

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
2006	4,937	41,483	.840				4,937				1		2
2007	6,161	68,635	1.114				6,161					3	3
2008	6,007	317,212	5.280				6,007			1		2	3
2009	5,424	211,798	3.904				5,424			1		2	3
2010	5,970	10,432	.174				5,970					3	3
TOTAL	28,499	649,560	2.279				28,499			2	1	11	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,804	2,915				1,276	9,856	11,632
2007					31,118					28,136	9,381
2008			134,589		1,891			117,432		3,455	59,845
2009			105,001		7,953			81,295		17,549	
2010					4,299					6,133	
TOTAL			239,590	15,804	48,176			198,727	1,276	65,129	80,858

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				27,420	6,591				5,542	40,538	13,889
2007			981	3,751	58,131			683	6,095	106,336	13,499
2008		17,351	268,490	6,623	4,867		37,708	616,802	29,467	15,419	91,383
2009		19,591	255,535	14,641	13,830		16,832	511,262	43,272	53,421	
2010		954	9,333	4,370	4,601		636	12,144	8,487	11,538	
TOTAL		37,896	534,339	56,805	88,020		55,176	1,140,891	92,863	227,252	118,771

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,768,302	464,940	118,771	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-757,620	-582,296	1,608	
TOTAL LOSSES	1,010,682		120,379	
EXPECTED LOSSES	3,937,138	1,697,970	145,345	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.546	.000	.422	3.968
INDICATED (POST-TEST)	2.514	.000	.299	2.813
PRES. ON RATE LEVEL	15.749	6.792	.582	23.123
DERIVED BY FORMULA	15.484	6.520	.571	22.575
UNDERLYING PRES. RATE	13.815	5.958	.510	20.283
PROPOSED	15.484	6.520	.571	22.575

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	26.986
IND. RATES				26.99	MINIMUM PREMIUM	2000
MAN. RATES	19.29	20.69	24.75	+ 26.99	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,200	385,238	12.038							1		1	2
2007	3,308	3,220	.097										
2008	4,134	4,058	.098										
2009	4,332	187,554	4.329								1	1	2
2010	4,255	136,418	3.206									3	3
TOTAL	19,229	716,488	3.726							1	1	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			285,247		149			96,700		402	2,740
2007											3,220
2008											4,058
2009				15,737	30,247				45,008	93,700	2,862
2010					53,618					74,588	8,212
TOTAL			285,247	15,737	84,014			96,700	45,008	168,690	21,092

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			598,448		337			492,783		1,653	3,272
2007											4,634
2008											6,197
2009		2,922	41,808	38,899	42,829		6,048	178,998	214,149	271,065	3,867
2010		11,823	116,311	54,469	57,396		7,710	147,592	103,251	140,375	11,086
TOTAL		14,745	756,567	93,368	100,562		13,758	819,373	317,400	413,093	29,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,604,443	924,423	29,056	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,542	-64,198	356	
TOTAL LOSSES	1,471,901	860,225	29,412	
EXPECTED LOSSES	673,783	190,559	30,766	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.655	4.474	.153	12.282
INDICATED (POST-TEST)	5.427	3.172	.108	8.707
PRES. ON RATE LEVEL	3.995	1.130	.182	5.307
DERIVED BY FORMULA	4.009	1.191	.180	5.380
UNDERLYING PRES. RATE	3.504	.991	.160	4.655
PROPOSED	4.009	1.191	.180	5.380
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.43
MAN. RATES	4.66	4.85	5.68	+ 6.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	443						443						
2007	791						791						
2008	785	3,996	.509				785				1		1
2009	988	10,283	1.040				988						
2010	905						905						
TOTAL	3,912	14,279	.365				3,912				1		1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				1,500					571		1,925	
2009											10,283	
TOTAL				1,500					571		12,208	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008		107	732	2,410	76		99	550	2,141	88	2,939	
2009											13,892	
TOTAL		107	732	2,410	76		99	550	2,141	88	16,831	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,488	4,715	16,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,364	-39,230	109	
TOTAL LOSSES			16,940	
EXPECTED LOSSES	113,760	117,281	9,076	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.433	.433
INDICATED (POST-TEST)	.000	.000	.307	.307
PRES. ON RATE LEVEL	3.315	3.418	.264	6.997
DERIVED BY FORMULA	3.315	3.384	.264	6.963
UNDERLYING PRES. RATE	2.908	2.998	.232	6.138
PROPOSED	3.315	3.384	.264	6.963
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.32
MAN. RATES	6.01	6.36	7.49	+ 8.32
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	34												
2007	115												
2008	8												
2009	1,036	75	.007										
2010	1,138	4,820	.423										
TOTAL	2,331	4,895	.210										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											75
2010											4,820
TOTAL											4,895

