807		
UNDERLYING PRES. RATE	.678	1.377	.122	2.177		
PROPOSED	.570	1.130	.107	1.807		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.401
IND. RATES				2.40	MINIMUM PREMIUM	975
MAN. RATES	3.27	3.11	2.78	+ 2.40	PRESENT	1060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	36,373	1,618,314	4.449			4	11	5	20
2013	37,872	1,096,041	2.894			2	10	11	23
2014	37,693	1,482,910	3.934			3	11	10	24
2015	44,418	979,095	2.204			2	6	11	19
2016	42,281	381,076	.901				3	20	23
TOTAL	198,637	5,557,436	2.798			11	41	57	109

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			429,752	205,301	58,354			606,140	193,967	29,743	95,057
2013			283,038	225,430	108,412			109,249	228,249	91,272	50,391
2014			338,575	190,361	63,126			339,091	404,399	87,647	59,711
2015			363,392	60,699	50,715			239,865	105,290	123,380	35,754
2016				20,958	111,337				76,892	145,062	26,827
TOTAL			1,414,757	702,749	391,944			1,294,345	1,008,797	477,104	267,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			706,942	258,886	85,314			2,098,456	402,287	69,302	115,589
2013		2,120	511,035	300,774	124,379		2,294	445,484	539,392	204,345	57,547
2014		12,653	635,559	250,229	76,007		31,128	1,659,671	888,353	226,886	78,221
2015	1,434	15,869	692,805	102,576	72,383	1,362	30,099	1,185,027	324,352	278,580	52,880
2016	1,621	4,611	202,634	96,413	77,069	1,682	11,366	376,106	269,915	183,302	41,689
TOTAL	3,055	35,253	2,748,975	1,008,878	435,152	3,044	74,887	5,764,744	2,424,299	962,415	345,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,629,958	4,830,744	345,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,086,662	-1,101,989	2,610			
TOTAL LOSSES	7,543,296	3,728,755	348,536			
EXPECTED LOSSES	4,028,358	4,640,159	415,151			
CREDIBILITY	.04	.11	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.798	1.877	.175	5.850		
INDICATED (POST-TEST)	3.578	1.768	.165	5.511		
PRES. ON RATE LEVEL	1.752	2.018	.181	3.951		
DERIVED BY FORMULA	1.825	1.991	.179	3.995		
UNDERLYING PRES. RATE	2.028	2.336	.209	4.573		
PROPOSED	1.825	1.991	.179	3.995		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.310
IND. RATES				5.31	MINIMUM PREMIUM	1775
MAN. RATES	6.63	6.31	5.84	+ 5.31	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	7,366	9,896	.134							
2013	7,441	15,608	.209						1	1
2014	7,788	48,932	.628						1	1
2015	5,421	13,043	.240				1		1	2
2016	5,343	24,262	.454						1	1
TOTAL	33,359	111,741	.335						1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											9,896
2013					2,300					2,147	11,161
2014					17,780					30,183	969
2015				1,500	300				1,694	423	9,126
2016					11,253					11,691	1,318
TOTAL				1,500	31,633				1,694	44,444	32,470

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											12,034
2013			242	150	2,569			225	209	4,659	12,746
2014		11	4,334	2,417	18,970		34	9,389	6,915	65,932	1,269
2015	36	28	1,659	1,677	433	22	51	3,037	3,573	1,096	13,497
2016	123	398	17,104	7,830	7,575	66	578	18,081	12,196	13,501	2,048
TOTAL	159	437	23,339	12,074	29,547	88	663	30,732	22,893	85,188	41,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,418	149,702	41,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,639	-68,556	239	
TOTAL LOSSES		81,146	41,833	
EXPECTED LOSSES	239,518	281,216	43,366	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.243	.125	.368
INDICATED (POST-TEST)	.000	.229	.118	.347
PRES. ON RATE LEVEL	.620	.728	.113	1.461
DERIVED BY FORMULA	.614	.713	.113	1.440
UNDERLYING PRES. RATE	.718	.843	.130	1.691
PROPOSED	.614	.713	.113	1.440

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.914
IND. RATES				1.91	MINIMUM PREMIUM	840
MAN. RATES	2.51	2.39	2.16	+ 1.91	PRESENT	895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,907	974	.016							
2013	7,638									
2014	8,138									
2015	8,567	990	.011							
2016	9,289									
TOTAL	39,539	1,964	.005							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											974
2015											990
TOTAL											1,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,184
2015											1,464
TOTAL											2,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			2,648			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,917	-9,630	36			
TOTAL LOSSES			2,684			
EXPECTED LOSSES	105,569	40,725	5,534			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.007	.007		
INDICATED (POST-TEST)	.000	.000	.007	.007		
PRES. ON RATE LEVEL	.231	.089	.012	.332		
DERIVED BY FORMULA	.229	.085	.012	.326		
UNDERLYING PRES. RATE	.267	.103	.014	.384		
PROPOSED	.229	.085	.012	.326		
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.433
IND. RATES				.43	MINIMUM PREMIUM	435
MAN. RATES	.60	.57	.49	+ .43	PRESENT	440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	912	76	.008							
2013	957									
2014	433									
2015	784	879	.112							
2016	652									
TOTAL	3,738	955	.026							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											76
2015											879
TOTAL											955

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											92
2015											1,300
TOTAL											1,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,006	-6,063	10	
TOTAL LOSSES			1,402	
EXPECTED LOSSES	33,904	24,596	1,794	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.038	.038
INDICATED (POST-TEST)	.000	.000	.036	.036
PRES. ON RATE LEVEL	.784	.569	.041	1.394
DERIVED BY FORMULA	.784	.563	.041	1.388
UNDERLYING PRES. RATE	.907	.658	.048	1.613
PROPOSED	.784	.563	.041	1.388

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.844
IND. RATES				1.84	MINIMUM PREMIUM	820
MAN. RATES	2.33	2.22	2.06	+ 1.84	PRESENT	865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,884									
2013	5,997									
2014	5,738									
2015	6,633	27,528	.415						1	1
2016	7,595	4,407	.058						1	1
TOTAL	31,847	31,935	.100						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015				4,670					11,255		11,603
2016					676					3,731	
TOTAL				4,670	676				11,255	3,731	11,603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015	111	69	4,615	4,944	319	146	271	18,151	22,342	1,525	17,161
2016	8	24	1,026	470	454	21	189	5,772	3,891	4,307	
TOTAL	119	93	5,641	5,414	773	167	460	23,923	26,233	5,832	17,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,403	38,252	17,161	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,917	-3,821	25	
TOTAL LOSSES	20,486	34,431	17,186	
EXPECTED LOSSES	37,260	16,241	3,822	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.064	.108	.054	.226
INDICATED (POST-TEST)	.060	.102	.051	.213
PRES. ON RATE LEVEL	.101	.044	.011	.156
DERIVED BY FORMULA	.101	.046	.012	.159
UNDERLYING PRES. RATE	.117	.051	.012	.180
PROPOSED	.101	.046	.012	.159

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				.21	MINIMUM PREMIUM	375
MAN. RATES	.32	.30	.23	+ .21	PRESENT	370

+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
2012	7,607	146,381	1,924			7,607				1	1	2
2013	7,993	417,970	5,229			7,993			1	1	7	9
2014	11,694	326,496	2,791			11,694			1	1	4	6
2015	7,211	262,998	3,647			7,211			1	1	2	4
2016	2,860	6,082	.212			2,860						
TOTAL	37,365	1,159,927	3.104			37,365			3	4	14	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				50,797	397				49,214	13,983	31,990
2013			229,900	16,439	16,585			58,408	42,203	23,690	30,745
2014			159,745	25,108	1,858			73,918	43,055	12,175	10,637
2015			75,131	9,236	1,673			160,743	5,875	5,287	5,053
2016											6,082
TOTAL			464,776	101,580	20,513			293,069	140,347	55,135	84,507

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				64,055	580				102,070	32,580	38,900
2013		1,722	387,279	24,377	20,101		1,226	217,225	102,741	52,915	35,111
2014		5,874	269,211	35,823	4,231		6,636	324,610	99,830	30,873	13,934
2015	218	3,285	144,337	15,454	5,201	77	18,289	689,597	54,148	20,562	7,473
2016											9,451
TOTAL	218	10,881	800,827	139,709	30,113	77	26,151	1,231,432	358,789	136,930	104,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,069,586	665,541	104,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-349,137	-172,097	350	
TOTAL LOSSES	1,720,449	493,444	105,219	
EXPECTED LOSSES	1,145,611	690,505	74,730	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.604	1.321	.282	6.207
INDICATED (POST-TEST)	4.337	1.244	.266	5.847
PRES. ON RATE LEVEL	2.648	1.597	.173	4.418
DERIVED BY FORMULA	2.665	1.583	.177	4.425
UNDERLYING PRES. RATE	3.066	1.848	.200	5.114
PROPOSED	2.665	1.583	.177	4.425

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.881
IND. RATES				5.88	MINIMUM PREMIUM	1930
MAN. RATES	7.48	7.12	6.53	+ 5.88	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2012	582										
2013	665	9,678	14,553							1	1
2014	598										
2015	989	59,029	59,685							2	2
2016	1,194	22,815	19,108							1	1
TOTAL	4,028	91,522	22,721							4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,792					2,356	5,530
2015					39,535					10,416	9,078
2016					6,703					16,112	
TOTAL					48,030					28,884	14,608

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			188	118	2,001			248	230	5,114	6,315
2015		761	23,654	11,727	43,661		245	7,517	5,127	21,278	13,426
2016	74	239	10,183	4,663	4,512	94	798	24,921	16,812	18,601	
TOTAL	74	1,000	34,025	16,508	50,174	94	1,043	32,686	22,169	44,993	19,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,922	133,844	19,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,838	-90,650	395	
TOTAL LOSSES		43,194	20,136	
EXPECTED LOSSES	405,030	395,228	53,902	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	10,723	4,999	15,722
INDICATED (POST-TEST)	.000	10,101	4,709	14,810
PRES. ON RATE LEVEL	86,879	84,776	11,561	183,216
DERIVED BY FORMULA	85,141	81,042	11,081	177,264
UNDERLYING PRES. RATE	100,554	98,120	13,382	212,056
PROPOSED	85,141	81,042	11,081	177,264

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	235.619
IND. RATES				235.62	MINIMUM PREMIUM	550
MAN. RATES	323.42	307.70	270.79	+235.62	PRESENT	583

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	34												
2013	28												
2014	19												
2015	29												
2016	23												
TOTAL	133												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-641	-2,082	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	2,238	8,615	1,440	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.068	.068
INDICATED (POST-TEST)	.000	.000	.064	.064
PRES. ON RATE LEVEL	14.547	55.961	9.351	79.859
DERIVED BY FORMULA	14.547	55.961	9.258	79.766
UNDERLYING PRES. RATE	16.837	64.769	10.823	92.429
PROPOSED	14.547	55.961	9.258	79.766

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	106.024
IND. RATES				106.02	MINIMUM PREMIUM	421
MAN. RATES	139.43	132.65	118.03	+106.02	PRESENT	426

+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
2012	518	175,958	33.968			518			1			1
2013												
2014	592	2,471	.417			592						
2015	505					505						
2016	524					524						
TOTAL	2,139	178,429	8.342			2,139			1			1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2012			101,128					74,830				
2014												2,471
TOTAL			101,128					74,830				2,471

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2012			166,356					259,061				
2014												3,237
TOTAL			166,356					259,061				3,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	425,417		3,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,569	-10,583	31	
TOTAL LOSSES	406,848		3,268	
EXPECTED LOSSES	80,726	49,411	4,535	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.020	.000	.153	19.173
INDICATED (POST-TEST)	17.917	.000	.144	18.061
PRES. ON RATE LEVEL	3.261	1.996	.183	5.440
DERIVED BY FORMULA	3.261	1.976	.183	5.420
UNDERLYING PRES. RATE	3.774	2.310	.212	6.296
PROPOSED	3.273	1.983	.184	5.440

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.230
IND. RATES				7.23	MINIMUM PREMIUM	2000
MAN. RATES	9.38	8.92	8.04	+ 7.23	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
2012	13,383	53,088	.396			13,383					1	1
2013	14,055	434,352	3.090			14,055			1		2	3
2014	12,886	289,471	2.246			12,886		1		1	1	3
2015	13,407	410,477	3.061			13,407				6	8	14
2016	14,702	14,364	.097			14,702					2	2
TOTAL	68,433	1,201,752	1.756			68,433			2	7	14	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					14,388					32,805	5,895
2013			340,248		3,815			79,310		3,153	7,826
2014			107,574	9,765	223			155,006	3,647	859	12,397
2015				201,393	22,765				83,221	65,908	37,190
2016					7,070					2,741	4,553
TOTAL			447,822	211,158	48,261			234,316	86,868	105,466	67,861

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					21,035					76,436	7,168
2013		2,549	568,021	3,304	6,439		1,665	278,777	5,174	7,554	8,937
2014		3,945	178,407	15,327	1,549		13,615	605,733	26,529	4,247	16,240
2015	4,754	3,382	212,636	219,987	38,863	1,074	3,542	181,773	197,634	145,904	55,004
2016	77	250	10,742	4,918	4,755	16	136	4,242	2,857	3,168	7,075
TOTAL	4,831	10,126	969,806	243,536	72,641	1,090	18,958	1,070,525	232,194	237,309	94,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,075,336	785,680	94,424			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-464,311	-273,597	836			
TOTAL LOSSES	1,611,025	512,083	95,260			
EXPECTED LOSSES	1,682,767	1,146,937	134,130			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.354	.748	.139	3.241		
INDICATED (POST-TEST)	2.217	.705	.131	3.053		
PRES. ON RATE LEVEL	2.125	1.448	.169	3.742		
DERIVED BY FORMULA	2.127	1.411	.167	3.705		
UNDERLYING PRES. RATE	2.459	1.676	.196	4.331		
PROPOSED	2.127	1.411	.167	3.705		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.924
IND. RATES				4.92	MINIMUM PREMIUM	1670
MAN. RATES	6.51	6.19	5.53	+ 4.92	PRESENT	1810

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	74	2,296	31.027							
2013	65									
2014	54	25,015	463.240						1	1
2015	46									
2016	45	247	5.488							
TOTAL	284	27,558	97.035						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,296
2014					5,133					19,507	375
2016											247
TOTAL					5,133					19,507	2,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,792
2014		3	1,252	698	5,477		20	6,071	4,471	42,610	491
2016											384
TOTAL		3	1,252	698	5,477		20	6,071	4,471	42,610	3,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,346	53,256	3,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,527	-16,299	41	
TOTAL LOSSES		36,957	3,708	
EXPECTED LOSSES	48,559	66,762	7,611	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	130.130	13.056	143.186
INDICATED (POST-TEST)	.000	122.582	12.299	134.881
PRES. ON RATE LEVEL	147.732	203.107	23.151	373.990
DERIVED BY FORMULA	147.732	201.497	22.934	372.163
UNDERLYING PRES. RATE	170.986	235.077	26.796	432.859
PROPOSED	147.732	201.497	22.934	372.163

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	494.679
IND. RATES				494.68	MINIMUM PREMIUM	809
MAN. RATES	597.15	568.13	552.75	+494.68	PRESENT	872

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	349	64,631	185.189				1	1	2	
2013	362	165,809	458.035				2	3	5	
2014	375	239,310	638.160			1		4	5	
2015	637	97,215	152.613				1	2	3	
2016	878	5,283	6.017					1	1	
TOTAL	2,601	572,248	220.011			1	4	11	16	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				44,139	5,000				15,492		
2013				72,821	46,564				30,237	13,575	2,612
2014			140,382		22,248			54,703		21,495	482
2015				48,182	9,861				22,432	15,471	1,269
2016					1,904					1,256	2,123
TOTAL			140,382	165,142	85,577			54,703	68,161	51,797	6,486

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				55,659	7,310				32,130		
2013			13,768	97,095	52,483			8,358	70,711	30,162	2,983
2014		5,150	233,476	7,535	25,087		4,825	219,359	11,582	47,686	631
2015	1,135	891	53,517	53,943	14,174	290	903	47,356	52,144	34,646	1,877
2016	21	70	2,893	1,326	1,281	7	63	1,941	1,309	1,453	3,299
TOTAL	1,156	6,111	303,654	215,558	100,335	297	5,791	277,014	167,876	113,947	8,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	594,023	597,716	8,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153,444	-140,799	473	
TOTAL LOSSES	440,579	456,917	9,263	
EXPECTED LOSSES	665,391	629,340	60,808	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	169,388	175,670	3,561	348,619
INDICATED (POST-TEST)	159,563	165,481	3,354	328,398
PRES. ON RATE LEVEL	221,029	209,054	20,200	450,283
DERIVED BY FORMULA	219,800	206,004	19,021	444,825
UNDERLYING PRES. RATE	255,821	241,961	23,379	521,161
PROPOSED	219,800	206,004	19,021	444,825

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	591.261
IND. RATES				591.26	MINIMUM PREMIUM	906
MAN. RATES	757.52	720.70	665.51	+591.26	PRESENT	988

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	49,586	708,731	1.429				11	9	20
2013	46,391	1,011,801	2.181			3	8	7	18
2014	44,791	423,580	.945				7	6	13
2015	44,954	543,229	1.208				10	8	18
2016	41,073	271,887	.661				2	12	14
TOTAL	226,795	2,959,228	1.305			3	38	42	83

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				133,912	21,456				429,630	36,400	87,333
2013			456,752	56,965	5,083			252,488	158,638	24,565	57,310
2014				109,894	17,785				189,931	53,233	52,737
2015				197,272	10,073				255,697	43,037	37,150
2016				31,257	24,340				48,798	138,122	29,370
TOTAL			456,752	529,300	78,737			252,488	1,082,694	295,357	263,900

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				168,864	31,369				891,052	84,814	106,197
2013		3,351	754,415	77,919	8,922		5,084	890,439	381,329	59,149	65,448
2014		143	44,840	135,642	22,099		662	164,069	400,604	130,773	69,085
2015	4,659	3,081	200,982	211,850	24,557	3,304	7,175	443,449	528,752	122,586	54,945
2016	862	1,854	86,840	45,208	19,583	1,329	9,489	309,915	219,368	169,501	45,641
TOTAL	5,521	8,429	1,087,077	639,483	106,530	4,633	22,410	1,807,872	2,421,105	566,823	341,316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,935,942	3,733,941	341,316			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-806,358	-874,918	2,095			
TOTAL LOSSES	2,129,584	2,859,023	343,411			
EXPECTED LOSSES	2,844,008	3,635,525	358,336			
CREDIBILITY	.04	.12	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.939	1.261	.151	2.351		
INDICATED (POST-TEST)	.885	1.188	.142	2.215		
PRES. ON RATE LEVEL	1.083	1.385	.137	2.605		
DERIVED BY FORMULA	1.075	1.361	.138	2.574		
UNDERLYING PRES. RATE	1.254	1.603	.158	3.015		
PROPOSED	1.075	1.361	.138	2.574		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.421
IND. RATES				3.42	MINIMUM PREMIUM	1255
MAN. RATES	4.46	4.24	3.85	+ 3.42	PRESENT	1350

+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	
2012	3,369	33,138	.983			3,369				1			1
2013	3,626	1,809	.049			3,626						2	2
2014	3,746	32,791	.875			3,746						1	1
2015	4,550	107,418	2.360			4,550				1			1
2016	4,409	2,515	.057			4,409							
TOTAL	19,700	177,671	.902			19,700				2		3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2012				6,411					26,727			
2013					335					1,474		
2014					3,552					16,642		12,597
2015				54,177					50,118			3,123
2016												2,515
TOTAL				60,588	3,887				76,845	18,116		18,235

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2012				8,084					55,432			
2013			35	21	374			153	143	3,200		
2014		3	867	482	3,789		17	5,173	3,812	36,351		16,502
2015	1,278	794	53,539	57,363	3,693	647	1,211	80,832	99,486	6,794		4,619
2016												3,908
TOTAL	1,278	797	54,441	65,950	7,856	647	1,228	86,158	158,873	46,345		25,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	144,549	279,024	25,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,452	-60,254	218	
TOTAL LOSSES	65,097	218,770	25,247	
EXPECTED LOSSES	300,032	255,117	34,082	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.330	1.111	.128	1.569
INDICATED (POST-TEST)	.311	1.047	.121	1.479
PRES. ON RATE LEVEL	1.316	1.119	.149	2.584
DERIVED BY FORMULA	1.306	1.118	.148	2.572
UNDERLYING PRES. RATE	1.523	1.295	.173	2.991
PROPOSED	1.306	1.118	.148	2.572

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.418
IND. RATES				3.42	MINIMUM PREMIUM	1255
MAN. RATES	4.56	4.34	3.82	+ 3.42	PRESENT	1345

+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
2012	89,176	703,765	.789			89,176			2	5	15	22
2013	89,598	1,918,014	2.140			89,598			4	11	26	41
2014	92,864	1,184,843	1.275			92,864				7	13	20
2015	94,576	1,068,070	1.129			94,576			1	12	14	27
2016	99,161	335,178	.338			99,161				2	12	14
TOTAL	465,375	5,209,870	1.119			465,375			7	37	80	124

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			192,055	50,974	81,283			121,554	59,151	106,370	92,378
2013			473,182	159,623	137,098			402,202	365,056	308,037	72,816
2014				203,785	44,900				748,793	118,697	68,668
2015			116,161	189,140	56,724			135,654	381,376	134,721	54,294
2016				3,206	67,248				25,343	160,176	79,205
TOTAL			781,398	606,728	387,253			659,410	1,579,719	828,001	367,361

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			315,930	64,279	118,834			420,820	122,679	247,842	112,332
2013		3,177	741,427	218,929	156,880		6,201	1,154,435	885,897	679,640	83,156
2014		253	79,790	232,558	53,211		2,044	507,668	1,266,630	305,531	89,955
2015	4,465	8,673	428,357	225,104	79,743	4,922	27,564	1,283,040	857,043	334,464	80,301
2016	798	2,494	107,300	49,684	45,600	1,201	9,305	297,732	206,220	190,156	123,085
TOTAL	5,263	14,597	1,672,804	790,554	454,268	6,123	45,114	3,663,695	3,338,469	1,757,633	488,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,407,596	6,340,924	488,829	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,269,426	-1,258,340	3,138	
TOTAL LOSSES	4,138,170	5,082,584	491,967	
EXPECTED LOSSES	4,653,750	5,300,622	502,605	
CREDIBILITY	.06	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.889	1.092	.106	2.087
INDICATED (POST-TEST)	.837	1.029	.100	1.966
PRES. ON RATE LEVEL	.864	.984	.093	1.941
DERIVED BY FORMULA	.862	.993	.094	1.949
UNDERLYING PRES. RATE	1.000	1.139	.108	2.247
PROPOSED	.862	.993	.094	1.949

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.590
IND. RATES				2.59	MINIMUM PREMIUM	1025
MAN. RATES	3.28	3.12	2.87	+ 2.59	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
2012	109,517	3,283,776	2.998			109,517	1		4	8	38	51
2013	154,247	3,184,440	2.064			154,247			4	30	34	68
2014	152,335	2,864,163	1.880			152,335			4	29	33	66
2015	173,749	3,337,277	1.920			173,749			6	28	43	77
2016	200,102	2,723,111	1.360			200,102			2	24	75	101
TOTAL	789,950	15,392,767	1.949			789,950	1		20	119	223	363

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	208,598		553,932	121,953	374,456	32		1,182,974	131,631	587,006	123,194
2013			659,752	511,714	264,751			435,225	674,937	490,055	148,006
2014			533,146	373,056	190,564			534,718	738,697	292,941	201,041
2015			933,849	508,317	191,346			618,115	510,681	414,714	160,255
2016			204,134	363,220	337,015			420,864	509,531	677,826	210,521
TOTAL	208,598		2,884,813	1,878,260	1,358,132	32		3,191,896	2,565,477	2,462,542	843,017

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	364,421		703,555	153,784	547,452	73		2,625,994	273,002	1,367,728	149,804
2013		4,870	1,175,203	684,030	303,222		8,913	1,698,858	1,622,691	1,082,998	169,023
2014		19,823	1,038,670	495,040	218,967		48,086	2,677,185	1,640,763	703,249	263,364
2015	12,001	46,679	2,146,719	654,035	277,003	6,592	86,407	3,540,078	1,360,456	948,427	237,017
2016	10,823	30,730	1,403,008	582,966	273,191	9,752	101,528	3,185,896	1,597,061	915,120	327,150
TOTAL	387,245	102,102	6,467,155	2,569,855	1,619,835	16,417	244,934	13,728,011	6,493,973	5,017,522	1,146,358

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,945,864	15,701,185	1,146,358			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,583,535	-3,642,560	7,269			
TOTAL LOSSES	17,362,329	12,058,625	1,153,627			
EXPECTED LOSSES	13,768,828	15,467,220	1,074,333			
CREDIBILITY	.09	.27	.28			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.198	1.527	.146	3.871		
INDICATED (POST-TEST)	2.071	1.438	.138	3.647		
PRES. ON RATE LEVEL	1.506	1.692	.117	3.315		
DERIVED BY FORMULA	1.557	1.623	.123	3.303		
UNDERLYING PRES. RATE	1.743	1.958	.136	3.837		
PROPOSED	1.563	1.629	.123	3.315		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.406
IND. RATES				4.41	MINIMUM PREMIUM	1530
MAN. RATES	5.65	5.38	4.90	+ 4.41	PRESENT	1640

+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
2012	4,565	481	.010			4,565						
2013	4,407	47,436	1.076			4,407				2		2
2014	4,905	60,036	1.223			4,905			1			1
2015	5,129	17,340	.338			5,129				2		2
2016	5,680	77,883	1.371			5,680				1		1
TOTAL	24,686	203,176	.823			24,686				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											481
2013					6,615					39,568	1,253
2014				32,000					27,869		167
2015					1,852					14,333	1,155
2016					33,998					38,810	5,075
TOTAL				32,000	42,465				27,869	92,711	8,131

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											585
2013			695	434	7,387			4,148	3,852	85,879	1,431
2014		39	11,792	38,794	909		88	21,648	56,992	2,128	219
2015		33	1,108	550	2,044		329	10,343	7,055	29,278	1,708
2016	372	1,206	51,664	23,654	22,883	223	1,918	60,024	40,499	44,810	7,887
TOTAL	372	1,278	65,259	63,432	33,223	223	2,335	96,163	108,398	162,095	11,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	165,630	367,148	11,830			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-85,669	-84,502	212			
TOTAL LOSSES	79,961	282,646	12,042			
EXPECTED LOSSES	322,151	359,922	33,079			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.324	1.145	.049	1.518		
INDICATED (POST-TEST)	.305	1.079	.046	1.430		
PRES. ON RATE LEVEL	1.127	1.260	.116	2.503		
DERIVED BY FORMULA	1.119	1.255	.114	2.488		
UNDERLYING PRES. RATE	1.305	1.458	.134	2.897		
PROPOSED	1.119	1.255	.114	2.488		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.307
IND. RATES				3.31	MINIMUM PREMIUM	1225
MAN. RATES	4.42	4.21	3.70	+ 3.31	PRESENT	1310

+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
2012	5,438	177,306	3.260			5,438				1	1	2
2013	4,879	10,203	.209			4,879					1	1
2014	4,744	326,916	6.891			4,744				3	1	4
2015	4,684	77,636	1.657			4,684				3	2	5
2016	5,042	83,577	1.657			5,042				1	3	4
TOTAL	24,787	675,638	2.726			24,787				8	8	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				42,837	3,229				118,895	5,147	7,198
2013					94					5,199	4,910
2014				93,389	148				229,999		3,380
2015				29,437	716				35,557	1,064	10,862
2016				41,978	13,359				17,799	9,992	449
TOTAL				207,641	17,546				402,250	21,402	26,799

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				54,017	4,721				246,588	11,993	8,753
2013			10	7	106			544	506	11,283	5,607
2014		112	34,457	113,232	2,808		726	178,637	470,349	17,548	4,428
2015	694	443	29,515	31,382	2,798	460	885	58,108	71,106	6,988	16,065
2016	952	1,791	87,249	47,268	13,290	251	1,469	50,585	37,866	15,194	698
TOTAL	1,646	2,346	151,231	245,906	23,723	711	3,080	287,874	826,415	63,006	35,551

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	446,888	1,159,050	35,551			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-76,714	-81,338	157			
TOTAL LOSSES	370,174	1,077,712	35,708			
EXPECTED LOSSES	275,135	341,566	25,779			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.493	4.348	.144	5.985		
INDICATED (POST-TEST)	1.406	4.096	.136	5.638		
PRES. ON RATE LEVEL	.958	1.191	.090	2.239		
DERIVED BY FORMULA	.962	1.278	.091	2.331		
UNDERLYING PRES. RATE	1.110	1.378	.104	2.592		
PROPOSED	.962	1.278	.091	2.331		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.098
IND. RATES				3.10	MINIMUM PREMIUM	1170
MAN. RATES	3.93	3.74	3.31	+ 3.10	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
2012	20,913	237	.001			20,913						
2013	20,667	74,970	.362			20,667				1		1
2014	23,079	19,082	.082			23,079					1	2
2015	28,541	8,164	.028			28,541						1
2016	29,362	24,127	.082			29,362						1
TOTAL	122,562	126,580	.103			122,562				1		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											237
2013					7,987					56,958	10,025
2014				10,000	1,751				2,477	4,595	259
2015					444					442	7,278
2016					6,306					17,320	501
TOTAL				10,000	16,488				2,477	79,315	18,300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											288
2013			841	524	8,920			5,969	5,546	123,623	11,449
2014		11	4,112	12,361	2,151		13	3,351	6,116	10,222	339
2015		8	266	131	489		10	316	218	902	10,764
2016	69	223	9,584	4,388	4,244	99	854	26,784	18,076	19,999	779
TOTAL	69	242	14,803	17,404	15,804	99	877	36,420	29,956	154,746	23,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,510	217,910	23,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-134,407	-81,820	212	
TOTAL LOSSES		136,090	23,831	
EXPECTED LOSSES	519,663	350,527	31,866	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.111	.019	.130
INDICATED (POST-TEST)	.000	.105	.018	.123
PRES. ON RATE LEVEL	.366	.247	.023	.636
DERIVED BY FORMULA	.355	.236	.023	.614
UNDERLYING PRES. RATE	.424	.286	.026	.736
PROPOSED	.355	.236	.023	.614

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	
IND. RATES				.82	MINIMUM PREMIUM	540
MAN. RATES	1.09	1.04	.94	+ .82	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,724	70,115	2.573						3	3
2013	3,190	38,417	1.204							
2014	3,510	274,185	7.811			1				1
2015	3,256	82,328	2.528						2	2
2016	3,338	317,939	9.524				1		4	5
TOTAL	16,018	782,984	4.888				1	1	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					20,765					42,841	6,509
2013											38,417
2014			139,233					132,737			2,215
2015					8,408					23,758	50,162
2016				67,914	25,044				95,642	71,242	58,097
TOTAL			139,233	67,914	54,217			132,737	95,642	137,841	155,400

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					30,358					99,819	7,915
2013											43,872
2014		5,094	226,182	4,474	1,338		11,648	516,055	16,162	1,792	2,902
2015		161	5,031	2,494	9,286		550	17,142	11,695	48,530	74,190
2016	1,580	3,021	146,372	78,860	23,813	1,470	8,739	298,955	221,770	101,907	90,283
TOTAL	1,580	8,276	377,585	85,828	64,795	1,470	20,937	832,152	249,627	252,048	219,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,242,000	652,298	219,162	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,684	-115,372	318	
TOTAL LOSSES	1,096,316	536,926	219,480	
EXPECTED LOSSES	532,759	483,423	51,258	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.844	3.352	1.370	11.566
INDICATED (POST-TEST)	6.447	3.158	1.291	10.896
PRES. ON RATE LEVEL	2.874	2.608	.276	5.758
DERIVED BY FORMULA	2.910	2.619	.296	5.825
UNDERLYING PRES. RATE	3.326	3.018	.320	6.664
PROPOSED	2.910	2.619	.296	5.825

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.742
IND. RATES				7.74	MINIMUM PREMIUM	2000
MAN. RATES	9.94	9.46	8.51	+ 7.74	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
2012	45,896	390,785	.851			45,896				3	4	7
2013	48,645	599,271	1.231			48,645			1	10	11	22
2014	50,143	191,270	.381			50,143				3	11	14
2015	54,978	763,544	1.388			54,978			1	6	9	16
2016	52,644	289,131	.549			52,644				3	6	9
TOTAL	252,306	2,234,001	.885			252,306			2	25	41	68

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				86,850	3,204				235,596	11,784	53,351
2013			75,000	197,454	51,893			14,131	115,310	102,166	43,317
2014				42,977	49,081				23,028	29,259	46,925
2015			105,869	247,506	8,998			12,533	265,959	83,820	38,859
2016				50,347	33,701				65,511	92,319	47,253
TOTAL			180,869	625,134	146,877			26,664	705,404	319,348	229,705

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				109,518	4,685				488,626	27,457	64,875
2013		562	154,615	259,082	59,739		297	86,768	275,435	224,529	49,468
2014		86	27,806	58,770	53,585		106	26,977	53,799	65,671	61,472
2015	5,842	8,191	439,093	272,036	30,637	3,435	9,787	542,152	572,317	207,991	57,472
2016	1,330	2,783	131,514	68,991	27,842	1,257	8,147	272,087	197,323	120,055	73,431
TOTAL	7,172	11,622	753,028	768,397	176,488	4,692	18,337	927,984	1,587,500	645,703	306,718

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,722,835	3,178,088	306,718	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,065,097	-900,646	1,838	
TOTAL LOSSES	657,738	2,277,442	308,556	
EXPECTED LOSSES	3,923,359	3,784,590	295,197	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.261	.903	.122	1.286
INDICATED (POST-TEST)	.246	.851	.115	1.212
PRES. ON RATE LEVEL	1.344	1.296	.101	2.741
DERIVED BY FORMULA	1.300	1.238	.103	2.641
UNDERLYING PRES. RATE	1.555	1.500	.117	3.172
PROPOSED	1.300	1.238	.103	2.641

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.510
IND. RATES				3.51	MINIMUM PREMIUM	1280
MAN. RATES	4.74	4.51	4.05	+ 3.51	PRESENT	1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	888									
2013	1,420	174,069	12.258			1			2	3
2014	850									
2015	1,009									
2016	1,037									
TOTAL	5,204	174,069	3.345			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			82,487		679			89,593		1,310	
TOTAL			82,487		679			89,593		1,310	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		616	137,681	784	1,287		1,878	314,689	5,626	3,646	
TOTAL		616	137,681	784	1,287		1,878	314,689	5,626	3,646	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	454,864	11,343				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-30,317	-13,956	40			
TOTAL LOSSES	424,547		40			
EXPECTED LOSSES	104,445	56,464	6,609			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.158	.000	.001	8.159		
INDICATED (POST-TEST)	7.685	.000	.001	7.686		
PRES. ON RATE LEVEL	1.734	.937	.110	2.781		
DERIVED BY FORMULA	1.734	.928	.109	2.771		
UNDERLYING PRES. RATE	2.007	1.085	.127	3.219		
PROPOSED	1.740	.931	.110	2.781		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.696
IND. RATES				3.70	MINIMUM PREMIUM	1335
MAN. RATES	4.77	4.54	4.11	+ 3.70	PRESENT	1425

+PROPOSED

ANNUAL 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
2012	75,832	937,756	1.236			75,832				12	11	23
2013	90,668	3,427,213	3.779			90,668			3	11	36	50
2014	112,400	2,822,889	2.511			112,400			6	10	37	53
2015	144,293	2,836,579	1.965			144,293			3	24	44	71
2016	161,003	3,061,439	1.901			161,003			2	3	90	95
TOTAL	584,196	13,085,876	2.240			584,196			14	60	218	292

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				312,802	25,917				378,516	144,350	76,171
2013			264,227	201,156	1,016,875			517,481	267,706	923,419	236,349
2014			630,619	186,045	448,825			673,148	234,935	443,412	205,905
2015			261,713	526,606	510,555			288,737	685,074	325,107	238,787
2016			483,487	130,874	967,920			249,500	79,282	961,818	188,558
TOTAL			1,640,046	1,357,483	2,970,092			1,728,866	1,645,513	2,798,106	945,770

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				394,441	37,891				785,044	336,335	92,624
2013		1,904	555,987	328,648	1,138,556		10,358	1,892,770	734,591	2,014,801	269,910
2014		22,221	1,141,181	305,593	489,841		53,787	2,649,121	654,946	994,566	269,736
2015	12,423	28,370	1,293,407	727,109	609,228	8,830	56,489	2,554,330	1,591,600	773,081	353,166
2016	13,454	55,722	2,408,775	838,461	686,290	6,488	76,388	2,334,379	1,189,554	1,143,832	293,019
TOTAL	25,877	108,217	5,399,350	2,594,252	2,961,806	15,318	197,022	9,430,600	4,955,735	5,262,615	1,278,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,176,384	15,774,408	1,278,455			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,635,953	-2,486,439	6,636			
TOTAL LOSSES	12,540,431	13,287,969	1,285,091			
EXPECTED LOSSES	10,760,890	10,813,468	934,714			
CREDIBILITY	.07	.22	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.147	2.275	.220	4.642		
INDICATED (POST-TEST)	2.022	2.143	.207	4.372		
PRES. ON RATE LEVEL	1.592	1.599	.138	3.329		
DERIVED BY FORMULA	1.622	1.719	.154	3.495		
UNDERLYING PRES. RATE	1.842	1.851	.160	3.853		
PROPOSED	1.622	1.719	.154	3.495		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.645
IND. RATES				4.65	MINIMUM PREMIUM	1595
MAN. RATES	5.48	5.21	4.92	+ 4.65	PRESENT	1645

+PROPOSED

ANNUAL 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
2012	58,123	1,393,750	2.397			58,123			1	10	18	29
2013	58,976	1,039,972	1.763			58,976			1	8	15	24
2014	64,270	576,162	.896			64,270				5	11	16
2015	66,737	728,070	1.090			66,737	1		1	6	16	24
2016	69,274	1,119,856	1.616			69,274			1	9	19	29
TOTAL	317,380	4,857,810	1.531			317,380	1		4	38	79	122

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			123,228	132,984	43,977			561,526	236,572	221,445	74,018
2013			105,857	132,404	73,908			70,104	271,410	245,946	140,343
2014				126,640	38,990				219,763	111,529	79,240
2015	1,365		83,851	65,994	69,997			107,635	108,868	176,816	113,544
2016			95,248	255,225	87,658			96,136	304,967	205,454	75,168
TOTAL	1,365		408,184	713,247	314,530			835,401	1,141,580	961,190	482,313

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			88,209	167,692	64,295			845,936	490,650	515,967	90,006
2013		792	200,494	176,783	84,091		1,471	334,151	651,100	540,700	160,272
2014		183	56,178	158,819	45,198		814	205,376	474,968	260,384	103,804
2015	3,562	5,784	256,875	96,422	84,843	1,408	18,827	756,034	329,851	381,951	167,931
2016	5,943	15,016	704,665	302,379	89,984	4,630	38,110	1,237,848	713,796	307,709	116,811
TOTAL	9,505	21,775	1,306,421	902,095	368,411	6,038	59,222	3,379,345	2,660,365	2,006,711	638,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,782,306	5,937,582	638,824			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,026,089	-1,071,647	2,870			
TOTAL LOSSES	3,756,217	4,865,935	641,694			
EXPECTED LOSSES	3,811,734	4,532,186	453,854			
CREDIBILITY	.05	.15	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.184	1.533	.202	2.919		
INDICATED (POST-TEST)	1.115	1.444	.190	2.749		
PRES. ON RATE LEVEL	1.038	1.234	.123	2.395		
DERIVED BY FORMULA	1.042	1.266	.133	2.441		
UNDERLYING PRES. RATE	1.201	1.428	.143	2.772		
PROPOSED	1.042	1.266	.133	2.441		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.244
IND. RATES				3.24	MINIMUM PREMIUM	1205
MAN. RATES	4.10	3.90	3.54	+ 3.24	PRESENT	1265

+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
2012	18,077	476,243	2.634			18,077			1	3	1	5
2013	20,157	656,778	3.258			20,157			1	2	5	8
2014	20,308	355,360	1.749			20,308				6	3	9
2015	20,715	263,542	1.272			20,715			1		2	3
2016	20,667	554,408	2.682			20,667			1		5	6
TOTAL	99,924	2,306,331	2.308			99,924			4	11	16	31