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											101
2010											6,507
TOTAL											6,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,624	-6,309	52	
TOTAL LOSSES			6,660	
EXPECTED LOSSES	42,774	21,236	2,657	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.286	.286
INDICATED (POST-TEST)	.000	.000	.203	.203
PRES. ON RATE LEVEL	2.092	1.038	.130	3.260
DERIVED BY FORMULA	2.092	1.028	.131	3.251
UNDERLYING PRES. RATE	1.835	.911	.114	2.860
PROPOSED	2.092	1.028	.131	3.251
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.89
MAN. RATES	2.50	2.79	3.49	+ 3.89
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.886
				1265
				1145

+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
2006	4						4						
2007	13						13						
2008	3						3						
2009	29						29						
2010	106	63,363	59,776				106				1		1
TOTAL	155	63,363	40,879				155				1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				12,735					50,628		
TOTAL				12,735					50,628		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		3,332	31,641	13,209	1,836		9,328	186,648	104,816	16,174	
TOTAL		3,332	31,641	13,209	1,836		9,328	186,648	104,816	16,174	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	230,949	136,035		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,694	-2,784	7	
TOTAL LOSSES	225,255	133,251	7	
EXPECTED LOSSES	37,330	10,173	309	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	145.326	85.968	.005	231.299
INDICATED (POST-TEST)	103.036	60.951	.004	163.991
PRES. ON RATE LEVEL	27.455	7.482	.227	35.164
DERIVED BY FORMULA	27.455	7.482	.227	35.164
UNDERLYING PRES. RATE	24.084	6.563	.199	30.846
PROPOSED	27.455	7.482	.227	35.164
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				42.04
MAN. RATES	30.16	31.98	37.64	+ 42.04
IND. RATE				
MINIMUM PREMIUM				2000
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
2006	387						387						
2007	376						376						
2008	310						310						
2009	190						190						
2010	244	20,010	8.200				244					1	1
TOTAL	1,507	20,010	1.328				1,507					1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10					20,000	
TOTAL					10					20,000	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			20	9	11		2,071	39,576	27,687	37,646	
TOTAL			20	9	11		2,071	39,576	27,687	37,646	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,667	65,353		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,926	-9,509	59	
TOTAL LOSSES	35,741	55,844	59	
EXPECTED LOSSES	29,748	26,433	6,179	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.372	3.706	.004	6.082
INDICATED (POST-TEST)	1.682	2.628	.003	4.313
PRES. ON RATE LEVEL	2.250	2.000	.467	4.717
DERIVED BY FORMULA	2.250	2.006	.462	4.718
UNDERLYING PRES. RATE	1.974	1.754	.410	4.138
PROPOSED	2.249	2.006	.462	4.717
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.64
MAN. RATES	3.97	4.24	5.05	+ 5.64
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	43,128	1,980,225	4.591							4	4	15	23
2007	40,749	983,044	2.412							3	7	14	24
2008	38,271	1,811,315	4.732							4	6	12	22
2009	37,962	1,373,546	3.618							3	4	14	21
2010	40,881	1,156,706	2.829							1	6	15	22
TOTAL	200,991	7,304,836	3.634							15	27	70	112