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			147,715	92,613	1,070			120,429	102,688		11,728
2013			333,896	34,991	96,840			81,848	14,095	78,162	16,946
2014				130,011	8,313				147,531	55,490	14,015
2015			129,784		2,497			121,403		3,901	5,957
2016			232,436		31,814			129,079		118,658	42,421
TOTAL			843,831	257,615	140,534			452,759	264,314	256,211	91,067

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			242,991	116,785	1,564			416,925	212,975		14,261
2013		2,500	571,474	54,524	110,515		1,716	298,787	44,977	170,702	19,352
2014		163	49,937	158,737	12,562		524	131,835	314,414	132,463	18,360
2015		5,437	233,327	9,692	7,472		13,710	513,600	32,042	14,744	8,810
2016	551	10,567	446,765	47,616	33,121	754	20,942	607,752	162,922	147,424	65,922
TOTAL	551	18,667	1,544,494	387,354	165,234	754	36,892	1,968,899	767,330	465,333	126,705

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,570,257	1,785,251	126,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-470,789	-335,030	760	
TOTAL LOSSES	3,099,468	1,450,221	127,465	
EXPECTED LOSSES	1,714,695	1,401,933	122,906	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.102	1.451	.128	4.681
INDICATED (POST-TEST)	2.922	1.367	.121	4.410
PRES. ON RATE LEVEL	1.483	1.212	.106	2.801
DERIVED BY FORMULA	1.512	1.223	.107	2.842
UNDERLYING PRES. RATE	1.716	1.403	.123	3.242
PROPOSED	1.512	1.223	.107	2.842

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.777
IND. RATES				3.78	MINIMUM PREMIUM	1355
MAN. RATES	4.83	4.60	4.14	+ 3.78	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	101,507	1,078,948	1.062			1	2	12	15
2013	102,889	971,452	.944			1	3	13	17
2014	104,042	892,334	.857			1	3	17	21
2015	110,039	312,059	.283				4	9	13
2016	109,924	648,881	.590			1	1	7	9
TOTAL	528,401	3,903,674	.739			4	13	58	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			84,687	28,053	125,466			512,982	27,582	172,565	127,613
2013			128,320	45,329	157,516			104,345	261,914	205,270	68,758
2014			115,030	128,124	88,893			150,103	163,608	148,704	97,872
2015				103,321	14,290				53,402	96,764	44,282
2016			132,271	29,614	84,236			181,778	2,364	177,127	41,491
TOTAL			460,308	334,441	470,401			949,208	508,870	800,430	380,016

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			67,947	35,375	183,431			866,198	57,205	402,076	155,177
2013		962	236,166	70,010	177,026		2,187	447,930	627,440	452,498	78,521
2014		4,420	255,763	171,098	99,591		13,847	756,893	386,928	339,332	128,212
2015	2,438	1,781	110,659	113,636	22,819	694	3,535	155,951	153,648	204,904	65,493
2016	1,601	9,250	400,097	99,777	66,339	1,154	29,947	871,144	243,086	219,545	64,477
TOTAL	4,039	16,413	1,070,632	489,896	549,206	1,848	49,516	3,098,116	1,468,307	1,618,355	491,880

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,240,564	4,125,764	491,880			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-777,968	-918,177	2,587			
TOTAL LOSSES	3,462,596	3,207,587	494,467			
EXPECTED LOSSES	2,842,798	3,857,328	417,437			
CREDIBILITY	.07	.20	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.655	.607	.094	1.356		
INDICATED (POST-TEST)	.617	.572	.089	1.278		
PRES. ON RATE LEVEL	.465	.631	.068	1.164		
DERIVED BY FORMULA	.476	.619	.072	1.167		
UNDERLYING PRES. RATE	.538	.730	.079	1.347		
PROPOSED	.476	.619	.072	1.167		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.551
IND. RATES				1.55	MINIMUM PREMIUM	740
MAN. RATES	1.88	1.79	1.72	+ 1.55	PRESENT	770

+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
2012	248,917	4,921,867	1.977			248,917			9	43	38	90
2013	253,636	3,939,015	1.553			253,636			4	39	29	72
2014	269,376	7,382,226	2.740			269,376		1	11	39	48	99
2015	284,214	2,667,311	.938			284,214			2	28	36	66
2016	277,738	2,954,434	1.063			277,738				11	83	94
TOTAL	1,333,881	21,864,853	1.639			1,333,881		1	26	160	234	421

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,219,272	863,090	258,852			692,663	1,174,766	419,516	293,708
2013			573,782	567,084	305,726			568,823	879,230	623,696	420,674
2014		168,938	1,778,762	886,312	505,154		206,395	1,208,398	1,512,890	747,547	367,830
2015			283,868	543,452	203,508			281,748	774,254	327,357	253,124
2016			147,054	776,281	776,281				233,057	1,501,600	296,442
TOTAL		168,938	3,855,684	3,006,992	2,049,521		206,395	2,751,632	4,574,197	3,619,716	1,631,778

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,980,810	1,088,359	378,441			2,352,524	2,436,466	977,470	357,149
2013		4,268	1,052,183	757,508	348,831		11,738	2,232,280	2,112,790	1,378,995	480,409
2014		414,905	3,136,342	1,196,254	580,018		657,071	5,609,124	3,396,707	1,762,928	481,857
2015	12,827	23,529	1,161,406	655,200	271,972	9,996	57,617	2,658,671	1,767,315	789,227	374,371
2016	11,308	32,158	1,414,221	673,129	537,536	11,171	86,948	2,782,352	1,926,301	1,781,660	460,671
TOTAL	24,135	474,860	8,744,962	4,370,450	2,116,798	21,167	813,374	15,634,951	11,639,579	6,690,280	2,154,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,713,449	24,817,107	2,154,457			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,257,546	-5,737,145	14,254			
TOTAL LOSSES	21,455,903	19,079,962	2,168,711			
EXPECTED LOSSES	15,659,763	24,143,247	2,294,275			
CREDIBILITY	.13	.38	.40			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.609	1.430	.163	3.202		
INDICATED (POST-TEST)	1.516	1.347	.154	3.017		
PRES. ON RATE LEVEL	1.014	1.564	.149	2.727		
DERIVED BY FORMULA	1.079	1.482	.151	2.712		
UNDERLYING PRES. RATE	1.174	1.810	.172	3.156		
PROPOSED	1.085	1.490	.152	2.727		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.624
IND. RATES				3.62	MINIMUM PREMIUM	1310
MAN. RATES	4.45	4.23	4.03	+ 3.62	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,420	514,258	36,215			1				1
2013	1,238	23,614	1,907						4	4
2014	1,179	153,435	13,013						3	3
2015	1,475	3,734	.253							
2016	1,175	46,054	3,919						3	3
TOTAL	6,487	741,095	11,424			1			10	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			236,244					277,569			445
2013					7,509					12,984	3,121
2014					83,891					67,298	2,246
2015											3,734
2016					15,657					29,388	1,009
TOTAL			236,244		107,057			277,569		109,670	10,555

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			297,817					736,415			541
2013			790	491	8,386			1,361	1,265	28,183	3,564
2014		59	20,459	11,402	89,508		71	20,933	15,425	147,003	2,942
2015											5,523
2016	170	556	23,793	10,894	10,541	172	1,453	45,454	30,673	33,933	1,568
TOTAL	170	615	342,859	22,787	108,435	172	1,524	804,163	47,363	209,119	14,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,149,503	387,704	14,138	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,708	-18,531	55	
TOTAL LOSSES	1,098,795	369,173	14,193	
EXPECTED LOSSES	182,480	77,390	9,342	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16,938	5,691	.219	22,848
INDICATED (POST-TEST)	15,956	5,361	.206	21,523
PRES. ON RATE LEVEL	2,431	1,031	.124	3,586
DERIVED BY FORMULA	2,431	1,074	.125	3,630
UNDERLYING PRES. RATE	2,813	1,193	.144	4,150
PROPOSED	2,431	1,074	.125	3,630

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.824
IND. RATES				4.82	MINIMUM PREMIUM	1640
MAN. RATES	6.26	5.96	5.30	+ 4.82	PRESENT	1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	15,348	73,698	.480						2	2
2013	15,414	15,321	.099					1		1
2014	11,726	27,772	.236						3	3
2015	15,439	32,692	.211					1		1
2016	8,727	349	.003							
TOTAL	66,654	149,832	.225					2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					7,151					39,632	26,915
2013				2,520					11,362		1,439
2014					1,873					9,608	16,291
2015				4,001					10,376		18,315
2016											349
TOTAL				6,521	9,024				21,738	49,240	63,309

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					10,455					92,343	32,729
2013			307	3,255	17			2,607	26,074	262	1,643
2014			456	253	1,998		10	2,988	2,202	20,987	21,341
2015	95	61	3,952	4,235	273	134	251	16,740	20,596	1,409	27,088
2016											542
TOTAL	95	61	4,715	7,743	12,743	134	261	22,335	48,872	115,001	83,343

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,601	184,359	83,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,449	-69,403	195	
TOTAL LOSSES		114,956	83,538	
EXPECTED LOSSES	251,951	280,613	36,659	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.172	.125	.297
INDICATED (POST-TEST)	.000	.162	.118	.280
PRES. ON RATE LEVEL	.327	.364	.047	.738
DERIVED BY FORMULA	.320	.354	.051	.725
UNDERLYING PRES. RATE	.378	.421	.055	.854
PROPOSED	.320	.354	.051	.725

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	
IND. RATES				.96	MINIMUM PREMIUM	580
MAN. RATES	1.28	1.22	1.09	+ .96	PRESENT	600

+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
2012	4,525	174,805	3.863			4,525			1			1
2013	4,697	13,001	.276			4,697				1		1
2014	4,147	18,498	.446			4,147				1		1
2015	4,240	20,966	.494			4,240					1	1
2016	4,216	18,853	.447			4,216					1	1
TOTAL	21,825	246,123	1.128			21,825			1	1	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			150,026					22,911			1,868
2013					299					3,361	9,341
2014				3,914					14,464		120
2015					3,352					14,804	2,810
2016					12,130					6,377	346
TOTAL			150,026	3,914	15,781			22,911	14,464	24,542	14,485

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			246,793					79,318			2,271
2013			32	20	334			354	327	7,294	10,667
2014		6	1,443	4,745	110		44	11,236	29,579	1,105	157
2015		64	2,008	995	3,702		346	10,684	7,287	30,239	4,156
2016	133	433	18,433	8,438	8,164	35	319	9,864	6,657	7,363	538
TOTAL	133	503	268,709	14,198	12,310	35	709	111,456	43,850	46,001	17,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	381,545	116,359	17,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-197,824	-89,109	210	
TOTAL LOSSES	183,721	27,250	17,999	
EXPECTED LOSSES	699,274	369,716	35,138	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.842	.125	.082	1.049
INDICATED (POST-TEST)	.793	.118	.077	.988
PRES. ON RATE LEVEL	2.768	1.464	.139	4.371
DERIVED BY FORMULA	2.748	1.437	.137	4.322
UNDERLYING PRES. RATE	3.204	1.694	.161	5.059
PROPOSED	2.748	1.437	.137	4.322

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.744
IND. RATES				5.74	MINIMUM PREMIUM	1895
MAN. RATES	7.66	7.29	6.46	+ 5.74	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
2012	23,774	266,177	1.119			23,774				6	4	10
2013	26,000	500,446	1.924			26,000			1	4	8	13
2014	28,180	411,200	1.459			28,180				3	4	7
2015	28,474	964,820	3.388			28,474				6	11	17
2016	29,444	682,311	2.317			29,444				7	10	17
TOTAL	135,872	2,824,954	2.079			135,872			1	26	37	64

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				103,511	2,642				113,289	6,155	40,580
2013			79,800	33,320	16,101			130,400	112,321	72,469	56,035
2014				69,751	40,445				99,799	152,539	48,666
2015				180,027	99,720				257,097	337,203	90,773
2016				149,987	78,331				205,582	203,471	44,940
TOTAL			79,800	536,596	237,239			130,400	788,088	771,837	280,994

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				130,528	3,863				234,962	14,342	49,345
2013		596	138,878	44,802	18,710		2,736	491,181	272,818	161,051	63,992
2014		110	35,571	90,054	45,131		481	124,951	239,045	340,816	63,752
2015	4,249	4,545	237,585	220,199	122,394	3,316	14,059	657,985	676,349	723,654	134,253
2016	3,736	7,492	358,240	190,179	68,091	3,450	21,275	720,484	529,224	277,178	69,837
TOTAL	7,985	12,743	770,274	675,762	258,189	6,766	38,551	1,994,601	1,952,398	1,517,041	381,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,830,920	4,403,390	381,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-597,376	-494,785	1,620	
TOTAL LOSSES	2,233,544	3,908,605	382,799	
EXPECTED LOSSES	2,211,996	2,085,635	256,798	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.644	2.877	.282	4.803
INDICATED (POST-TEST)	1.549	2.710	.266	4.525
PRES. ON RATE LEVEL	1.407	1.326	.163	2.896
DERIVED BY FORMULA	1.411	1.437	.172	3.020
UNDERLYING PRES. RATE	1.628	1.535	.189	3.352
PROPOSED	1.411	1.437	.172	3.020

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.014
IND. RATES				4.01	MINIMUM PREMIUM	1420
MAN. RATES	4.66	4.43	4.28	+ 4.01	PRESENT	1470

+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
2012	4,080	44,466	1.089			4,080				1		1
2013	4,463	2,750	.061			4,463						
2014	4,358	11,540	.264			4,358				1		1
2015	4,843	16,661	.344			4,843					1	1
2016	4,606	581	.012			4,606						
TOTAL	22,350	75,998	.340			22,350				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				737					37,274		6,455
2013											2,750
2014				1,969					8,176		1,395
2015					856					13,925	1,880
2016											581
TOTAL				2,706	856				45,450	13,925	13,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				929					77,306		7,849
2013											3,141
2014		3	725	2,388	56		27	6,353	16,721	624	1,827
2015		17	512	255	944		322	10,048	6,857	28,447	2,781
2016											903
TOTAL		20	1,237	3,572	1,000		349	16,401	100,884	29,071	16,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,007	134,527	16,501	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,897	-38,334	134	
TOTAL LOSSES		96,193	16,635	
EXPECTED LOSSES	167,849	160,472	21,680	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.430	.074	.504
INDICATED (POST-TEST)	.000	.405	.070	.475
PRES. ON RATE LEVEL	.649	.620	.084	1.353
DERIVED BY FORMULA	.643	.616	.084	1.343
UNDERLYING PRES. RATE	.751	.718	.097	1.566
PROPOSED	.643	.616	.084	1.343

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.785
IND. RATES				1.79	MINIMUM PREMIUM	805
MAN. RATES	2.34	2.23	2.00	+ 1.79	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	57,945	6,406	.011							
2013	65,897	8,574	.013							
2014	69,206	737	.001							
2015	60,362									
2016	64,824	918,146	1.416				1	2		3
TOTAL	318,234	933,863	.293				1	2		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											6,406
2013											8,574
2014											737
2016				38,413	103,105				40,081	729,216	7,331
TOTAL				38,413	103,105				40,081	729,216	23,048

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											7,790
2013											9,792
2014											965
2016	1,257	2,892	133,468	67,810	35,914	2,064	16,199	517,741	357,749	335,699	11,392
TOTAL	1,257	2,892	133,468	67,810	35,914	2,064	16,199	517,741	357,749	335,699	29,939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	673,621	797,172	29,939			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-208,858	-78,536	253			
TOTAL LOSSES	464,763	718,636	30,192			
EXPECTED LOSSES	751,032	327,781	41,371			
CREDIBILITY	.05	.15	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.146	.226	.009	.381		
INDICATED (POST-TEST)	.138	.213	.008	.359		
PRES. ON RATE LEVEL	.204	.089	.011	.304		
DERIVED BY FORMULA	.201	.108	.011	.320		
UNDERLYING PRES. RATE	.236	.103	.013	.352		
PROPOSED	.201	.108	.011	.320		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.425
IND. RATES				.43	MINIMUM PREMIUM	435
MAN. RATES	.57	.54	.45	+ .43	PRESENT	425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	16,669	945,137	5,670			2	4	4	10	
2013	34,601	499,764	1,444				4	16	20	
2014	36,853	862,869	2,341				6	13	19	
2015	45,197	543,844	1,203				11	16	27	
2016	43,664	214,677	.491				1	15	16	
TOTAL	176,984	3,066,291	1,733			2	26	64	92	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			235,141	78,828	18,774			526,883	52,667	15,137	17,707
2013				112,803	102,592				57,247	145,022	82,100
2014				142,833	116,968				421,205	111,135	70,728
2015				177,617	101,981				98,014	91,452	74,780
2016				38,269	69,709				17,678	67,143	21,878
TOTAL			235,141	550,350	410,024			526,883	646,811	429,889	267,193

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			339,730	99,402	27,448			1,596,998	109,233	35,268	21,532
2013			24,532	152,405	115,317			28,339	145,499	316,078	93,758
2014		246	81,169	189,055	128,844		1,447	361,695	886,833	274,891	92,654
2015	4,195	4,549	236,562	218,322	124,724	1,265	4,508	224,074	239,570	200,106	110,599
2016	1,502	3,669	166,976	83,120	50,838	575	4,278	138,739	97,322	81,158	33,998
TOTAL	5,697	8,464	848,969	742,304	447,171	1,840	10,233	2,349,845	1,478,457	907,501	352,541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,225,048	3,575,433	352,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,542,405	-1,253,832	3,209	
TOTAL LOSSES	682,643	2,321,601	355,750	
EXPECTED LOSSES	9,976,589	5,295,361	472,548	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.386	1.312	.201	1.899
INDICATED (POST-TEST)	.364	1.236	.189	1.789
PRES. ON RATE LEVEL	4.870	2.585	.231	7.686
DERIVED BY FORMULA	4.735	2.450	.227	7.412
UNDERLYING PRES. RATE	5.637	2.992	.267	8.896
PROPOSED	4.735	2.450	.227	7.412

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.852
IND. RATES				9.85	MINIMUM PREMIUM	2000
MAN. RATES	13.63	12.97	11.36	+ 9.85	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
2012	36					36						
2013	44	2,876	6.536			44						
2014	41	18,507	45.139			41				1		1
2015	43					43						
2016	40	4,647	11.617			40						
TOTAL	204	26,030	12.760			204				1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,876
2014					8,880					4,748	4,879
2016											4,647
TOTAL					8,880					4,748	12,402

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,284
2014		6	2,166	1,206	9,474		7	1,474	1,088	10,369	6,391
2016											7,221
TOTAL		6	2,166	1,206	9,474		7	1,474	1,088	10,369	16,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,653	22,137	16,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,778	-1,454	6	
TOTAL LOSSES	1,875	20,683	16,902	
EXPECTED LOSSES	6,380	6,024	901	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.919	10.139	8.285	19.343
INDICATED (POST-TEST)	.866	9.551	7.804	18.221
PRES. ON RATE LEVEL	2.703	2.551	.382	5.636
DERIVED BY FORMULA	2.703	2.551	.382	5.636
UNDERLYING PRES. RATE	3.128	2.953	.442	6.523
PROPOSED	2.703	2.551	.382	5.636

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.491
IND. RATES				7.49	MINIMUM PREMIUM	2000
MAN. RATES	9.66	9.19	8.33	+ 7.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,213	4,782	.076							
2013	6,482	115,785	1.786						2	2
2014	6,843	69,448	1.014						3	3
2015	1,388	4,882	.351							
2016	7,644	7,024	.091						4	4
TOTAL	28,570	201,921	.707						9	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											4,782
2013					32,464					78,791	4,530
2014					29,893					33,738	5,817
2015											4,882
2016					2,390					3,971	663
TOTAL					64,747					116,500	20,674

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											5,815
2013			3,418	2,127	36,253			8,259	7,672	171,008	5,173
2014		20	7,291	4,065	31,892		38	10,481	7,734	73,700	7,620
2015											7,220
2016	25	89	3,630	1,665	1,609	21	196	6,141	4,145	4,581	1,030
TOTAL	25	109	14,339	7,857	69,754	21	234	24,881	19,551	249,289	26,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,609	346,451	26,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-215,770	-190,719	652	
TOTAL LOSSES		155,732	27,510	
EXPECTED LOSSES	752,248	809,960	99,996	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.545	.096	.641
INDICATED (POST-TEST)	.000	.513	.090	.603
PRES. ON RATE LEVEL	2.275	2.450	.302	5.027
DERIVED BY FORMULA	2.252	2.392	.296	4.940
UNDERLYING PRES. RATE	2.633	2.835	.350	5.818
PROPOSED	2.252	2.392	.296	4.940