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			705,345	64,599	79,269			783,137	70,716	172,811	104,348
2007			253,226	128,750	106,118			127,193	222,139	89,015	56,603
2008			532,867	132,141	29,817			839,618	188,178	34,366	54,328
2009			311,938	102,076	170,511			228,278	167,102	280,108	113,533
2010			166,805	135,196	117,802			248,894	192,530	226,523	68,956
TOTAL			1,970,181	562,762	503,517			2,227,120	840,665	802,823	397,768

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,181,190	112,079	179,227			2,330,431	307,119	710,773	124,592
2007		15,295	498,765	242,651	201,442		18,833	642,906	799,182	351,670	81,452
2008		56,771	800,090	237,079	59,610		174,796	2,546,234	830,578	156,973	82,959
2009		75,179	996,238	266,722	251,347		67,575	2,017,250	813,461	831,132	153,383
2010		87,784	801,230	274,246	150,085		96,280	1,870,569	809,226	502,167	93,091
TOTAL		235,029	4,277,513	1,132,777	841,711		357,484	9,407,390	3,559,566	2,552,715	535,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,277,416	8,086,769	535,477	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-994,905	-1,499,469	4,140	
TOTAL LOSSES	13,282,511	6,587,300	539,617	
EXPECTED LOSSES	5,012,715	4,307,238	381,883	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.609	3.277	.268	10.154
INDICATED (POST-TEST)	4.686	2.323	.190	7.199
PRES. ON RATE LEVEL	2.843	2.443	.217	5.503
DERIVED BY FORMULA	2.954	2.426	.213	5.593
UNDERLYING PRES. RATE	2.494	2.143	.190	4.827
PROPOSED	2.954	2.426	.213	5.593
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.69
MAN. RATES	4.79	5.00	5.89	+ 6.69
				PRESENT
				1740

+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
2006	4,660	57,054	1.224				4,660				2	1	3
2007	4,133	17,256	.417				4,133					2	2
2008	3,781	75,310	1.991				3,781				1	2	3
2009	3,634	40,606	1.117				3,634					2	2
2010	3,257	663	.020				3,257						
TOTAL	19,465	190,889	.981				19,465				3	7	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,364	610				39,066	322	3,692
2007					9,254					7,892	110
2008				12,936	19,730				11,872	30,658	114
2009					13,419					21,008	6,179
2010											663
TOTAL				26,300	43,013				50,938	59,880	10,758

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,187	1,379				169,663	1,324	4,408
2007			291	1,116	17,288			193	1,710	29,827	158
2008		1,050	10,277	26,233	32,434		2,090	17,920	60,616	102,562	174
2009		543	9,269	7,902	18,378		388	14,882	18,509	58,379	8,348
2010											895
TOTAL		1,593	19,837	58,438	69,479		2,478	32,995	250,498	192,092	13,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,903	570,507	13,983	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,802	-162,758	420	
TOTAL LOSSES		407,749	14,403	
EXPECTED LOSSES	551,249	457,817	42,240	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.095	.074	2.169
INDICATED (POST-TEST)	.000	1.485	.052	1.537
PRES. ON RATE LEVEL	3.229	2.681	.247	6.157
DERIVED BY FORMULA	3.197	2.645	.241	6.083
UNDERLYING PRES. RATE	2.832	2.352	.217	5.401
PROPOSED	3.197	2.645	.241	6.083
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.27
MAN. RATES	5.12	5.56	6.59	+ 7.27
				PRESENT
				1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007													
2008													
2009													
2010	100												
TOTAL	100												

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.	-1,971	-942	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	15,361	4,189	118	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	17.512	4.775	.135	22.422
DERIVED BY FORMULA	17.512	4.775	.135	22.422
UNDERLYING PRES. RATE	15.361	4.189	.118	19.668
PROPOSED	17.512	4.775	.135	22.422
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				26.80
MAN. RATES	19.89	20.70	24.00	+ 26.80
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,894	92,969	4.908								1	2	3
2007	1,071												
2008													
2009													
2010													
TOTAL	2,965	92,969	3.136								1	2	3

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

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				69,834	10,238				184,716	20,783	724	
TOTAL				69,834	10,238				184,716	20,783	724	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		285,571	724	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,959	-23,663	34	
TOTAL LOSSES		261,908	758	
EXPECTED LOSSES	51,087	53,548	8,361	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.833	.026	8.859
INDICATED (POST-TEST)	.000	6.263	.018	6.281
PRES. ON RATE LEVEL	1.964	2.059	.322	4.345
DERIVED BY FORMULA	1.964	2.101	.319	4.384
UNDERLYING PRES. RATE	1.723	1.806	.282	3.811
PROPOSED	1.964	2.101	.319	4.384
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.24
MAN. RATES	3.82	4.01	4.65	+ 5.24
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	19,246	3,083,756	16.022				19,246			2	10	3	15
2007	22,498	145,563	.647				22,498				2	2	4
2008	22,248	4,588	.020				22,248						
2009	22,335						22,335						
2010	22,638	128,433	.567				22,638					1	1
TOTAL	108,965	3,362,340	3.086				108,965			2	12	6	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,386,551	131,951	33,237			1,159,553	147,013	21,846	203,605
2007				70,193	1,177				51,225	7,419	15,549
2008											4,588
2010					23,805					103,294	1,334
TOTAL			1,386,551	202,144	58,219			1,159,553	198,238	132,559	225,076

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			639,135	228,936	75,148			762,629	638,479	89,853	243,104
2007			10,683	122,963	3,729			14,942	178,818	31,385	22,375
2008											7,006
2010		5,251	51,634	24,185	25,480		10,681	204,389	142,986	194,417	1,801
TOTAL		5,251	701,452	376,084	104,357		10,681	981,960	960,283	315,655	274,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,699,344	1,756,379	274,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-645,136	-596,974	3,427	
TOTAL LOSSES	1,054,208	1,159,405	277,713	
EXPECTED LOSSES	3,319,073	1,739,081	308,371	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.967	1.064	.255	2.286
INDICATED (POST-TEST)	.686	.754	.181	1.621
PRES. ON RATE LEVEL	3.472	1.820	.323	5.615
DERIVED BY FORMULA	3.361	1.724	.309	5.394
UNDERLYING PRES. RATE	3.046	1.596	.283	4.925
PROPOSED	3.361	1.724	.309	5.394
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.45
MAN. RATES	5.30	5.42	6.01	+ 6.45
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,188	4,334	.364									1	1
2007	1,268	11,870	.936								1	1	2
2008	1,341	1,106	.082										
2009	1,123	43,606	3.882									1	1
2010	791	9,155	1.157										
TOTAL	5,711	70,071	1.227								1	3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					1,609					1,788	937	
2007				2,842	514				5,371	1,651	1,492	
2008											1,106	
2009					8,248					33,192	2,166	
2010											9,155	
TOTAL				2,842	10,371				5,371	36,631	14,856	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					3,638					7,354	1,119	
2007			449	5,034	1,021			1,592	18,941	6,593	2,147	
2008											1,689	
2009		333	5,697	4,857	11,298		610	23,516	29,237	92,235	2,926	
2010											12,359	
TOTAL		333	6,146	9,891	15,957		610	25,108	48,178	106,182	20,240	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,197	180,208	20,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,657	-54,139	259	
TOTAL LOSSES	11,540	126,069	20,499	
EXPECTED LOSSES	102,568	153,054	27,528	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.202	2.207	.359	2.768
INDICATED (POST-TEST)	.143	1.565	.255	1.963
PRES. ON RATE LEVEL	2.047	3.055	.550	5.652
DERIVED BY FORMULA	2.028	3.040	.547	5.615
UNDERLYING PRES. RATE	1.796	2.680	.482	4.958
PROPOSED	2.028	3.040	.547	5.615
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.71
MAN. RATES	5.03	5.24	6.05	+ 6.71