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.566
IND. RATES				6.57	MINIMUM PREMIUM	2000
MAN. RATES	8.39	7.98	7.43	+ 6.57	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	69,703	1,591,896	2.283			3	14	39	56
2013	92,152	3,175,984	3.446			4	31	49	84
2014	90,663	2,886,741	3.184			3	18	51	72
2015	89,492	2,085,714	2.330			1	30	53	84
2016	95,462	1,427,155	1.494				5	63	68
TOTAL	437,472	11,167,490	2.553			11	98	255	364

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			249,735	356,198	130,901			122,462	327,468	272,619	132,513
2013			362,665	407,109	521,443			590,315	381,363	734,912	178,177
2014			504,344	321,251	220,114			637,831	749,699	248,801	204,701
2015			81,551	570,048	154,805			55,715	778,779	342,124	102,692
2016				88,291	424,935				177,375	595,944	140,610
TOTAL			1,198,295	1,742,897	1,452,198			1,406,323	2,414,684	2,194,400	758,693

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			410,815	449,166	191,377			423,964	679,168	635,202	161,136
2013		2,559	673,882	562,971	587,202		10,701	1,956,726	978,074	1,608,439	203,478
2014		17,008	904,082	432,744	248,261		52,466	2,863,490	1,647,332	607,885	268,158
2015	13,456	14,678	801,660	655,138	212,765	10,047	33,024	1,737,330	1,728,140	807,557	151,881
2016	6,340	17,826	786,577	375,531	295,047	5,383	39,096	1,271,793	895,336	724,532	218,508
TOTAL	19,796	52,071	3,577,016	2,475,550	1,534,652	15,430	135,287	8,253,303	5,928,050	4,383,615	1,003,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,052,903	14,321,867	1,003,161			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,610,542	-2,262,418	5,581			
TOTAL LOSSES	10,442,361	12,059,449	1,008,742			
EXPECTED LOSSES	5,901,496	9,453,770	883,693			
CREDIBILITY	.06	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.387	2.757	.231	5.375		
INDICATED (POST-TEST)	2.249	2.597	.218	5.064		
PRES. ON RATE LEVEL	1.166	1.867	.174	3.207		
DERIVED BY FORMULA	1.231	1.998	.182	3.411		
UNDERLYING PRES. RATE	1.349	2.161	.202	3.712		
PROPOSED	1.231	1.998	.182	3.411		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.533
IND. RATES				4.53	MINIMUM PREMIUM	1560
MAN. RATES	4.96	4.72	4.74	+ 4.53	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	59,672	2,152,836	3.607			2	4	24	30
2013	52,689	1,422,531	2.699			3	6	25	34
2014	57,046	1,202,848	2.108			1	6	25	32
2015	63,762	904,361	1.418				1	29	30
2016	80,600	1,032,701	1.281				2	22	24
TOTAL	313,769	6,715,277	2.140			6	19	125	150

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			622,579	113,670	76,152			992,344	120,128	179,002	48,961
2013			431,638	102,861	311,858			207,929	35,320	243,919	89,006
2014			167,126	135,208	260,895			176,347	79,812	309,082	74,378
2015				16,698	352,614				33,704	421,301	80,044
2016				60,654	463,624				36,248	370,093	102,082
TOTAL			1,221,343	429,091	1,465,143			1,376,620	305,212	1,523,397	394,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			482,659	143,337	111,331			1,585,805	249,146	417,075	59,537
2013		3,232	765,436	157,139	351,709		4,359	763,684	117,567	532,079	101,645
2014		6,443	384,948	204,737	283,795		16,067	843,732	255,505	683,609	97,435
2015	393	7,015	227,481	122,289	390,549	436	10,609	358,366	274,318	865,144	118,385
2016	6,234	18,356	801,289	377,448	318,245	2,501	20,295	643,939	442,104	434,749	158,635
TOTAL	6,627	35,046	2,661,813	1,004,950	1,455,629	2,937	51,330	4,195,526	1,338,640	2,932,656	535,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,953,279	6,731,875	535,637			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,020,778	-1,048,746	2,778			
TOTAL LOSSES	5,932,501	5,683,129	538,415			
EXPECTED LOSSES	3,931,525	4,527,687	411,037			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.891	1.811	.172	3.874		
INDICATED (POST-TEST)	1.781	1.706	.162	3.649		
PRES. ON RATE LEVEL	1.083	1.247	.113	2.443		
DERIVED BY FORMULA	1.118	1.311	.120	2.549		
UNDERLYING PRES. RATE	1.253	1.443	.131	2.827		
PROPOSED	1.118	1.311	.120	2.549		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.388
IND. RATES				3.39	MINIMUM PREMIUM	1245
MAN. RATES	4.01	3.82	3.61	+ 3.39	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	25,826	431,273	1.669				6	9	15
2013	26,998	880,584	3.261			1	4	20	25
2014	29,835	900,656	3.018				6	23	29
2015	29,768	813,942	2.734				8	21	29
2016	38,360	2,175,533	5.671			1	4	21	26
TOTAL	150,787	5,201,988	3.450			2	28	94	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				117,474	16,500				205,254	62,311	29,734
2013			95,050	85,635	139,603			197,649	117,534	204,606	40,507
2014				149,026	104,790				449,683	152,822	44,335
2015				264,757	69,869				317,413	100,119	61,784
2016			158,396	13,449	261,859			22,897	46,957	1,621,138	50,837
TOTAL			253,446	630,341	592,621			220,546	1,136,841	2,140,996	227,197

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				148,135	24,123				425,697	145,184	36,157
2013		711	183,690	120,588	157,078		4,145	742,318	301,779	448,568	46,259
2014		252	80,483	194,903	116,031		1,580	396,800	954,612	368,124	58,079
2015	6,246	5,198	303,452	301,055	95,201	4,100	10,004	584,175	679,359	247,549	91,379
2016	2,683	14,336	613,002	175,319	150,322	3,955	34,880	1,095,510	704,908	703,614	79,001
TOTAL	8,929	20,497	1,180,627	940,000	542,755	8,055	50,609	2,818,803	3,066,355	1,913,039	310,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,087,520	6,462,149	310,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,220,595	-691,128	1,166	
TOTAL LOSSES	2,866,925	5,771,021	312,041	
EXPECTED LOSSES	4,666,858	2,964,473	173,405	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.901	3.827	.207	5.935
INDICATED (POST-TEST)	1.791	3.605	.195	5.591
PRES. ON RATE LEVEL	2.674	1.699	.099	4.472
DERIVED BY FORMULA	2.648	1.871	.108	4.627
UNDERLYING PRES. RATE	3.095	1.966	.115	5.176
PROPOSED	2.648	1.871	.108	4.627

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.150
IND. RATES				6.15	MINIMUM PREMIUM	2000
MAN. RATES	7.65	7.28	6.61	+ 6.15	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
2012	31,546	471,636	1.495			31,546			1	1	16	18
2013	32,348	642,973	1.987			32,348			1		15	16
2014	30,257	702,230	2.320			30,257			1	1	8	10
2015	32,706	341,862	1.045			32,706				3	7	10
2016	36,516	41,828	.114			36,516				1	2	3
TOTAL	163,373	2,200,529	1.347			163,373			3	6	48	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			145,493	130	101,374			31,056		148,724	44,859
2013			72,500		224,761			58,000		167,965	119,747
2014			430,127	7,216	60,391			37,871	1,022	133,909	31,694
2015				111,235	24,066				148,192	12,053	46,316
2016				9,995	614					1,961	29,258
TOTAL			648,120	128,576	411,206			126,927	149,214	464,612	271,874

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			239,336	164	148,209			107,516		346,528	54,549
2013		544	144,612	15,367	251,462		1,216	221,240	19,917	365,074	136,751
2014		14,832	673,595	29,932	68,523		3,272	180,723	37,098	293,063	41,519
2015	2,626	2,091	124,337	124,916	34,161	1,913	3,868	247,706	300,111	44,713	68,501
2016	198	336	16,876	9,471	1,436	11	96	3,027	2,044	2,263	45,467
TOTAL	2,824	17,803	1,198,756	179,850	503,791	1,924	8,452	760,212	359,170	1,051,641	346,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,989,971	2,094,452	346,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-698,298	-571,197	1,817	
TOTAL LOSSES	1,291,673	1,523,255	348,604	
EXPECTED LOSSES	2,564,956	2,408,118	285,904	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.791	.932	.213	1.936
INDICATED (POST-TEST)	.745	.878	.201	1.824
PRES. ON RATE LEVEL	1.356	1.274	.151	2.781
DERIVED BY FORMULA	1.338	1.238	.156	2.732
UNDERLYING PRES. RATE	1.570	1.474	.175	3.219
PROPOSED	1.338	1.238	.156	2.732

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.631
IND. RATES				3.63	MINIMUM PREMIUM	1315
MAN. RATES	4.68	4.45	4.11	+ 3.63	PRESENT	1425

+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
2012	6,644	111,846	1.683			6,644				2	4	6
2013	12,335	279,286	2.264			12,335				3	4	7
2014	12,561	354,604	2.823			12,561			1	3	5	9
2015	13,992	300,069	2.144			13,992				2	8	10
2016	16,052	149,792	.933			16,052				1	6	7
TOTAL	61,584	1,195,597	1.941			61,584			1	11	27	39

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				39,812	1,375				46,438	3,582	20,639
2013				86,387	23,951				125,290	14,652	29,006
2014			80,154	51,714	24,921			90,212	56,891	27,942	22,770
2015				59,714	86,731				55,334	77,666	20,624
2016				16,510	18,384				59,347	32,013	23,538
TOTAL			80,154	254,137	155,362			90,212	343,300	155,855	116,577

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				50,203	2,010				96,313	8,346	25,097
2013				13,037	113,135				288,949	34,694	33,125
2014		3,010	155,348	68,653	28,826		8,125	30,269	133,726	66,594	29,829
2015	1,409	2,547	110,909	88,954	99,857	717	3,150	145,283	148,069	166,148	30,503
2016	517	1,170	54,263	27,728	14,056	841	4,830	166,646	124,878	49,155	36,578
TOTAL	1,926	6,727	333,557	348,673	172,070	1,558	16,105	745,798	791,935	324,937	155,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,105,671	1,637,615	155,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-228,356	-236,069	738			
TOTAL LOSSES	877,315	1,401,546	155,870			
EXPECTED LOSSES	888,657	1,000,740	107,156			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.425	2.276	.253	3.954		
INDICATED (POST-TEST)	1.342	2.144	.238	3.724		
PRES. ON RATE LEVEL	1.247	1.404	.150	2.801		
DERIVED BY FORMULA	1.249	1.441	.154	2.844		
UNDERLYING PRES. RATE	1.443	1.625	.174	3.242		
PROPOSED	1.249	1.441	.154	2.844		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.780
IND. RATES				3.78	MINIMUM PREMIUM	1355
MAN. RATES	4.73	4.50	4.14	+ 3.78	PRESENT	1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	13,351	49,333	.369				2			2
2013	14,647	339,253	2.316			1	3	4		8
2014	18,114	114,333	.631				2	3		5
2015	16,041	170,503	1.062				3	1		4
2016	17,041	123,710	.725				3	4		7
TOTAL	79,194	797,132	1.007			1	13	12		26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				17,520					30,276		1,537
2013			76,610	25,326	33,519			149,676	4,685	28,840	20,597
2014				62,000	27,392				515	21,371	3,055
2015				79,715	769				83,366	2,576	4,077
2016				85,818	4,337				28,250	3,724	1,581
TOTAL			76,610	270,379	66,017			149,676	147,092	56,511	30,847

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				22,093					62,793		1,869
2013		573	134,417	35,590	38,090		3,139	529,596	22,748	64,045	23,522
2014		96	29,527	78,886	30,989		24	7,050	5,945	46,723	4,002
2015	1,877	1,181	79,236	84,628	6,279	1,077	2,079	136,305	166,753	16,566	6,030
2016	1,698	2,849	143,453	80,650	11,713	338	1,722	61,520	47,427	10,104	2,457
TOTAL	3,575	4,699	386,633	301,847	87,071	1,415	6,964	734,471	305,666	137,438	37,880

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,137,757	832,022	37,880			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-414,150	-252,256	324			
TOTAL LOSSES	723,607	579,766	38,204			
EXPECTED LOSSES	1,537,156	1,065,951	51,477			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.914	.732	.048	1.694		
INDICATED (POST-TEST)	.861	.690	.045	1.596		
PRES. ON RATE LEVEL	1.677	1.163	.056	2.896		
DERIVED BY FORMULA	1.661	1.135	.055	2.851		
UNDERLYING PRES. RATE	1.941	1.346	.065	3.352		
PROPOSED	1.661	1.135	.055	2.851		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.789
IND. RATES				3.79	MINIMUM PREMIUM	1355
MAN. RATES	5.04	4.80	4.28	+ 3.79	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	6,577	46,083	.700						4	4
2013	8,406	379,157	4.510					9	10	19
2014	11,657	208,703	1.790					3	7	10
2015	16,937	107,157	.632					1	5	6
2016	17,564	63,454	.361						3	3
TOTAL	61,141	804,554	1.316						13	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					8,899					8,158	29,026
2013				207,843	16,522				112,434	23,984	18,374
2014				71,874	44,548				37,751	40,121	14,409
2015				57,928	22,818				8,480	12,271	5,660
2016					23,999					38,367	1,088
TOTAL				337,645	116,786				158,665	122,901	68,557

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					13,011					19,008	35,296
2013			27,038	269,502	19,831			28,298	260,349	54,654	20,983
2014		112	37,356	93,183	49,569		162	41,803	86,403	90,520	18,876
2015	1,368	1,293	70,903	68,103	29,144	108	489	22,535	22,875	26,212	8,371
2016	263	852	36,469	16,699	16,152	219	1,892	59,345	40,038	44,298	1,691
TOTAL	1,631	2,257	171,766	447,487	127,707	327	2,543	151,981	409,665	234,692	85,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	330,505	1,219,551	85,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-423,472	-391,349	953	
TOTAL LOSSES		828,202	86,170	
EXPECTED LOSSES	1,804,271	1,718,673	130,230	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.355	.141	1.496
INDICATED (POST-TEST)	.000	1.276	.133	1.409
PRES. ON RATE LEVEL	2.550	2.429	.183	5.162
DERIVED BY FORMULA	2.499	2.371	.181	5.051
UNDERLYING PRES. RATE	2.951	2.811	.213	5.975
PROPOSED	2.499	2.371	.181	5.051

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.713
IND. RATES				6.71	MINIMUM PREMIUM	2000
MAN. RATES	9.02	8.58	7.63	+ 6.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	11,475	32,194	.280						4	4
2013	11,482	41,613	.362						2	2
2014	10,512	610,919	5.811			2			3	5
2015	10,204	11,300	.110							
2016	8,991	173,143	1.925					1	2	3
TOTAL	52,664	869,169	1.650			2		1	11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					2,285					9,928	19,981
2013					3,295					14,687	23,631
2014			349,340		9,092			197,692		24,016	30,779
2015											11,300
2016				68,887	14,402				45,753	36,801	7,300
TOTAL			349,340	68,887	29,074			197,692	45,753	85,432	92,991

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					3,341					23,133	24,297
2013			346	217	3,680			1,538	1,430	31,876	26,987
2014		10,183	453,952	10,172	12,373		13,436	601,431	24,102	54,527	40,320
2015											16,713
2016	1,478	2,674	131,750	72,335	16,753	720	4,311	147,226	108,929	51,891	11,344
TOTAL	1,478	12,857	586,048	82,724	36,147	720	17,747	750,195	134,461	161,427	119,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,369,045	414,759	119,661	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-115,313	-151,918	386	
TOTAL LOSSES	1,253,732	262,841	120,047	
EXPECTED LOSSES	399,719	625,649	67,409	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.381	.499	.228	3.108
INDICATED (POST-TEST)	2.243	.470	.215	2.928
PRES. ON RATE LEVEL	.656	1.026	.111	1.793
DERIVED BY FORMULA	.672	1.004	.116	1.792
UNDERLYING PRES. RATE	.759	1.188	.128	2.075
PROPOSED	.672	1.005	.116	1.793

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.383
IND. RATES				2.38	MINIMUM PREMIUM	970
MAN. RATES	3.08	2.93	2.65	+ 2.38	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	5,551	56,862	1.024				1			1
2013	5,637	3,358	.059						1	1
2014	6,829	62,455	.914						1	1
2015	5,527									
2016	4,747	4,950	.104						1	1
TOTAL	28,291	127,625	.451						1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				20,145					36,717		
2013					611					2,503	244
2014					60,000					2,245	210
2016					2,643					2,307	
TOTAL				20,145	63,254				36,717	7,055	454

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				25,403					76,151		
2013			64	40	682			262	245	5,432	279
2014		39	14,634	8,156	64,015		3	700	515	4,901	275
2016	29	91	4,015	1,838	1,779	14	113	3,566	2,406	2,665	
TOTAL	29	130	18,713	35,437	66,476	14	116	4,528	79,317	12,998	554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,530	194,228	554			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,025	-17,676	43			
TOTAL LOSSES		176,552	597			
EXPECTED LOSSES	98,735	73,274	7,356			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.624	.002	.626		
INDICATED (POST-TEST)	.000	.588	.002	.590		
PRES. ON RATE LEVEL	.302	.224	.022	.548		
DERIVED BY FORMULA	.299	.235	.021	.555		
UNDERLYING PRES. RATE	.349	.259	.026	.634		
PROPOSED	.299	.235	.021	.555		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.737
IND. RATES				.74	MINIMUM PREMIUM	520
MAN. RATES	1.06	1.01	.81	+ .74	PRESENT	525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	813,549	1,356,818	.166			1	11	16	28
2013	830,181	3,360,119	.404			6	13	23	42
2014	879,387	2,988,693	.339			5	21	18	44
2015	919,219	2,159,624	.234			4	21	26	51
2016	1,005,500	1,995,497	.198			1	10	29	40
TOTAL	4,447,836	11,860,751	.267			17	76	112	205

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			160,528	143,239	142,118			164,555	178,772	423,744	143,862
2013			871,885	226,642	302,907			874,694	352,101	467,043	264,847
2014			800,295	375,996	330,479			404,115	389,052	360,058	328,698
2015			504,528	378,862	83,439			390,336	489,472	186,385	126,602
2016			143,399	218,651	504,964			81,165	300,902	502,575	243,841
TOTAL			2,480,635	1,343,390	1,363,907			1,914,865	1,710,299	1,939,805	1,107,850

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			264,069	180,626	207,776			569,689	370,773	987,323	174,936
2013		6,530	1,513,999	320,364	345,357		18,343	3,200,649	907,189	1,029,639	302,455
2014		29,965	1,519,216	526,432	370,967		37,087	1,985,263	927,307	821,651	430,594
2015	8,945	28,075	1,325,579	460,704	136,266	6,319	59,956	2,566,248	1,160,225	468,864	187,244
2016	9,845	30,642	1,363,584	564,956	369,530	6,259	50,830	1,639,821	1,013,048	648,683	378,929
TOTAL	18,790	95,212	5,986,447	2,053,082	1,429,896	12,578	166,216	9,961,670	4,378,542	3,956,160	1,474,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,240,913	11,817,680	1,474,158			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,125,708	-2,487,267	9,689			
TOTAL LOSSES	13,115,205	9,330,413	1,483,847			
EXPECTED LOSSES	11,653,330	10,541,371	1,512,265			
CREDIBILITY	.29	.85	.88			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.295	.210	.033	.538		
INDICATED (POST-TEST)	.278	.198	.031	.507		
PRES. ON RATE LEVEL	.226	.205	.030	.461		
DERIVED BY FORMULA	.241	.199	.031	.471		
UNDERLYING PRES. RATE	.262	.237	.034	.533		
PROPOSED	.241	.199	.031	.471		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.626
IND. RATES				.63	MINIMUM PREMIUM	490
MAN. RATES	.79	.75	.68	+ .63	PRESENT	490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	107,859	388,791	.360				3	5	8
2013	68,390	221,593	.324			1	1	3	5
2014	67,095	187,111	.278			1		3	4
2015	63,304	307,268	.485			1	1	5	7
2016	69,613	252,028	.362					4	4
TOTAL	376,261	1,356,791	.361			3	5	20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				122,982	45,248				156,684	33,306	30,571
2013			73,737	15,218	7,470			26,092	37,131	32,793	29,152
2014			79,511		33,696			25,259		13,698	34,947
2015			79,662	10,937	33,324			60,822	25,764	12,571	84,188
2016					90,380					131,556	30,092
TOTAL			232,910	149,137	210,118			112,173	219,579	223,924	208,950