+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
2006	5,567	59,145	1.062				5,567				1	3	4
2007	5,076	72,261	1.423				5,076					2	2
2008	4,061	115,548	2.845				4,061				2	1	3
2009	4,288	191,454	4.464				4,288			1			1
2010	5,537	19,130	.345				5,537					1	1
TOTAL	24,529	457,538	1.865				24,529			1	3	7	11

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				9,854	5,194				11,755	16,653	15,689	
2007					16,200					51,755	4,306	
2008				68,262	1,719				42,467	2,275	825	
2009			141,291					45,406			4,757	
2010					1,264					12,916	4,950	
TOTAL			141,291	78,116	24,377			45,406	54,222	83,599	30,527	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				17,097	11,744				51,052	68,494	18,733	
2007			511	1,954	30,264			1,256	11,215	195,598	6,196	
2008		4,865	33,673	110,110	6,186		6,879	41,501	160,683	13,899	1,260	
2009		25,928	336,462	13,399	3,951		9,223	278,617	15,533	2,597	6,427	
2010		279	2,743	1,287	1,355		1,329	25,560	17,886	24,309	6,683	
TOTAL		31,072	373,389	143,847	53,500		17,431	346,934	256,369	304,897	39,299	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	768,826	758,613	39,299	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,244	-93,857	280	
TOTAL LOSSES	603,582	664,756	39,579	
EXPECTED LOSSES	839,137	269,083	24,775	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.461	2.710	.161	5.332
INDICATED (POST-TEST)	1.745	1.921	.114	3.780
PRES. ON RATE LEVEL	3.900	1.251	.115	5.266
DERIVED BY FORMULA	3.878	1.271	.115	5.264
UNDERLYING PRES. RATE	3.421	1.097	.101	4.619
PROPOSED	3.878	1.271	.115	5.264
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.21
MAN. RATES	5.27	5.60	6.42	+ 7.21
IND. RATE				
				7.211
MINIMUM PREMIUM				2000
PRESENT				1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	228	325	.142										
2007	162												
2008	234												
2009	207												
2010	225												
TOTAL	1,056	325	.031										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												325
TOTAL												325

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												388
TOTAL												388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,467	-5,653	30	
TOTAL LOSSES			418	
EXPECTED LOSSES	31,744	16,610	2,777	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.040	.040
INDICATED (POST-TEST)	.000	.000	.028	.028
PRES. ON RATE LEVEL	3.427	1.793	.300	5.520
DERIVED BY FORMULA	3.427	1.793	.300	5.520
UNDERLYING PRES. RATE	3.006	1.573	.263	4.842
PROPOSED	3.427	1.793	.300	5.520
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.56
MAN. RATES	5.09	5.65	6.73	+ 7.56
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				7.562
				2000
				1950

+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
2006	660	3,432	.520				660						
2007	468	488,748	104.433				468			1			1
2008	399						399						
2009	472	2,256	.477				472						
2010	366						366						
TOTAL	2,365	494,436	20.906				2,365			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,432
2007			313,451					175,022			275
2009											2,256
TOTAL			313,451					175,022			5,963

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			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			1,195,742	19,155	7,542		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-15,622	-18,695	145		
TOTAL LOSSES			1,180,120	460	7,687		
EXPECTED LOSSES			74,498	51,675	14,923		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			49.899	.019	.325	50.243	
INDICATED (POST-TEST)			35.378	.013	.230	35.621	
PRES. ON RATE LEVEL			3.591	2.491	.719	6.801	
DERIVED BY FORMULA			3.591	2.466	.714	6.771	
UNDERLYING PRES. RATE			3.150	2.185	.631	5.966	
PROPOSED			3.607	2.477	.717	6.801	
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE		8.129
IND. RATES				8.13	MINIMUM PREMIUM		1305
MAN. RATES	6.02	6.28	7.28	+ 8.13	PRESENT		1185

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	8,127	586,318	7.214						1		5	7	
2007	8,793	159,334	1.812						1		1	2	
2008	8,850	240,728	2.720						1			1	
2009	7,924	59,237	.747							1		1	
2010	7,607	3,874	.050								1	1	
TOTAL	41,301	1,049,491	2.541						3	2	7	12	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			59,369	13,056	14,219			184,466	18,000	91,257	205,951
2007			106,646		7,679			11,331		22,427	11,251
2008			156,985					63,474			20,269
2009				30,259					22,085		6,893
2010					337					123	3,414
TOTAL			323,000	43,315	22,235			259,271	40,085	113,807	247,778

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			124,556	22,652	32,150			940,039	78,174	375,340	245,906
2007		6,443	200,664	2,853	14,511		1,677	51,923	5,875	84,824	16,190
2008		20,228	312,721	7,115	2,127		20,364	333,004	14,957	2,192	30,951
2009		3,273	40,194	40,527	2,692		2,123	55,254	64,577	5,243	9,312
2010		76	728	344	358		16	232	167	231	4,609
TOTAL		30,020	678,863	73,491	51,838		24,180	1,380,452	163,750	467,830	306,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,113,515	756,909	306,968	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-234,772	-144,933	643	
TOTAL LOSSES	1,878,743	611,976	307,611	
EXPECTED LOSSES	1,189,882	416,727	61,539	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.549	1.482	.745	6.776
INDICATED (POST-TEST)	3.225	1.051	.528	4.804
PRES. ON RATE LEVEL	3.284	1.150	.170	4.604
DERIVED BY FORMULA	3.283	1.145	.188	4.616
UNDERLYING PRES. RATE	2.881	1.009	.149	4.039
PROPOSED	3.283	1.145	.188	4.616
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.21
MAN. RATES	4.31	4.21	5.15	+ 6.21
				PRESENT
				1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	28,224	299,754	1.062						1	1	5	7	
2007	29,310	675,911	2.306						1	2	6	9	
2008	28,289	809,647	2.862						2	2	13	17	
2009	34,446	245,738	.713							2	9	11	
2010	36,710	389,285	1.060							4	5	9	
TOTAL	156,979	2,420,335	1.542						4	11	38	53	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			74,394	36,124	21,884			58,962	44,528	30,046	33,816
2007			251,564	82,291	13,796			163,354	98,801	17,004	49,101
2008			167,445	21,386	30,359			256,477	109,910	202,644	21,426
2009				45,805	10,821				85,772	54,378	48,962
2010				87,222	14,375				212,778	51,671	23,239
TOTAL			493,403	272,828	91,235			478,793	551,789	355,743	176,544

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			156,079	62,675	49,481			300,470	193,385	123,580	40,377
2007		11,232	362,387	149,011	27,856		17,879	576,400	356,320	71,420	70,656
2008		19,511	291,578	49,011	51,846		68,301	955,892	554,965	687,997	32,718
2009		5,394	68,308	67,720	18,898		9,243	253,087	298,698	171,480	66,148
2010		26,015	247,881	105,082	27,955		44,551	886,687	512,045	165,230	31,373
TOTAL		62,152	1,126,233	433,499	176,036		139,974	2,972,536	1,915,413	1,219,707	241,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,300,895	3,744,655	241,272	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-876,322	-719,759	2,392	
TOTAL LOSSES	3,424,573	3,024,896	243,664	
EXPECTED LOSSES	4,492,739	2,112,938	202,503	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.182	1.927	.155	4.264
INDICATED (POST-TEST)	1.547	1.366	.110	3.023
PRES. ON RATE LEVEL	3.263	1.534	.147	4.944
DERIVED BY FORMULA	3.177	1.514	.142	4.833
UNDERLYING PRES. RATE	2.862	1.346	.129	4.337
PROPOSED	3.177	1.514	.142	4.833
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.50
MAN. RATES	4.28	4.48	5.53	+ 6.50
				PRESENT
				1655