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				155,081	66,153				324,962	77,603	37,174
2013		553	125,651	20,804	8,915		548	103,560	90,006	72,263	33,292
2014		2,932	137,379	7,136	36,716		2,228	102,462	6,211	30,258	45,781
2015	258	4,109	173,040	26,966	40,440	333	7,730	306,518	72,419	32,559	124,514
2016	989	3,209	137,347	62,884	60,830	751	6,495	203,469	137,287	151,905	46,763
TOTAL	1,247	10,803	573,417	272,871	213,054	1,084	17,001	716,009	630,885	364,588	287,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,319,561	1,481,398	287,524			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-432,915	-198,825	721			
TOTAL LOSSES	886,646	1,282,573	288,245			
EXPECTED LOSSES	1,512,569	839,063	124,165			
CREDIBILITY	.06	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.236	.341	.077	.654		
INDICATED (POST-TEST)	.222	.321	.073	.616		
PRES. ON RATE LEVEL	.347	.193	.029	.569		
DERIVED BY FORMULA	.340	.213	.036	.589		
UNDERLYING PRES. RATE	.402	.223	.033	.658		
PROPOSED	.340	.213	.036	.589		
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.782
IND. RATES				.78	MINIMUM PREMIUM	530
MAN. RATES	.92	.88	.84	+ .78	PRESENT	535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	4,380,778	3,888,335	.088			6	29	35	70
2013	4,726,329	4,397,327	.093			5	24	53	82
2014	4,520,033	4,729,694	.104			7	24	47	78
2015	4,703,976	2,942,956	.062			5	23	42	70
2016	5,139,851	1,638,030	.031				11	47	58
TOTAL	23,470,967	17,596,342	.075			23	111	224	358

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			724,664	541,689	252,330			576,001	856,345	341,356	595,950
2013			875,004	595,926	506,086			480,723	558,768	763,589	617,231
2014			956,647	530,836	425,126			620,952	735,777	1,028,308	432,048
2015			456,917	446,432	271,821			325,117	525,060	468,009	449,600
2016				135,252	251,812				267,331	610,563	373,072
TOTAL			3,013,232	2,250,135	1,707,175			2,002,793	2,943,281	3,211,825	2,467,901

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,192,072	683,068	368,909			1,994,115	1,776,058	795,360	724,675
2013		6,552	1,585,543	810,614	574,733		10,078	1,895,955	1,386,157	1,674,513	704,878
2014		35,932	1,853,364	732,025	477,857		57,935	3,305,432	1,815,864	2,310,696	565,982
2015	10,532	30,699	1,420,039	584,856	347,199	6,773	60,040	2,552,427	1,353,323	1,045,342	664,959
2016	5,349	13,168	598,362	297,547	183,341	6,453	44,776	1,471,941	1,049,243	759,891	579,754
TOTAL	15,881	86,351	6,649,380	3,108,110	1,952,039	13,226	172,829	11,219,870	7,380,645	6,585,802	3,240,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,157,537	19,026,596	3,240,248			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,874,865	-4,579,595	20,714			
TOTAL LOSSES	13,282,672	14,447,001	3,260,962			
EXPECTED LOSSES	17,837,935	19,246,193	3,285,936			
CREDIBILITY	.87	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.057	.062	.014	.133		
INDICATED (POST-TEST)	.054	.058	.013	.125		
PRES. ON RATE LEVEL	.066	.071	.012	.149		
DERIVED BY FORMULA	.056	.058	.013	.127		
UNDERLYING PRES. RATE	.076	.082	.014	.172		
PROPOSED	.056	.058	.013	.127		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.168
IND. RATES				.17	MINIMUM PREMIUM	360
MAN. RATES	.28	.27	.22	+ .17	PRESENT	365

+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
2012	44,080	1,634,757	3.708			44,080			4	4	8	16
2013	45,687	551,307	1.206			45,687			1	3	5	9
2014	44,560	803,773	1.803			44,560			2	4	3	9
2015	45,743	499,900	1.092			45,743				6	8	14
2016	47,460	137,373	.289			47,460				2	6	8
TOTAL	227,530	3,627,110	1.594			227,530			7	19	30	56

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			518,997	100,715	58,646			693,980	163,954	75,367	23,098
2013			152,195	33,783	124,849			112,055	61,792	57,600	9,033
2014			228,431	112,354	3,218			168,689	262,582	392	28,107
2015				105,614	96,183				98,628	191,897	7,578
2016				31,077	14,025				35,722	48,577	7,972
TOTAL			899,623	383,543	296,921			974,724	622,678	373,833	75,788

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			805,973	127,001	85,740			2,218,375	340,040	175,604	28,087
2013		1,140	271,155	53,169	140,624		2,349	413,618	154,292	127,444	10,316
2014		8,499	413,269	143,981	8,821		15,633	859,882	557,602	23,169	36,820
2015	2,489	3,396	161,936	140,358	113,418	1,281	6,845	297,553	290,257	405,360	11,208
2016	753	1,477	70,880	37,869	12,626	679	4,359	145,633	105,759	63,430	12,388
TOTAL	3,242	14,512	1,723,213	502,378	361,229	1,960	29,186	3,935,061	1,447,950	795,007	98,819

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,707,174	3,106,564	98,819			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,116,727	-707,819	1,110			
TOTAL LOSSES	4,590,447	2,398,745	99,929			
EXPECTED LOSSES	4,052,310	2,966,990	179,748			
CREDIBILITY	.04	.12	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.018	1.054	.044	3.116		
INDICATED (POST-TEST)	1.901	.993	.041	2.935		
PRES. ON RATE LEVEL	1.539	1.127	.068	2.734		
DERIVED BY FORMULA	1.553	1.111	.065	2.729		
UNDERLYING PRES. RATE	1.781	1.304	.079	3.164		
PROPOSED	1.556	1.113	.065	2.734		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.634
IND. RATES				3.63	MINIMUM PREMIUM	1315
MAN. RATES	4.78	4.55	4.04	+ 3.63	PRESENT	1400

+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
2012	468,723	150,907	.032			468,723				4	2	6
2013	480,065	858,570	.178			480,065			2	3	7	12
2014	511,742	365,244	.071			511,742			1	2	2	5
2015	748,765	434,504	.058			748,765				3	7	10
2016	674,146	294,190	.043			674,146			1	1	4	6
TOTAL	2,883,441	2,103,415	.073			2,883,441			4	13	22	39

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				45,308	11,852				51,174	8,894	33,679
2013			312,435	61,233	63,254			138,595	160,347	91,180	31,526
2014			105,147	4,582	22,672			139,256	23,451	20,427	49,709
2015				92,112	20,406				154,160	56,553	111,273
2016			105,256	24,919	8,495			35,846	46,063	29,053	44,558
TOTAL			522,838	228,154	126,679			313,697	435,195	206,107	270,745

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				57,134	17,327				106,134	20,723	40,954
2013		2,338	535,336	86,027	73,046		2,907	532,924	385,356	202,843	36,003
2014		3,873	178,023	12,014	25,329		12,320	565,962	69,593	48,290	65,119
2015	2,174	1,739	103,237	103,580	28,808	1,988	5,038	289,447	333,862	136,409	164,573
2016	663	5,393	234,328	40,074	13,603	700	8,166	254,478	112,259	45,922	69,243
TOTAL	2,837	13,343	1,050,924	298,829	158,113	2,688	28,431	1,642,811	1,007,204	454,187	375,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,741,034	1,918,333	375,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-878,374	-667,802	3,246			
TOTAL LOSSES	1,862,660	1,250,531	379,138			
EXPECTED LOSSES	3,431,294	2,854,607	490,185			
CREDIBILITY	.22	.64	.66			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.065	.043	.013	.121		
INDICATED (POST-TEST)	.061	.041	.012	.114		
PRES. ON RATE LEVEL	.103	.086	.014	.203		
DERIVED BY FORMULA	.094	.057	.013	.164		
UNDERLYING PRES. RATE	.119	.099	.017	.235		
PROPOSED	.094	.057	.013	.164		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.217
IND. RATES				.22	MINIMUM PREMIUM	375
MAN. RATES	.39	.37	.30	+ .22	PRESENT	385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	391,117	371,801	.095				2	4		6
2013	396,700	278,427	.070			1	3	2		6
2014	401,015	429,810	.107			1	2	1		4
2015	405,219	594,481	.146			1	3	4		8
2016	435,483	143,829	.033				3			3
TOTAL	2,029,534	1,818,348	.090			3	13	11		27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				18,814	136,862				57,610	136,417	22,098
2013			76,982	38,921	10,573			67,767	63,809	2,773	17,602
2014			190,551	84,401	2,266			51,111	87,427		14,054
2015			349,991	77,755	20,919			12,807	51,248	70,380	11,381
2016				57,148					73,802		12,879
TOTAL			617,524	277,039	170,620			131,685	333,896	209,570	78,014

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				23,724	200,092				119,483	317,851	26,871
2013		576	134,275	51,648	12,558		1,419	252,846	150,863	8,098	20,101
2014		7,079	341,206	108,749	6,645		4,764	266,606	185,013	7,364	18,411
2015	1,839	16,079	714,541	112,675	41,099	662	4,312	187,319	139,553	151,428	16,832
2016	1,099	1,792	91,146	51,697	5,854	822	4,033	145,672	113,760	15,162	20,014
TOTAL	2,938	25,526	1,281,168	348,493	266,248	1,484	14,528	852,443	708,672	499,903	102,229

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,178,087	1,823,316	102,229			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-521,765	-414,636	1,016			
TOTAL LOSSES	1,656,322	1,408,680	103,245			
EXPECTED LOSSES	1,907,762	1,745,399	162,363			
CREDIBILITY	.17	.50	.52			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.082	.069	.005	.156		
INDICATED (POST-TEST)	.077	.065	.005	.147		
PRES. ON RATE LEVEL	.081	.074	.007	.162		
DERIVED BY FORMULA	.080	.070	.006	.156		
UNDERLYING PRES. RATE	.094	.086	.008	.188		
PROPOSED	.080	.070	.006	.156		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.207
IND. RATES				.21	MINIMUM PREMIUM	375
MAN. RATES	.27	.26	.24	+ .21	PRESENT	370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	778,807	3,515,044	.451			7	18	21	46
2013	828,585	2,392,121	.288	1		3	20	30	54
2014	854,954	2,861,362	.334	1		4	21	38	64
2015	926,999	2,522,166	.272			3	22	42	67
2016	952,387	2,292,087	.240			3	11	55	69
TOTAL	4,341,732	13,582,780	.313	2		20	92	186	300

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,406,520	387,168	140,689			679,518	511,466	122,804	266,879
2013	41,037		403,054	384,646	166,929	128,954		308,839	442,834	243,805	272,023
2014	73,863		522,981	317,774	348,474	300		608,903	302,969	392,870	293,228
2015			271,301	484,324	220,674			209,711	559,852	462,869	313,435
2016			302,185	198,439	404,330			277,683	253,886	628,574	226,990
TOTAL	114,900		2,906,041	1,772,351	1,281,096	129,254		2,084,654	2,071,007	1,850,922	1,372,555

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			2,067,116	488,221	205,686			1,946,293	1,060,779	286,132	324,525
2013	73,118	3,018	736,794	511,307	191,558	284,466	6,477	1,211,410	1,058,941	542,153	310,650
2014	120,317	18,847	1,011,217	448,608	385,606	731	50,206	2,520,426	777,299	888,782	384,129
2015	11,426	22,589	1,095,293	596,980	286,542	7,232	47,830	2,119,294	1,391,251	1,033,120	463,570
2016	8,498	32,939	1,452,513	494,171	307,790	6,589	77,548	2,392,257	1,132,006	800,496	352,742
TOTAL	213,359	77,393	6,362,933	2,539,287	1,377,182	299,018	182,061	10,189,680	5,420,276	3,550,683	1,835,616

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,324,444	12,887,428	1,835,616			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,438,139	-2,973,589	11,845			
TOTAL LOSSES	13,886,305	9,913,839	1,847,461			
EXPECTED LOSSES	12,764,693	12,547,605	1,866,945			
CREDIBILITY	.28	.83	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.320	.228	.043	.591		
INDICATED (POST-TEST)	.301	.215	.041	.557		
PRES. ON RATE LEVEL	.254	.250	.037	.541		
DERIVED BY FORMULA	.267	.221	.040	.528		
UNDERLYING PRES. RATE	.294	.289	.043	.626		
PROPOSED	.274	.226	.041	.541		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.719
IND. RATES				.72	MINIMUM PREMIUM	515
MAN. RATES	.97	.92	.80	+ .72	PRESENT	520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	33,882	862,097	2.544			1	8	8	17	
2013	36,550	672,488	1.839			2	4	11	17	
2014	39,326	1,065,431	2.709			2	5	6	13	
2015	48,438	370,607	.765				8	6	14	
2016	49,687	328,793	.661				1	9	10	
TOTAL	207,883	3,299,416	1.587			5	26	40	71	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			208,896	243,143	58,342			16,118	273,211	22,190	40,197
2013			267,457	128,912	24,562			87,317	66,221	67,300	30,719
2014			400,717	128,708	13,100			390,523	60,671	6,242	65,470
2015				117,074	33,048				110,187	32,559	77,739
2016				34,656	97,793				39,410	90,982	65,952
TOTAL			877,070	652,493	226,845			493,958	549,700	219,273	280,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			343,634	306,602	85,296			55,801	566,641	51,702	48,880
2013		2,001	464,460	170,496	29,998		1,832	328,797	163,884	148,377	35,081
2014		12,434	595,653	168,590	20,861		27,348	1,251,985	163,174	22,440	85,766
2015	2,763	2,360	135,476	133,766	44,485	1,423	3,419	201,224	234,746	81,452	114,976
2016	1,734	4,554	203,879	99,390	69,367	961	6,646	218,502	155,699	113,146	102,489
TOTAL	4,497	21,349	1,743,102	878,844	250,007	2,384	39,245	2,056,309	1,284,144	417,117	387,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,866,886	2,830,112	387,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-443,578	-401,852	1,900	
TOTAL LOSSES	3,423,308	2,428,260	389,092	
EXPECTED LOSSES	1,708,798	1,715,037	286,878	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.647	1.168	.187	3.002
INDICATED (POST-TEST)	1.551	1.100	.176	2.827
PRES. ON RATE LEVEL	.710	.713	.119	1.542
DERIVED BY FORMULA	.744	.756	.125	1.625
UNDERLYING PRES. RATE	.822	.825	.138	1.785
PROPOSED	.744	.756	.125	1.625

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				2.16	MINIMUM PREMIUM	910
MAN. RATES	2.43	2.31	2.28	+ 2.16	PRESENT	925

+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
2012	38,763	218,316	.563			38,763				2	8	10
2013	39,655	154,775	.390			39,655				1	7	8
2014	41,794	197,300	.472			41,794				2	7	9
2015	46,032	383,969	.834			46,032				3	11	14
2016	47,829	222,277	.464			47,829				3	11	14
TOTAL	214,073	1,176,637	.550			214,073				11	44	55

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				10,497	12,336				30,503	45,404	119,576
2013				600	5,626				326	42,147	106,076
2014				22,705	46,964				18,059	48,352	61,220
2015				49,560	8,685				140,897	74,396	110,431
2016				26,545	6,209				53,696	51,044	84,783
TOTAL				109,907	79,820				243,481	261,343	482,086

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				13,237	18,036				63,264	105,790	145,404
2013			669	1,143	6,287			4,489	4,850	91,486	121,139
2014		62	19,822	33,908	50,751		108	29,068	48,006	106,997	80,198
2015	1,170	882	54,170	55,053	12,966	1,818	5,146	280,930	316,308	171,070	163,327
2016	579	1,054	51,774	28,332	6,892	888	5,453	184,929	136,037	69,970	131,753
TOTAL	1,749	1,998	126,435	131,673	94,932	2,706	10,707	499,416	568,465	545,313	641,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	643,011	1,340,383	641,821	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-409,384	-400,783	3,697	
TOTAL LOSSES	233,627	939,600	645,518	
EXPECTED LOSSES	1,530,621	1,697,599	577,997	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.109	.439	.302	.850
INDICATED (POST-TEST)	.103	.414	.284	.801
PRES. ON RATE LEVEL	.618	.685	.233	1.536
DERIVED BY FORMULA	.597	.655	.239	1.491
UNDERLYING PRES. RATE	.715	.793	.270	1.778
PROPOSED	.597	.655	.239	1.491

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.981
IND. RATES				1.98	MINIMUM PREMIUM	860
MAN. RATES	2.63	2.50	2.27	+ 1.98	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
2012	186,926	4,215,165	2.254			186,926			6	25	61	92
2013	188,382	7,578,778	4.023			188,382			14	42	80	136
2014	176,644	3,133,141	1.773			176,644			5	23	30	58
2015	197,506	3,956,906	2.003			197,506			6	27	53	86
2016	189,836	2,026,375	1.067			189,836			1	11	64	76
TOTAL	939,294	20,910,365	2.226			939,294			32	128	288	448

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			824,783	453,788	247,787			1,113,775	720,490	531,292	323,250
2013			1,783,033	825,931	339,648			2,579,517	1,222,393	511,629	316,627
2014			902,165	439,712	328,616			313,716	608,713	360,793	179,426
2015			912,283	584,993	363,149			598,118	798,627	391,861	307,875
2016			99,135	313,697	308,564			37,154	406,934	634,159	226,732
TOTAL			4,521,399	2,618,121	1,587,764			4,642,280	3,757,157	2,429,734	1,353,910

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,288,071	572,227	362,266			3,666,841	1,494,295	1,237,916	393,072
2013		12,137	2,840,044	1,103,444	395,154		41,434	7,271,969	2,976,342	1,156,373	361,588
2014		33,760	1,707,737	606,701	371,752		29,849	1,804,663	1,365,676	838,773	235,048
2015	13,811	48,108	2,196,627	781,253	469,365	10,298	84,787	3,685,103	1,902,904	936,755	455,347
2016	9,499	24,851	1,140,318	509,389	244,851	8,181	57,947	1,906,965	1,300,393	818,845	352,342
TOTAL	23,310	118,856	9,172,797	3,573,014	1,843,388	18,479	214,017	18,335,541	9,039,610	4,988,662	1,797,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,883,000	19,444,674	1,797,397			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,421,481	-4,470,334	10,756			
TOTAL LOSSES	22,461,519	14,974,340	1,808,153			
EXPECTED LOSSES	19,631,244	18,701,344	1,756,479			
CREDIBILITY	.10	.30	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.391	1.594	.193	4.178		
INDICATED (POST-TEST)	2.252	1.502	.182	3.936		
PRES. ON RATE LEVEL	1.806	1.720	.162	3.688		
DERIVED BY FORMULA	1.851	1.655	.168	3.674		
UNDERLYING PRES. RATE	2.090	1.991	.187	4.268		
PROPOSED	1.858	1.661	.169	3.688		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.902
IND. RATES				4.90	MINIMUM PREMIUM	1665
MAN. RATES	5.97	5.68	5.45	+ 4.90	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	379,703	2,728,047	.718			5	3	47	55	
2013	391,240	2,656,321	.678			5	11	50	66	
2014	370,657	1,427,427	.385			2	22	26	50	
2015	405,581	1,112,583	.274			1	12	12	25	
2016	430,085	669,292	.155			1	1	22	24	
TOTAL	1,977,266	8,593,670	.435			14	49	157	220	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			832,087	92,845	401,121			514,124	201,351	505,561	180,958
2013			789,606	143,340	280,327			755,717	224,013	332,339	130,979
2014			229,971	253,535	47,918			248,911	482,187	91,894	73,011
2015			196,511	357,666	40,593			3,618	439,946	20,304	53,945
2016			118,692	53,783	85,670			111,946	17,641	181,673	99,887
TOTAL			2,166,867	901,169	855,629			1,634,316	1,365,138	1,131,771	538,780

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			1,199,160	117,078	586,439			1,523,459	417,602	1,177,955	220,045
2013		5,668	1,309,946	210,262	318,851		14,792	2,562,959	589,736	732,808	149,578
2014		8,308	459,341	320,868	60,420		21,916	1,302,646	1,035,289	240,662	95,644
2015	8,441	14,156	728,784	404,304	76,330	5,676	11,528	739,427	884,198	101,328	79,785
2016	2,079	9,570	420,812	121,359	69,191	1,300	23,112	686,261	250,919	222,491	155,224
TOTAL	10,520	37,702	4,118,043	1,173,871	1,111,231	6,976	71,348	6,814,752	3,177,744	2,475,244	700,276

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,059,341	7,938,090	700,276			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,437,876	-1,940,822	4,481			
TOTAL LOSSES	8,621,465	5,997,268	704,757			
EXPECTED LOSSES	8,937,243	8,166,108	711,816			
CREDIBILITY	.17	.49	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.436	.303	.036	.775		
INDICATED (POST-TEST)	.411	.285	.034	.730		
PRES. ON RATE LEVEL	.391	.357	.030	.778		
DERIVED BY FORMULA	.394	.322	.032	.748		
UNDERLYING PRES. RATE	.452	.413	.036	.901		
PROPOSED	.394	.322	.032	.748		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.994
IND. RATES				.99	MINIMUM PREMIUM	585
MAN. RATES	1.34	1.27	1.15	+ .99	PRESENT	620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	103,165	219,160	.212			1	1			2
2013	110,549	347,777	.314							
2014	114,530	206								
2015	122,858	377								
2016	135,752	7,270	.005						1	1
TOTAL	586,854	574,790	.098			1	1		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			104,147	25,672				77,080			12,261
2013											347,777
2014											206
2015											377
2016					1,970					5,300	
TOTAL			104,147	25,672	1,970			77,080		5,300	360,621

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			171,322	32,372				266,851			14,909
2013											397,161
2014											270
2015											558
2016	22	73	2,997	1,371	1,327	33	259	8,201	5,532	6,120	
TOTAL	22	73	174,319	33,743	1,327	33	259	275,052	5,532	6,120	412,898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	449,758	46,722	412,898			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-125,252	-56,751	1,939			
TOTAL LOSSES	324,506		414,837			
EXPECTED LOSSES	469,483	240,610	299,296			
CREDIBILITY	.07	.22	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.055	.000	.071	.126		
INDICATED (POST-TEST)	.052	.000	.067	.119		
PRES. ON RATE LEVEL	.069	.036	.044	.149		
DERIVED BY FORMULA	.068	.028	.049	.145		
UNDERLYING PRES. RATE	.080	.041	.051	.172		
PROPOSED	.068	.028	.049	.145		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.192
IND. RATES				.19	MINIMUM PREMIUM	365
MAN. RATES	.25	.24	.22	+ .19	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2012	62,239	36,380	.058								
2013	61,721	148,334	.240			1	1	1		3	
2014	61,419	97,364	.158				1	3		4	
2015	62,455	276,234	.442				1	2		3	
2016	65,324	210,133	.321				2	6		8	
TOTAL	313,158	768,445	.245			1	5	12		18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			86,135	21,104	264			6,143	23,444	864	36,380
2013				26,486	7,987				23,018	20,104	10,380
2014				66,118	10,691				162,581	6,147	19,769
2015				39,801	38,920				20,255	93,947	30,697
2016				153,509	57,862				229,298	121,062	17,210
TOTAL			86,135	153,509	57,862			6,143	229,298	121,062	114,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											44,238
2013		645	146,294	28,045	986		129	27,037	54,261	2,472	11,854
2014		37	11,708	33,196	9,273		92	24,137	51,678	45,670	25,897
2015	1,561	1,173	71,742	73,178	16,312	2,098	4,071	266,648	325,755	34,604	45,401
2016	1,191	2,625	122,624	63,084	30,276	758	5,749	185,284	129,245	112,633	26,744
TOTAL	2,752	4,480	352,368	197,503	56,847	2,856	10,041	503,106	560,939	195,379	154,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	875,603	1,010,668	154,134			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-176,787	-108,862	929			
TOTAL LOSSES	698,816	901,806	155,063			
EXPECTED LOSSES	641,974	457,211	150,316			
CREDIBILITY	.05	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.223	.288	.050	.561		
INDICATED (POST-TEST)	.210	.271	.047	.528		
PRES. ON RATE LEVEL	.177	.126	.042	.345		
DERIVED BY FORMULA	.179	.146	.043	.368		
UNDERLYING PRES. RATE	.205	.146	.048	.399		
PROPOSED	.179	.146	.043	.368		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.489
IND. RATES				.49	MINIMUM PREMIUM	450
MAN. RATES	.63	.60	.51	+ .49	PRESENT	445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	12,405	374,549	3.019				5	8	13
2013	11,840	480,468	4.058				3	3	6
2014	12,928	92,002	.711				3		3
2015	12,906	36,449	.282				2	1	3
2016	13,824	39,705	.287				2	1	3
TOTAL	63,903	1,023,173	1.601				15	13	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				135,578	2,963				155,315	35,335	45,358
2013				101,782	5,983				306,511	34,849	31,343
2014				45,577					16,734		29,691
2015				3,302	23				19,271		13,853
2016				5,075	220				17,096	341	16,973
TOTAL				291,314	9,189				514,927	70,525	137,218

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				170,964	4,331				322,124	82,332	55,155
2013			13,015	131,839	7,358			73,957	706,790	82,709	35,794
2014		54	16,797	55,248	1,296		50	12,997	34,219	1,278	38,895
2015	78	50	3,274	3,503	250	249	465	31,075	38,249	2,612	20,489
2016	100	169	8,430	4,745	666	192	947	34,272	26,712	3,907	26,376
TOTAL	178	273	41,516	366,299	13,901	441	1,462	152,301	1,128,094	172,838	176,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	196,171	1,681,132	176,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-196,958	-297,834	1,224	
TOTAL LOSSES		1,383,298	177,933	
EXPECTED LOSSES	726,577	1,260,167	194,903	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.165	.278	2.443
INDICATED (POST-TEST)	.000	2.039	.262	2.301
PRES. ON RATE LEVEL	.982	1.704	.264	2.950
DERIVED BY FORMULA	.962	1.721	.264	2.947
UNDERLYING PRES. RATE	1.137	1.972	.305	3.414
PROPOSED	.962	1.721	.264	2.947

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.917
IND. RATES				3.92	MINIMUM PREMIUM	1395
MAN. RATES	4.93	4.69	4.36	+ 3.92	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	275,153	843,399	.306	1			4	5	10
2013	272,780	1,142,288	.418			1	7	6	14
2014	272,653	772,829	.283				3	16	19
2015	282,669	420,595	.148				3	11	14
2016	284,932	209,107	.073				2	4	6
TOTAL	1,388,187	3,388,218	.244	1		1	19	42	63

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	350,173			90,421	9,722	1			204,072	69,198	119,812
2013			135,228	96,305	86,371			377,129	165,645	163,146	118,464
2014				80,431	133,047				254,940	227,224	77,187
2015				55,820	49,844				43,980	120,027	150,924
2016				8,555	8,128				30,829	51,247	110,348
TOTAL	350,173		135,228	331,532	287,112	1		377,129	699,466	630,842	576,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012	611,752			114,020	14,213	2			423,245	161,232	145,691
2013		596	153,592	130,744	97,598		4,653	834,375	409,644	359,912	135,286
2014		187	62,091	115,593	144,232		1,049	268,684	573,409	515,790	101,115
2015	1,319	1,780	84,985	73,889	58,842	568	3,857	157,536	146,391	251,144	223,217
2016	252	562	25,990	13,391	6,346	635	4,215	140,104	100,999	65,511	171,481
TOTAL	613,323	3,125	326,658	447,637	321,231	1,205	13,774	1,400,699	1,653,688	1,353,589	776,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,358,784	3,776,145	776,790			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-646,173	-1,078,515	4,524			
TOTAL LOSSES	1,712,611	2,697,630	781,314			
EXPECTED LOSSES	2,346,037	4,525,490	735,739			
CREDIBILITY	.13	.39	.41			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.123	.194	.056	.373		
INDICATED (POST-TEST)	.116	.183	.053	.352		
PRES. ON RATE LEVEL	.145	.282	.046	.473		
DERIVED BY FORMULA	.141	.243	.049	.433		
UNDERLYING PRES. RATE	.169	.326	.053	.548		
PROPOSED	.141	.243	.049	.433		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.575
IND. RATES				.58	MINIMUM PREMIUM	475
MAN. RATES	.76	.72	.70	+ .58	PRESENT	495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,971	69,046	1.388						2	2
2013	4,926	256,823	5.213			1				1
2014	5,419	97,322	1.795			1				1
2015	5,667	5,915	.104							
2016	5,797	938	.016							
TOTAL	26,780	430,044	1.606			2			2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					25,040					40,546	3,460
2013			85,292					168,885			2,646
2014			82,110					14,817			395
2015											5,915
2016											938
TOTAL			167,402		25,040			183,702		40,546	13,354

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012					36,608					94,473	4,207
2013		639	142,289	765	547		3,542	592,935	10,368	1,515	3,022
2014		3,005	133,386	2,639	788		1,302	57,608	1,805	199	517
2015											8,748
2016											1,458
TOTAL		3,644	275,675	3,404	37,943		4,844	650,543	12,173	96,187	17,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	934,706	149,707	17,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-107,780	-87,668	229	
TOTAL LOSSES	826,926	62,039	18,181	
EXPECTED LOSSES	400,361	370,902	36,421	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.088	.232	.068	3.388
INDICATED (POST-TEST)	2.909	.219	.064	3.192
PRES. ON RATE LEVEL	1.292	1.197	.117	2.606
DERIVED BY FORMULA	1.308	1.168	.115	2.591
UNDERLYING PRES. RATE	1.495	1.385	.136	3.016
PROPOSED	1.315	1.175	.116	2.606

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.844
IND. RATES				3.84	MINIMUM PREMIUM	1370
MAN. RATES	4.61	4.39	4.39	+ 3.84	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	11,037	13,291	.120							
2013	9,799	152,809	1.559				1			1
2014	10,086	61,435	.609				1			2
2015	11,444	65,782	.574						1	1
2016	13,917	80,596	.579						1	1
TOTAL	56,283	373,913	.664				2		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											13,291
2013				45,400					100,899		6,510
2014				18,210	222				32,381	6,119	4,503
2015					430					60,389	4,963
2016					13,999					60,000	6,597
TOTAL				63,610	14,651				133,280	126,508	35,864

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											16,162
2013			5,527	58,632	301			23,144	231,547	2,328	7,434
2014		22	6,766	22,105	753		109	27,052	67,621	15,838	5,899
2015		6	258	127	474		1,408	43,579	29,734	123,359	7,340
2016	152	500	21,277	9,741	9,422	341	2,965	92,795	62,614	69,277	10,252
TOTAL	152	528	33,828	90,605	10,950	341	4,482	186,570	391,516	210,802	47,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	225,901	703,873	47,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,879	-54,405	430	
TOTAL LOSSES	156,022	649,468	47,517	
EXPECTED LOSSES	265,656	233,576	64,727	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.277	1.154	.084	1.515
INDICATED (POST-TEST)	.261	1.087	.079	1.427
PRES. ON RATE LEVEL	.408	.359	.099	.866
DERIVED BY FORMULA	.405	.395	.098	.898
UNDERLYING PRES. RATE	.472	.415	.115	1.002
PROPOSED	.405	.395	.098	.898

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.193
IND. RATES				1.19	MINIMUM PREMIUM	640
MAN. RATES	1.45	1.38	1.28	+ 1.19	PRESENT	650

+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
2012	6,871	150,618	2.192			6,871				1	1	2
2013	7,202	15,717	.218			7,202					1	1
2014	7,638	2,965	.038			7,638					2	2
2015	7,504	5,883	.078			7,504					3	3
2016	9,678	501,267	5.179			9,678			1		4	5
TOTAL	38,893	676,450	1.739			38,893			1	1	11	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				45,592	10,203				59,184	9,321	26,318
2013					283					1,669	13,765
2014					562					1,217	1,186
2015					1,025					2,981	1,877
2016			143,000		46,047			218,000		88,886	5,334
TOTAL			143,000	45,592	58,120			218,000	59,184	104,074	48,480

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				57,492	14,917				122,748	21,718	32,003
2013			30	19	315			174	162	3,621	15,720
2014			138	75	599			381	280	2,658	1,554
2015		17	614	301	1,132		71	2,151	1,469	6,088	2,776
2016	606	6,561	278,205	45,355	37,106	614	26,020	746,132	148,847	117,583	8,289
TOTAL	606	6,578	278,987	103,242	54,069	614	26,091	748,838	273,506	151,668	60,342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,061,714	582,485	60,342	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-89,123	-44,250	251	
TOTAL LOSSES	972,591	538,235	60,593	
EXPECTED LOSSES	336,813	189,020	37,727	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.501	1.384	.156	4.041
INDICATED (POST-TEST)	2.356	1.304	.147	3.807
PRES. ON RATE LEVEL	.748	.420	.084	1.252
DERIVED BY FORMULA	.764	.455	.087	1.306
UNDERLYING PRES. RATE	.866	.486	.097	1.449
PROPOSED	.764	.455	.087	1.306

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.735
IND. RATES				1.74	MINIMUM PREMIUM	795
MAN. RATES	2.14	2.04	1.85	+ 1.74	PRESENT	810

+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
2012	15,881	136,974	.862			15,881				1	3	4
2013	15,391	208,757	1.356			15,391				1		1
2014	15,576	353,832	2.271			15,576			1	3	8	12
2015	15,626	94,461	.604			15,626				2	2	4
2016	16,188	107,788	.665			16,188				1	2	3
TOTAL	78,662	901,812	1.146			78,662			1	8	15	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				18,764	11,367				38,752	50,500	17,591
2013				42,577					151,107		15,073
2014			130,280	20,523	24,617			58,236	27,396	70,015	22,765
2015				15,736	10,608				27,288	11,723	29,106
2016				13,444	28,053				23,618	27,716	14,957
TOTAL			130,280	111,044	74,645			58,236	268,161	159,954	99,492

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				23,661	16,618				80,372	117,664	21,391
2013			5,183	54,987	282			34,660	346,767	3,487	17,213
2014		4,807	225,208	32,408	28,098		5,268	269,469	79,155	155,813	29,822
2015	370	435	21,901	19,809	12,791	351	929	52,468	59,940	27,640	43,048
2016	562	1,419	64,072	31,678	20,257	418	2,659	89,486	65,325	36,853	23,243
TOTAL	932	6,661	316,364	162,543	78,046	769	8,856	446,083	631,559	341,457	134,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	779,665	1,213,605	134,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-494,678	-368,605	1,122	
TOTAL LOSSES	284,987	845,000	135,839	
EXPECTED LOSSES	1,792,708	1,548,069	182,495	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.362	1.074	.173	1.609
INDICATED (POST-TEST)	.341	1.012	.163	1.516
PRES. ON RATE LEVEL	1.969	1.700	.201	3.870
DERIVED BY FORMULA	1.936	1.659	.199	3.794
UNDERLYING PRES. RATE	2.279	1.968	.232	4.479
PROPOSED	1.936	1.659	.199	3.794

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.042
IND. RATES				5.04	MINIMUM PREMIUM	1700
MAN. RATES	6.76	6.43	5.72	+ 5.04	PRESENT	1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	122,094	1,458,207	1.194			2	10	33	45	
2013	127,054	5,167,385	4.067		2	4	29	50	85	
2014	127,050	1,567,471	1.233			2	15	23	40	
2015	138,705	1,522,623	1.097			1	19	35	55	
2016	156,335	1,753,346	1.121				15	43	58	
TOTAL	671,238	11,469,032	1.709		2	9	88	184	283	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			186,817	135,450	183,177			253,308	148,886	372,880	177,689
2013	613,188		446,080	732,233	654,505	324,374		467,427	1,039,313	777,380	112,885
2014			153,610	276,297	158,885			105,050	383,683	336,084	153,862
2015			85,712	357,954	190,899			109,358	359,611	264,750	154,339
2016				299,528	384,942				287,795	641,617	139,464
TOTAL	613,188		872,219	1,801,462	1,572,408	324,374		935,143	2,219,288	2,392,711	738,239

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			307,313	170,805	267,805			876,952	308,789	868,811	216,070
2013	629,753	3,209	866,827	988,817	678,143	410,714	9,044	1,831,525	2,484,054	1,643,750	128,915
2014		6,057	390,121	361,478	178,834		10,794	810,949	874,424	764,830	201,560
2015	8,448	12,453	621,075	441,548	238,311	4,636	27,104	1,231,152	871,334	595,648	228,267
2016	9,957	23,058	1,062,698	538,793	289,762	6,864	47,462	1,560,359	1,113,180	799,962	216,727
TOTAL	648,158	44,777	3,248,034	2,501,441	1,652,855	422,214	94,404	6,310,937	5,651,781	4,673,001	991,539

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,768,524	14,479,078	991,539			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,327,182	-2,683,917	6,006			
TOTAL LOSSES	7,441,342	11,795,161	997,545			
EXPECTED LOSSES	12,444,753	11,384,197	926,309			
CREDIBILITY	.08	.24	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.109	1.757	.149	3.015		
INDICATED (POST-TEST)	1.045	1.655	.140	2.840		
PRES. ON RATE LEVEL	1.602	1.465	.119	3.186		
DERIVED BY FORMULA	1.557	1.511	.124	3.192		
UNDERLYING PRES. RATE	1.854	1.696	.138	3.688		
PROPOSED	1.554	1.508	.124	3.186		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.234
IND. RATES				4.23	MINIMUM PREMIUM	1480
MAN. RATES	5.46	5.19	4.71	+ 4.23	PRESENT	1585

+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
2012	45,454	1,722,045	3.788			45,454			2	13	14	29
2013	49,773	415,838	.835			49,773			1	2	10	13
2014	55,504	1,043,462	1.879			55,504			2	5	16	23
2015	60,154	591,388	.983			60,154			1	4	13	18
2016	57,844	1,072,942	1.854			57,844				8	27	35
TOTAL	268,729	4,845,675	1.803			268,729			6	32	80	118

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			162,183	386,574	47,768			306,788	712,034	73,804	32,894
2013			140,000	29,041	56,002			1,016	18,793	90,731	80,255
2014			230,656	64,666	210,779			63,889	119,764	273,921	79,787
2015			75,572	84,120	113,700			53,905	76,959	133,338	53,794
2016				234,851	213,135				332,369	243,664	48,923
TOTAL			608,411	799,252	641,384			425,598	1,259,919	815,458	295,653

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			266,791	487,469	69,836			1,062,100	1,476,758	171,963	39,999
2013		1,048	242,985	42,428	63,629		23	17,382	52,028	197,369	91,651
2014		8,654	449,927	114,457	228,938		6,277	426,623	315,460	608,338	104,521
2015	1,983	6,539	286,150	128,013	134,035	993	10,992	447,151	231,785	285,803	79,561
2016	6,850	14,946	698,439	360,733	167,528	5,105	30,185	1,032,877	766,602	349,640	76,026
TOTAL	8,833	31,187	1,944,292	1,133,100	663,966	6,098	47,477	2,986,133	2,842,633	1,613,113	391,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,024,020	6,252,812	391,758			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,106,122	-1,161,055	2,058			
TOTAL LOSSES	3,917,898	5,091,757	393,816			
EXPECTED LOSSES	4,138,428	4,901,618	325,161			
CREDIBILITY	.04	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.458	1.895	.147	3.500		
INDICATED (POST-TEST)	1.373	1.785	.138	3.296		
PRES. ON RATE LEVEL	1.331	1.576	.104	3.011		
DERIVED BY FORMULA	1.333	1.603	.109	3.045		
UNDERLYING PRES. RATE	1.540	1.824	.121	3.485		
PROPOSED	1.333	1.603	.109	3.045		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.047
IND. RATES				4.05	MINIMUM PREMIUM	1430
MAN. RATES	5.08	4.83	4.45	+ 4.05	PRESENT	1515

+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
2012	55,196	906,782	1.642			55,196			1	5	12	18
2013	42,955	501,960	1.168			42,955			1	2	7	10
2014	36,379	1,465,957	4.029			36,379			4	7	20	31
2015	35,618	206,406	.579			35,618				3	9	12
2016	42,086	379,929	.902			42,086				2	10	12
TOTAL	212,234	3,461,034	1.631			212,234			6	19	58	83

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			195,369	142,455	28,713			34,825	300,329	114,725	90,366
2013			126,450	76,644	13,473			139,681	64,139	37,926	43,647
2014			400,837	117,245	49,468			494,987	191,087	132,554	79,779
2015				50,457	21,154				40,279	44,817	49,699
2016				46,250	84,912				21,792	172,999	53,976
TOTAL			722,656	433,051	197,720			669,493	617,626	503,021	317,467

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			321,382	179,636	41,977			120,564	622,883	267,310	109,885
2013		948	221,700	101,000	16,364		2,929	509,088	159,456	85,050	49,845
2014		14,840	706,427	161,740	59,959		44,181	2,114,046	481,410	310,810	104,510
2015	1,191	1,141	62,516	59,698	26,800	521	2,022	97,289	102,017	97,003	73,505
2016	1,815	4,469	202,799	100,910	61,891	1,234	9,722	310,580	214,128	204,228	83,879
TOTAL	3,006	21,398	1,514,824	602,984	206,991	1,755	58,854	3,151,567	1,579,894	964,401	421,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,751,404	3,354,270	421,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-856,588	-931,352	2,148	
TOTAL LOSSES	3,894,816	2,422,918	423,772	
EXPECTED LOSSES	2,996,744	3,905,105	360,798	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.835	1.142	.200	3.177
INDICATED (POST-TEST)	1.729	1.076	.188	2.993
PRES. ON RATE LEVEL	1.220	1.590	.147	2.957
DERIVED BY FORMULA	1.240	1.533	.152	2.925
UNDERLYING PRES. RATE	1.412	1.840	.170	3.422
PROPOSED	1.253	1.550	.154	2.957

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.930
IND. RATES				3.93	MINIMUM PREMIUM	1395
MAN. RATES	5.06	4.81	4.37	+ 3.93	PRESENT	1490

+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
2012	225,172	2,104,154	.934			225,172			3	19	55	77
2013	236,596	3,139,221	1.326			236,596			3	20	53	76
2014	253,434	2,972,788	1.173			253,434			4	18	43	65
2015	273,135	2,646,350	.968			273,135	1		2	21	59	83
2016	295,758	1,436,578	.485			295,758				12	62	74
TOTAL	1,284,095	12,299,091	.958			1,284,095	1		12	90	272	375

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			316,604	241,743	129,962			212,785	521,961	371,682	309,417
2013			346,060	373,506	164,886			463,256	1,064,543	481,670	245,300
2014			568,043	445,211	171,301			543,793	697,616	306,249	240,575
2015	40,005		236,676	299,038	348,465	54,375		122,955	381,749	947,538	215,549
2016				241,707	296,985				243,487	418,923	235,476
TOTAL	40,005		1,467,383	1,601,205	1,111,599	54,375		1,342,789	2,909,356	2,526,062	1,246,317

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			520,813	304,837	190,006			736,661	1,082,547	866,020	376,251
2013		2,183	547,497	484,876	188,416		6,520	1,374,935	2,393,107	1,071,615	280,133
2014		19,885	1,060,297	579,903	200,466		45,614	2,545,666	1,556,559	728,804	315,153
2015	65,820	20,832	925,249	435,581	410,969	146,355	42,379	1,734,557	1,198,710	1,761,475	318,797
2016	7,892	18,129	836,817	425,294	224,659	5,090	33,981	1,128,504	812,489	533,733	365,930
TOTAL	73,712	61,029	3,890,673	2,230,491	1,214,516	151,445	128,494	7,520,323	7,043,412	4,961,647	1,656,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,825,676	15,450,066	1,656,264			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,201,548	-3,302,579	11,804			
TOTAL LOSSES	9,624,128	12,147,487	1,668,068			
EXPECTED LOSSES	8,282,412	14,022,316	1,823,414			
CREDIBILITY	.13	.37	.39			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.749	.946	.130	1.825		
INDICATED (POST-TEST)	.706	.891	.122	1.719		
PRES. ON RATE LEVEL	.557	.943	.123	1.623		
DERIVED BY FORMULA	.576	.924	.123	1.623		
UNDERLYING PRES. RATE	.645	1.092	.142	1.879		
PROPOSED	.576	.924	.123	1.623		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.157
IND. RATES				2.16	MINIMUM PREMIUM	910
MAN. RATES	2.58	2.45	2.40	+ 2.16	PRESENT	955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	55,513	315,218	.567				1	12	13
2013	53,638	786,800	1.466				6	16	22
2014	55,906	620,795	1.110				5	8	13
2015	55,934	679,991	1.215				4	10	14
2016	59,107	339,120	.573				1	14	15
TOTAL	280,098	2,741,924	.979				17	60	77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				13,311	89,789				13,855	151,358	46,905
2013				155,362	55,808				418,816	101,621	55,193
2014				86,327	87,291				100,562	316,552	30,063
2015				102,072	69,058				229,707	180,907	98,247
2016				22,954	84,169				28,215	128,717	75,065
TOTAL				380,026	386,115				791,155	879,155	305,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				16,785	131,271				28,735	352,664	57,037
2013			24,788	204,300	63,356			106,712	971,015	230,226	63,030
2014		164	53,110	116,514	95,585		661	176,561	278,177	699,129	39,383
2015	2,408	2,811	142,192	128,562	83,219	2,967	9,764	501,026	545,031	400,685	145,307
2016	1,356	3,701	164,524	79,324	59,003	1,050	7,903	254,763	177,820	154,411	116,651
TOTAL	3,764	6,676	384,614	545,485	432,434	4,017	18,328	1,039,062	2,000,778	1,837,115	421,408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,456,461	4,815,812	421,408	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-380,369	-854,218	2,400	
TOTAL LOSSES	1,076,092	3,961,594	423,808	
EXPECTED LOSSES	1,389,286	3,599,259	386,535	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.384	1.414	.151	1.949
INDICATED (POST-TEST)	.362	1.332	.142	1.836
PRES. ON RATE LEVEL	.429	1.110	.119	1.658
DERIVED BY FORMULA	.426	1.139	.122	1.687
UNDERLYING PRES. RATE	.496	1.285	.138	1.919
PROPOSED	.426	1.139	.122	1.687

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				2.24	MINIMUM PREMIUM	930
MAN. RATES	2.61	2.48	2.45	+ 2.24	PRESENT	970

+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
2012	43,092	22,665	.052			43,092				1		1
2013	45,560	732,103	1.606			45,560			2		2	4
2014	50,066	89,153	.178			50,066				2		4
2015	51,532	7,118	.013			51,532					1	1
2016	54,821	5,756	.010			54,821					1	1
TOTAL	245,071	856,795	.350			245,071			2	3	6	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				8,232					4,086		10,347
2013			357,484		15,329			334,611		2,158	22,521
2014				37,227	5,398				25,407	17,480	3,641
2015					274					3,117	3,727
2016					2,945					2,368	443
TOTAL			357,484	45,459	23,946			334,611	29,493	25,123	40,679

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				10,381					8,474		12,582
2013		2,239	500,747	3,687	19,034		5,556	930,607	16,478	7,058	25,719
2014		48	15,037	45,862	6,815		98	25,167	55,964	40,121	4,770
2015		6	163	82	301		71	2,247	1,536	6,368	5,512
2016	32	102	4,478	2,049	1,981	14	116	3,658	2,471	2,732	688
TOTAL	32	2,395	520,425	62,061	28,131	14	5,841	961,679	84,923	56,279	49,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	1,490,386	231,394	49,271		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-163,342	-146,418	485		
TOTAL LOSSES	1,327,044	84,976	49,756		
EXPECTED LOSSES	610,226	620,030	75,973		
CREDIBILITY	.04	.12	.13		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.541	.035	.020	.596	
INDICATED (POST-TEST)	.510	.033	.019	.562	
PRES. ON RATE LEVEL	.215	.219	.027	.461	
DERIVED BY FORMULA	.227	.197	.026	.450	
UNDERLYING PRES. RATE	.249	.253	.031	.533	
PROPOSED	.232	.202	.027	.461	
IND. RATES					
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE
IND. RATES				.61	MINIMUM PREMIUM
MAN. RATES	.79	.75	.68	+ .61	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,060	3,795	.093							
2013	3,404	84,620	2.485				3			3
2014	3,784	4,662	.123							
2015	3,505	128,321	3.661						3	3
2016	4,096	739	.018						1	1
TOTAL	18,849	222,137	1.179				3		4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,795
2013				47,886					30,321		6,413
2014											4,662
2015					45,030					78,048	5,243
2016					114					69	556
TOTAL				47,886	45,144				30,321	78,117	20,669

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											4,615
2013			5,830	61,843	318			6,952	69,580	699	7,324
2014											6,107
2015		867	26,940	13,362	49,731		1,811	56,323	38,421	159,428	7,754
2016	2	3	172	79	77		3	110	75	79	864
TOTAL	2	870	32,942	75,284	50,126		1,814	63,385	108,076	160,206	26,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	99,013	393,692	26,664	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-97,503	-46,636	249	
TOTAL LOSSES	1,510	347,056	26,913	
EXPECTED LOSSES	357,000	198,104	39,772	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.008	1.841	.143	1.992
INDICATED (POST-TEST)	.008	1.734	.135	1.877
PRES. ON RATE LEVEL	1.637	.908	.182	2.727
DERIVED BY FORMULA	1.621	.925	.181	2.727
UNDERLYING PRES. RATE	1.894	1.051	.211	3.156
PROPOSED	1.621	.925	.181	2.727

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.624
IND. RATES				3.62	MINIMUM PREMIUM	1310
MAN. RATES	4.50	4.28	4.03	+ 3.62	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	15,153	684,093	4.514			2	3	11	16
2013	15,092	195,521	1.295				3	4	7
2014	16,103	192,867	1.197				2	5	7
2015	20,564	452,449	2.200			1	4	5	10
2016	22,773	153,149	.672				1	5	6
TOTAL	89,685	1,678,079	1.871			3	13	30	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			250,054	62,623	30,477			216,190	25,532	67,123	32,094
2013				42,840	4,223				57,262	29,782	61,414
2014				3,577	49,984				57,726	71,345	10,235
2015			94,659	109,599	7,361			123,960	93,124	6,037	17,709
2016				15,500	48,343					67,430	21,876
TOTAL			344,713	234,139	140,388			340,150	233,644	241,717	143,328

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			411,339	78,968	44,558			748,450	52,953	156,396	39,026
2013			5,661	55,603	5,002			16,258	134,306	65,964	70,135
2014		37	13,508	11,130	53,428		261	67,025	134,395	160,244	13,408
2015	2,585	5,678	281,809	124,760	19,028	1,199	16,300	676,082	218,582	31,866	26,192
2016	829	2,195	98,179	47,663	34,125	385	3,338	104,279	70,367	77,847	33,995
TOTAL	3,414	7,910	810,496	318,124	156,141	1,584	19,899	1,612,094	610,603	492,317	182,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,455,397	1,577,185	182,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-483,485	-473,215	1,151	
TOTAL LOSSES	1,971,912	1,103,970	183,907	
EXPECTED LOSSES	1,887,870	2,036,746	169,505	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.199	1.231	.205	3.635
INDICATED (POST-TEST)	2.071	1.160	.193	3.424
PRES. ON RATE LEVEL	1.819	1.962	.163	3.944
DERIVED BY FORMULA	1.824	1.914	.165	3.903
UNDERLYING PRES. RATE	2.105	2.271	.189	4.565
PROPOSED	1.824	1.914	.165	3.903

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.187
IND. RATES				5.19	MINIMUM PREMIUM	1740
MAN. RATES	6.72	6.39	5.83	+ 5.19	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	40,155	1,004,090	2,500			1	1	24	26
2013	40,460	772,846	1,910			1	3	13	17
2014	27,632	412,960	1,494					10	10
2015	22,400	263,024	1,174				1	10	11
2016	23,470	65,082	.277					5	5
TOTAL	154,117	2,518,002	1,634			2	5	62	69

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			115,665	20,041	162,931			46,230	15,710	543,040	100,473
2013			140,888	103,519	94,845			110,986	59,674	163,838	99,096
2014					85,230					254,591	73,139
2015				4,088	96,712				1,875	130,604	29,745
2016					11,618					27,996	25,468
TOTAL			256,553	127,648	451,336			157,216	77,259	1,120,069	327,921

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			190,269	25,272	238,206			160,048	32,583	1,265,282	122,175
2013		1,054	257,620	141,165	107,504		2,326	420,515	159,704	357,967	113,168
2014		57	20,784	11,585	90,933		277	79,186	58,326	556,113	95,812
2015	97	1,911	61,911	33,019	107,087	26	3,094	97,270	68,013	267,036	43,993
2016	130	415	17,658	8,086	7,819	160	1,389	43,301	29,220	32,320	39,577
TOTAL	227	3,437	548,242	219,127	551,549	186	7,086	800,320	347,846	2,478,718	414,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,359,498	3,597,240	414,725			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-825,244	-839,862	1,791			
TOTAL LOSSES	534,254	2,757,378	416,516			
EXPECTED LOSSES	2,675,472	3,385,950	334,433			
CREDIBILITY	.03	.09	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.347	1.789	.270	2.406		
INDICATED (POST-TEST)	.327	1.685	.254	2.266		
PRES. ON RATE LEVEL	1.500	1.898	.188	3.586		
DERIVED BY FORMULA	1.465	1.879	.194	3.538		
UNDERLYING PRES. RATE	1.736	2.197	.217	4.150		
PROPOSED	1.465	1.879	.194	3.538		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	4.702
IND. RATES				4.70	MINIMUM PREMIUM	1610
MAN. RATES	6.16	5.86	5.30	+ 4.70	PRESENT	1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	69,549	975,293	1.402		1		8	20	29
2013	54,750	827,597	1.511			1	14	11	26
2014	51,655	328,709	.636				6	7	13
2015	52,062	418,370	.803				7	11	18
2016	51,133	337,707	.660					12	12
TOTAL	279,149	2,887,676	1.034		1	1	35	61	98

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		109,810		108,768	36,792		341,636		172,284	125,111	80,892
2013			103,251	295,190	10,233			95,111	195,167	72,978	55,667
2014				65,864	40,226				112,172	68,166	42,281
2015				67,679	70,507				143,099	88,710	48,375
2016					128,619					142,866	66,222
TOTAL		109,810	103,251	537,501	286,377		341,636	95,111	622,722	497,831	293,437

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		191,058		137,156	53,789		643,000		357,317	291,508	98,365
2013		772	209,258	382,826	14,048		1,994	386,336	460,818	163,746	63,571
2014		107	34,087	85,312	44,788		428	108,318	245,006	157,457	55,388
2015	1,599	2,348	109,074	92,578	82,468	1,841	5,526	294,798	327,731	200,600	71,547
2016	1,406	4,559	195,454	89,494	86,570	821	7,067	220,957	149,097	164,948	102,909
TOTAL	3,005	198,844	547,873	787,366	281,663	2,662	658,015	1,010,409	1,539,969	978,259	391,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,420,808	3,587,257	391,780			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,084,533	-948,123	2,736			
TOTAL LOSSES	1,336,275	2,639,134	394,516			
EXPECTED LOSSES	3,807,592	3,963,916	468,969			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.479	.945	.141	1.565		
INDICATED (POST-TEST)	.451	.890	.133	1.474		
PRES. ON RATE LEVEL	1.179	1.227	.145	2.551		
DERIVED BY FORMULA	1.143	1.183	.143	2.469		
UNDERLYING PRES. RATE	1.364	1.420	.168	2.952		
PROPOSED	1.143	1.183	.143	2.469		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.281
IND. RATES				3.28	MINIMUM PREMIUM	1215
MAN. RATES	4.36	4.15	3.77	+ 3.28	PRESENT	1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,726	1,711,358	62.779		1	1	2			4
2013	2,224	265,378	11.932			1	1	3		5
2014	2,200	22,227	1.010					2		2
2015	2,213	195,051	8.813			1	1			2
2016	2,637	71,768	2.721					2		2
TOTAL	12,000	2,265,782	18.882		1	3	4	7		15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		724,871	109,540	13,366			766,476	30,310	33,191		33,604
2013			74,713	24,984	4,717			41,440	67,161	42,445	9,918
2014					6,487					11,567	4,173
2015			87,113	33,040				49,561	20,221		5,116
2016					17,771					30,650	23,347
TOTAL		724,871	271,366	71,390	28,975		766,476	121,311	120,573	84,662	76,158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012		482,423	180,193	16,855			551,809	104,933	68,838		40,863
2013		559	128,177	33,246	5,912		868	165,344	160,804	94,047	11,326
2014		6	1,583	881	6,921		14	3,600	2,650	25,269	5,467
2015	780	4,103	188,262	40,992	5,414	259	6,047	241,133	52,435	5,508	7,567
2016	194	632	27,008	12,365	11,958	176	1,516	47,401	31,988	35,390	36,281
TOTAL	974	487,723	525,223	104,339	30,205	435	560,254	562,411	316,715	160,214	101,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,137,020	611,473	101,504	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,335	-97,486	242	
TOTAL LOSSES	1,982,685	513,987	101,746	
EXPECTED LOSSES	562,199	413,760	38,880	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.522	4.283	.848	21.653
INDICATED (POST-TEST)	15.564	4.035	.799	20.398
PRES. ON RATE LEVEL	4.048	2.979	.280	7.307
DERIVED BY FORMULA	4.163	3.000	.290	7.453
UNDERLYING PRES. RATE	4.685	3.448	.324	8.457
PROPOSED	4.163	3.000	.290	7.453

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.906
IND. RATES				9.91	MINIMUM PREMIUM	2000
MAN. RATES	12.46	11.85	10.80	+ 9.91	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	320,387	435,841	.136				2	2	4	
2013	356,587	1,162,878	.326			1	3	2	6	
2014	401,063	630,233	.157			1	6	3	10	
2015	316,772	156,073	.049				3		3	
2016	307,501	120,198	.039					2	2	
TOTAL	1,702,310	2,505,223	.147			2	14	9	25	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				68,763	5,017				283,269	28,584	50,208
2013			313,600	116,871	17,796			549,023	92,758	30,567	42,263
2014			115,890	122,499	2,190			90,000	181,152	8,268	110,234
2015				46,882					100,813		8,378
2016					7,085					10,699	102,414
TOTAL			429,490	355,015	32,088			639,023	657,992	78,118	313,497

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				86,710	7,334				587,500	66,601	61,053
2013		967	231,837	153,259	21,478		4,748	819,343	229,742	70,514	48,264
2014		4,394	233,943	152,528	6,928		8,478	493,173	383,309	33,097	144,407
2015	1,106	684	46,332	49,642	3,193	1,299	2,439	162,595	200,119	13,671	12,391
2016	78	253	10,767	4,929	4,771	66	529	16,550	11,164	12,358	159,151
TOTAL	1,184	6,298	522,879	447,068	43,704	1,365	16,194	1,491,661	1,411,834	196,241	425,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,039,581	2,098,847	425,266	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-531,319	-517,796	1,491	
TOTAL LOSSES	1,508,262	1,581,051	426,757	
EXPECTED LOSSES	1,872,541	2,144,911	255,346	
CREDIBILITY	.15	.45	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.089	.093	.025	.207
INDICATED (POST-TEST)	.084	.088	.024	.196
PRES. ON RATE LEVEL	.095	.109	.013	.217
DERIVED BY FORMULA	.093	.100	.018	.211
UNDERLYING PRES. RATE	.110	.126	.015	.251
PROPOSED	.093	.100	.018	.211

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				.28	MINIMUM PREMIUM	390
MAN. RATES	.37	.35	.32	+ .28	PRESENT	390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	23,896	347,329	1.453			1	1	7	9
2013	24,186	184,422	.762				1	10	11
2014	15,114	214,403	1.418					4	5
2015	12,259	235,524	1.921					3	6
2016	12,028	171,441	1.425					1	5
TOTAL	87,483	1,153,119	1.318			1	7	28	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			176,247	9,983	36,528			46,651	2,420	38,632	36,868
2013				11,346	15,236				27,821	68,565	61,454
2014				13,285	76,621				5,251	70,290	48,956
2015				94,116	6,595				104,491	13,729	16,593
2016				34,207	18,054				24,436	53,268	41,476
TOTAL			176,247	162,937	153,034			46,651	164,419	244,484	205,347

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			289,926	12,589	53,404			161,506	5,019	90,011	44,832
2013			2,987	15,651	17,089			13,567	70,522	149,452	70,180
2014		68	23,580	26,521	82,124		91	25,933	26,837	153,938	64,132
2015	2,221	1,499	96,959	101,603	13,698	1,350	2,843	178,419	214,180	42,216	24,541
2016	858	1,714	81,993	43,504	15,656	578	3,959	130,612	93,259	66,529	64,454
TOTAL	3,079	3,281	495,445	199,868	181,971	1,928	6,893	510,037	409,817	502,146	268,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,020,663	1,293,802	268,139	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-709,786	-363,238	1,157	
TOTAL LOSSES	310,877	930,564	269,296	
EXPECTED LOSSES	2,250,937	1,450,468	223,957	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.355	1.064	.308	1.727
INDICATED (POST-TEST)	.334	1.002	.290	1.626
PRES. ON RATE LEVEL	2.223	1.433	.221	3.877
DERIVED BY FORMULA	2.185	1.407	.225	3.817
UNDERLYING PRES. RATE	2.573	1.658	.256	4.487
PROPOSED	2.185	1.407	.225	3.817

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.073
IND. RATES				5.07	MINIMUM PREMIUM	1710
MAN. RATES	6.77	6.44	5.73	+ 5.07	PRESENT	1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	15,328	304,573	1.987			2	1	1	4
2013	12,685	39,670	.312					2	2
2014	12,693	68,956	.543				2	4	6
2015	14,251	282,284	1.980				3	1	4
2016	18,813	570,632	3.033			1	3	1	5
TOTAL	73,770	1,266,115	1.716			3	9	9	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			180,601	24,772	48			76,062	21,152	423	1,515
2013					11,087					17,407	11,176
2014				15,047	7,095				2,259	13,594	30,961
2015				78,281	90,306				41,120	44,998	27,579
2016			91,776	77,136	2,758			162,420	211,984	22,703	1,855
TOTAL			272,377	195,236	111,294			238,482	276,515	99,125	73,086

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			297,089	31,237	70			263,326	43,869	986	1,842
2013			1,167	726	12,381			1,824	1,693	37,781	12,763
2014		23	7,276	19,204	7,995		20	5,987	7,733	29,859	40,559
2015	1,845	2,878	131,400	109,674	105,066	530	2,036	98,787	103,777	97,491	40,789
2016	1,594	6,272	285,617	81,833	14,411	2,591	31,801	991,055	399,977	82,971	2,883
TOTAL	3,439	9,173	722,549	242,674	139,923	3,121	33,857	1,360,979	557,049	249,088	98,836

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,133,118	1,188,734	98,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172,486	-178,961	386	
TOTAL LOSSES	1,960,632	1,009,773	99,222	
EXPECTED LOSSES	655,816	771,634	57,541	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.658	1.369	.135	4.162
INDICATED (POST-TEST)	2.504	1.290	.127	3.921
PRES. ON RATE LEVEL	.768	.904	.067	1.739
DERIVED BY FORMULA	.803	.927	.071	1.801
UNDERLYING PRES. RATE	.889	1.046	.078	2.013
PROPOSED	.803	.927	.071	1.801

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	TOTAL
IND. RATES				2.39	MINIMUM PREMIUM	970
MAN. RATES	2.84	2.70	2.57	+ 2.39	PRESENT	1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	741,711	1,324,559	.178			2	13	6	21
2013	941,640	1,390,198	.147			3	9	11	23
2014	1,172,592	1,351,241	.115			1	6	15	22
2015	1,188,297	1,225,198	.103			1	9	10	20
2016	1,222,912	561,433	.045			1	2	13	16
TOTAL	5,267,152	5,852,629	.111			8	39	55	102

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			420,097	288,480	52,061			176,475	300,192	10,413	76,841
2013			446,454	179,588	65,655			264,123	203,670	112,778	117,930
2014			143,646	131,761	144,360			207,888	258,076	234,267	231,243
2015			144,447	197,094	70,641			363,906	201,374	132,697	115,039
2016			75,629	16,756	92,485			86,300	52,258	148,497	89,508
TOTAL			1,230,273	813,679	425,202			1,098,692	1,015,570	638,652	630,561

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			691,059	363,773	76,113			610,956	622,598	24,262	93,439
2013		3,341	773,569	240,240	77,368		5,539	985,832	494,591	251,843	134,677
2014		5,199	303,319	183,699	159,059		18,224	1,033,780	605,251	534,059	302,928
2015	4,648	7,399	373,077	234,897	94,209	2,598	29,471	1,227,740	512,667	309,054	170,143
2016	1,400	6,901	297,805	87,857	67,804	1,476	20,345	618,408	261,845	189,212	139,095
TOTAL	6,048	22,840	2,438,829	1,110,466	474,553	4,074	73,579	4,476,716	2,496,952	1,308,430	840,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,022,086	5,390,401	840,282			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,167,214	-1,288,750	5,173			
TOTAL LOSSES	5,854,872	4,101,651	845,455			
EXPECTED LOSSES	4,477,078	5,477,838	790,074			
CREDIBILITY	.32	.95	.99			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.111	.078	.016	.205		
INDICATED (POST-TEST)	.105	.073	.015	.193		
PRES. ON RATE LEVEL	.073	.090	.013	.176		
DERIVED BY FORMULA	.083	.074	.015	.172		
UNDERLYING PRES. RATE	.085	.104	.015	.204		
PROPOSED	.085	.076	.015	.176		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	.233
IND. RATES				.23	MINIMUM PREMIUM	380
MAN. RATES	.31	.29	.26	+ .23	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	411									
2013	900	51,757	5.750						6	6
2014	746	309	.041							
2015	798	231,587	29.020			1			3	4
2016	942	39,045	4.144						3	3
TOTAL	3,797	322,698	8.499			1			12	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,296					17,334	23,127
2014											309
2015			119,000		2,105			110,310		145	27
2016					11,179					24,341	3,525
TOTAL			119,000		24,580			110,310		41,820	26,988

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,191	739	12,613			1,817	1,688	37,624	26,411
2014											405
2015		4,981	213,826	8,831	6,641		12,377	464,216	27,446	6,450	40
2016	125	397	16,987	7,782	7,526	139	1,200	37,647	25,408	28,106	5,478
TOTAL	125	5,378	232,004	17,352	26,780	139	13,577	503,680	54,542	72,180	32,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	754,903	170,854	32,334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,455	-20,727	273	
TOTAL LOSSES	724,448	150,127	32,607	
EXPECTED LOSSES	113,568	86,155	40,819	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.079	3.954	.859	23.892
INDICATED (POST-TEST)	17.972	3.725	.809	22.506
PRES. ON RATE LEVEL	2.584	1.960	.929	5.473
DERIVED BY FORMULA	2.584	1.978	.928	5.490
UNDERLYING PRES. RATE	2.991	2.269	1.075	6.335
PROPOSED	2.584	1.978	.928	5.490

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	7.297
IND. RATES				7.30	MINIMUM PREMIUM	2000
MAN. RATES	10.21	9.71	8.09	+ 7.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	2,437	15,457	.634							
2013	2,088	263,723	12.630						4	4
2014	2,632	190,690	7.245			1				1
2015	2,889	185	.006							
2016	2,762	4,938	.178							
TOTAL	12,808	474,993	3.709			1			4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											15,457
2013				94,877					168,846		
2014			189,588					1,102			
2015											185
2016											4,938
TOTAL			189,588	94,877				1,102	168,846		20,580

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											18,796
2013			11,551	122,531	631			38,729	387,476	3,897	
2014		6,939	307,982	6,091	1,824		95	4,286	135	16	
2015											274
2016											7,674
TOTAL		6,939	319,533	128,622	2,455		95	43,015	387,611	3,913	26,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	369,582	522,601	26,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,080	-67,658	86	
TOTAL LOSSES	282,502	454,943	26,830	
EXPECTED LOSSES	329,549	288,820	13,576	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.206	3.552	.209	5.967
INDICATED (POST-TEST)	2.078	3.346	.197	5.621
PRES. ON RATE LEVEL	2.223	1.948	.092	4.263
DERIVED BY FORMULA	2.222	1.976	.094	4.292
UNDERLYING PRES. RATE	2.573	2.255	.106	4.934
PROPOSED	2.222	1.976	.094	4.292

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	5.704
IND. RATES				5.70	MINIMUM PREMIUM	1885
MAN. RATES	7.01	6.67	6.30	+ 5.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	31,722	1,190,044	3.751			2	5	5	12
2013	30,197	4,007,896	13.272			5	4	10	19
2014	33,369	307,016	.920			1	4	3	8
2015	36,983	1,157,924	3.130			4	5	4	13
2016	38,838	446,370	1.149			1	4	13	18
TOTAL	171,109	7,109,250	4.155			13	22	35	70

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			259,989	85,711	46,188			130,777	65,776	568,714	32,889
2013			1,175,678	43,912	346,849			2,061,278	87,492	270,838	21,849
2014			77,764	66,705	5,515			86,681	32,840	23,068	14,443
2015			472,383	128,662	12,075			366,407	111,441	20,926	46,030
2016			89,630	92,046	65,027			59,600	32,754	86,001	21,312
TOTAL			2,075,444	417,036	475,654			2,704,743	330,303	969,547	136,523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012			427,682	108,080	67,526			452,750	136,420	1,325,104	39,993
2013		6,155	1,413,058	86,794	392,893		26,798	4,534,910	305,602	601,301	24,952
2014		2,933	152,255	84,115	8,528		7,742	369,688	82,992	54,075	18,920
2015	3,037	21,735	978,179	172,393	39,237	1,439	44,280	1,736,414	322,423	78,286	68,078
2016	2,554	8,864	400,317	138,404	57,740	884	13,050	394,899	158,417	110,880	33,119
TOTAL	5,591	39,687	3,371,491	589,786	565,924	2,323	91,870	7,488,661	1,005,854	2,169,646	185,062

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,999,623	4,331,210	185,062			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,493,048	-1,111,552	2,027			
TOTAL LOSSES	8,506,575	3,219,658	187,089			
EXPECTED LOSSES	9,397,305	4,732,876	314,840			
CREDIBILITY	.03	.10	.10			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.971	1.882	.109	6.962		
INDICATED (POST-TEST)	4.683	1.773	.103	6.559		
PRES. ON RATE LEVEL	4.745	2.390	.159	7.294		
DERIVED BY FORMULA	4.743	2.328	.153	7.224		
UNDERLYING PRES. RATE	5.492	2.766	.184	8.442		
PROPOSED	4.743	2.328	.153	7.224		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	9.602
IND. RATES				9.60	MINIMUM PREMIUM	2000
MAN. RATES	12.49	11.88	10.78	+ 9.60	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
2012	7,590					7,590						
2013	7,969	3,651	.045			7,969						
2014	8,203	31,510	.384			8,203					1	1
2015	9,164	4,376	.047			9,164					1	1
2016	9,744	63,797	.654			9,744					1	1
TOTAL	42,670	103,334	.242			42,670					3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,651
2014					1,863					26,333	3,314
2015					2,841					1,009	526
2016					29,500					31,500	2,797
TOTAL					34,204					58,842	10,288

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											4,169
2014			455	252	1,988		27	8,190	6,032	57,519	4,341
2015		53	1,701	843	3,139		24	729	497	2,063	778
2016	322	1,045	44,829	20,523	19,853	179	1,556	48,719	32,872	36,368	4,347
TOTAL	322	1,098	46,985	21,618	24,980	179	1,607	57,638	39,401	95,950	13,635

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	107,829	181,949	13,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,254	-34,732	99	
TOTAL LOSSES	25,575	147,217	13,734	
EXPECTED LOSSES	308,505	147,212	15,361	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.060	.345	.032	.437
INDICATED (POST-TEST)	.057	.325	.030	.412
PRES. ON RATE LEVEL	.625	.298	.031	.954
DERIVED BY FORMULA	.619	.299	.031	.949
UNDERLYING PRES. RATE	.723	.345	.036	1.104
PROPOSED	.619	.299	.031	.949

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.261
IND. RATES				1.26	MINIMUM PREMIUM	660
MAN. RATES	1.69	1.61	1.41	+ 1.26	PRESENT	690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	1,364	2,705	.198							
2013	1,300	103,121	7.932				1			1
2014	1,601	97,497	6.089				1		3	4
2015	1,642	16,616	1.011						2	2
2016	1,767	6,710	.379							
TOTAL	7,674	226,649	2.953				2		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											2,705
2013				27,119					73,936		2,066
2014				64,581	3,925				12,623	16,281	87
2015					8,304					7,165	1,147
2016											6,710
TOTAL				91,700	12,229				86,559	23,446	12,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											3,289
2013			3,301	35,023	180			16,957	169,671	1,708	2,359
2014		79	24,757	78,826	6,024		58	14,869	29,546	36,525	114
2015		163	4,970	2,464	9,172		166	5,163	3,523	14,634	1,696
2016											10,427
TOTAL		242	33,028	116,313	15,376		224	36,989	202,740	52,867	17,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,483	387,296	17,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,787	-39,887	136	
TOTAL LOSSES	10,696	347,409	18,021	
EXPECTED LOSSES	227,305	170,516	21,027	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.139	4.527	.235	4.901
INDICATED (POST-TEST)	.131	4.264	.221	4.616
PRES. ON RATE LEVEL	2.559	1.920	.237	4.716
DERIVED BY FORMULA	2.559	1.943	.237	4.739
UNDERLYING PRES. RATE	2.962	2.222	.274	5.458
PROPOSED	2.547	1.933	.236	4.716

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	6.268
IND. RATES				6.27	MINIMUM PREMIUM	2000
MAN. RATES	8.05	7.66	6.97	+ 6.27	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
2012	32					32						
2013	31					31						
2014	29					29						
2015	44					44						
2016	44					44						
TOTAL	180					180						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,608	-1,184	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	10,124	5,074	506	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	4.859	2.436	.243	7.538
DERIVED BY FORMULA	4.859	2.436	.243	7.538
UNDERLYING PRES. RATE	5.624	2.819	.281	8.724
PROPOSED	4.859	2.436	.243	7.538

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	10.019
IND. RATES				10.02	MINIMUM PREMIUM	2000
MAN. RATES	12.41	11.81	11.14	+ 10.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	323									
2013	203									
2014	63									
2015	96									
2016	42									
TOTAL	727									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,455	-677		
TOTAL LOSSES				
EXPECTED LOSSES	12,962	2,661	319	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.541	.316	.038	1.895
DERIVED BY FORMULA	1.541	.316	.038	1.895
UNDERLYING PRES. RATE	1.783	.366	.044	2.193
PROPOSED	1.541	.316	.038	1.895

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.518
IND. RATES				2.52	MINIMUM PREMIUM	1010
MAN. RATES	3.24	3.08	2.80	+ 2.52	PRESENT	1310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	27												
2013													
2014													
2015													
2016													
TOTAL	27												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49	-20		
TOTAL LOSSES				
EXPECTED LOSSES	139	90	29	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.446	.287	.092	.825
DERIVED BY FORMULA	.446	.287	.092	.825
UNDERLYING PRES. RATE	.516	.332	.107	.955
PROPOSED	.446	.287	.092	.825

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.096
IND. RATES				1.10	MINIMUM PREMIUM	620
MAN. RATES	1.41	1.34	1.22	+ 1.10	PRESENT	700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,765									
2013	5,332									
2014	5,225	898,178	17.190							
2015	5,740									
2016	5,438									
TOTAL	26,500	898,178	3.389							3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	898,178										
TOTAL	898,178										

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	1,463,050										
TOTAL	1,463,050										

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,463,050					
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-71,522	-7,667	85			
TOTAL LOSSES	1,391,528		85			
EXPECTED LOSSES	261,291	32,065	13,781			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.251	.000	.000	5.251		
INDICATED (POST-TEST)	4.946	.000	.000	4.946		
PRES. ON RATE LEVEL	.852	.104	.045	1.001		
DERIVED BY FORMULA	.893	.101	.044	1.038		
UNDERLYING PRES. RATE	.986	.121	.052	1.159		
PROPOSED	.893	.101	.044	1.038		
IND. RATES						
YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	1.379
IND. RATES				1.38	MINIMUM PREMIUM	695
MAN. RATES	1.71	1.63	1.48	+ 1.38	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	4,262	15,310	.359							
2013	5,056									
2014	4,173									
2015	8,078	408	.005							
2016	11,269	4,614	.040							
TOTAL	32,838	20,332	.062							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											15,310
2015											408
2016											4,614
TOTAL											20,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											18,617
2015											603
2016											7,170
TOTAL											26,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			26,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,297	-31,176	138	
TOTAL LOSSES			26,528	
EXPECTED LOSSES	738,526	138,576	17,731	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.081	.081
INDICATED (POST-TEST)	.000	.000	.076	.076
PRES. ON RATE LEVEL	1.942	.365	.047	2.354
DERIVED BY FORMULA	1.923	.354	.048	2.325
UNDERLYING PRES. RATE	2.249	.422	.054	2.725
PROPOSED	1.923	.354	.048	2.325

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	3.090
IND. RATES				3.09	MINIMUM PREMIUM	1165
MAN. RATES	4.04	3.84	3.48	+ 3.09	PRESENT	1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	47,861	599,563	1.252				6	5		11
2013	47,329	577,495	1.220			1	5	6		12
2014	50,341	209,281	.415				4	4		8
2015	52,165	882,677	1.692			1	2	7		10
2016	47,184	524,362	1.111				3	10		13
TOTAL	244,880	2,793,378	1.141			2	20	32		54

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				151,890	3,805				331,265	41,186	71,417
2013			78,646	108,539	49,355			42,953	144,960	121,774	31,268
2014				71,282	14,969				53,566	26,950	42,514
2015			258,210	53,573	136,322			46,812	83,210	273,969	30,581
2016				63,292	107,387				85,415	249,751	18,517
TOTAL			336,856	448,576	311,838			89,765	698,416	713,630	194,297

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012				191,534	5,562				687,044	95,963	86,843
2013		588	149,611	144,113	56,341		900	196,816	347,157	268,030	35,708
2014		97	29,915	88,448	17,993		195	49,990	115,720	62,954	55,694
2015	1,265	14,129	595,744	114,983	163,571	1,074	13,633	528,849	311,664	573,529	45,229
2016	2,393	5,793	264,129	131,971	78,768	2,382	17,012	554,843	392,288	305,909	28,775
TOTAL	3,658	20,607	1,039,399	671,049	322,235	3,456	31,740	1,330,498	1,853,873	1,306,385	252,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,429,358	4,153,542	252,249	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-809,142	-447,118	1,920	
TOTAL LOSSES	1,620,216	3,706,424	254,169	
EXPECTED LOSSES	2,931,213	1,870,884	318,344	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.662	1.514	.104	2.280
INDICATED (POST-TEST)	.624	1.426	.098	2.148
PRES. ON RATE LEVEL	1.034	.660	.113	1.807
DERIVED BY FORMULA	1.018	.752	.111	1.881
UNDERLYING PRES. RATE	1.197	.764	.130	2.091
PROPOSED	1.018	.752	.111	1.881

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	2.500
IND. RATES				2.50	MINIMUM PREMIUM	1005
MAN. RATES	2.98	2.84	2.67	+ 2.50	PRESENT	1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2012	323									
2013	203									
2014	63									
2015	96									
2016	42									
TOTAL	727									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-696	-774		
TOTAL LOSSES				
EXPECTED LOSSES	2,028	3,039	226	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.241	.361	.027	.629
DERIVED BY FORMULA	.241	.361	.027	.629
UNDERLYING PRES. RATE	.279	.418	.031	.728
PROPOSED	.241	.361	.027	.629

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	
IND. RATES				.84	MINIMUM PREMIUM	545
MAN. RATES	1.08	1.03	.93	+ .84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	27												
2013													
2014													
2015													
2016													
TOTAL	27												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16	-2		
TOTAL LOSSES				
EXPECTED LOSSES	44	10	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	.142	.032	.002	.176
DERIVED BY FORMULA	.142	.032	.002	.176
UNDERLYING PRES. RATE	.164	.037	.003	.204
PROPOSED	.142	.032	.002	.176

YEAR	12-1-17	6-1-18	12-1-18	12-1-19	IND. RATE	
IND. RATES				.23	MINIMUM PREMIUM	380
MAN. RATES	.30	.29	.26	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2012	162												
2013	166												
2014	129												
2015													
2016													
TOTAL	457												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,534	-2		
TOTAL LOSSES				
EXPECTED LOSSES	35,781	6		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	67.647	.013	.000	67.660
DERIVED BY FORMULA	67.647	.013	.000	67.660
UNDERLYING PRES. RATE	78.295	.015	.000	78.310
PROPOSED	67.647	.013	.000	67.660

YEAR	12-1-12	12-1-13	12-1-14	12-1-19	IND. RATE	89.933
IND. RATES				89.93	MINIMUM PREMIUM	404
MAN. RATES	100.00	100.00	100.00	+ 89.93	PRESENT	

+PROPOSED