+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
2006	1,051	2,267	.215				1,051						
2007	1,055						1,055						
2008	1,151						1,151						
2009	912	14,162	1.552				912					1	1
2010	980	17,666	1.802				980					1	1
TOTAL	5,149	34,095	.662				5,149					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,267
2009					4,012					6,482	3,668
2010					8,874					8,792	
TOTAL					12,886					15,274	5,935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,707
2009		163	2,771	2,362	5,495		120	4,588	5,714	18,012	4,955
2010		1,956	19,248	9,015	9,502		911	17,393	12,174	16,550	
TOTAL		2,119	22,019	11,377	14,997		1,031	21,981	17,888	34,562	7,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,150	78,824	7,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,703	-27,986	60	
TOTAL LOSSES	20,447	50,838	7,722	
EXPECTED LOSSES	134,800	80,840	5,664	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.397	.987	.150	1.534
INDICATED (POST-TEST)	.281	.700	.106	1.087
PRES. ON RATE LEVEL	2.985	1.790	.125	4.900
DERIVED BY FORMULA	2.958	1.779	.125	4.862
UNDERLYING PRES. RATE	2.618	1.570	.110	4.298
PROPOSED	2.958	1.779	.125	4.862
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.54
MAN. RATES	4.97	4.76	5.48	+ 6.54
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,421	13,330	.938				1,421					2	2
2007	1,574	80,285	5.100				1,574				2	2	4
2008	1,744	5,040	.288				1,744						
2009	1,710	5,757	.336				1,710						
2010	1,548	12,536	.809				1,548						
TOTAL	7,997	116,948	1.462				7,997				2	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,810					8,771	2,749
2007				25,392	575				52,586		1,732
2008											5,040
2009											5,757
2010											12,536
TOTAL				25,392	2,385				52,586	8,771	27,814

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,092					36,075	3,282
2007			3,868	44,500	1,628			15,155	181,919	3,436	2,492
2008											7,696
2009											7,778
2010											16,924
TOTAL			3,868	44,500	5,720			15,155	181,919	39,511	38,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,023	271,650	38,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,396	-60,470	165	
TOTAL LOSSES		211,180	38,337	
EXPECTED LOSSES	306,525	176,173	15,274	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.641	.479	3.120
INDICATED (POST-TEST)	.000	1.872	.340	2.212
PRES. ON RATE LEVEL	4.370	2.511	.218	7.099
DERIVED BY FORMULA	4.326	2.498	.220	7.044
UNDERLYING PRES. RATE	3.833	2.203	.191	6.227
PROPOSED	4.326	2.498	.220	7.044

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				9.47	MINIMUM PREMIUM	2000
MAN. RATES	6.21	6.30	7.94	+ 9.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	718	3,414	.475									1	1
2007	586	35,531	6.063									2	2
2008	819	37,209	4.543										
2009	973	1,394	.143										
2010	1,594	433	.027										
TOTAL	4,690	77,981	1.663									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					320					2,922	172	
2007					17,495					17,435	601	
2008											37,209	
2009											1,394	
2010											433	
TOTAL					17,815					20,357	39,809	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					724					12,018	205	
2007			552	2,110	32,683			423	3,778	65,893	865	
2008											56,818	
2009											1,883	
2010											584	
TOTAL			552	2,110	33,407			423	3,778	77,911	60,355	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	975	117,206	60,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,009	-19,294	55	
TOTAL LOSSES		97,912	60,410	
EXPECTED LOSSES	78,887	60,313	3,893	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.088	1.288	3.376
INDICATED (POST-TEST)	.000	1.480	.913	2.393
PRES. ON RATE LEVEL	1.917	1.466	.095	3.478
DERIVED BY FORMULA	1.917	1.466	.103	3.486
UNDERLYING PRES. RATE	1.682	1.286	.083	3.051
PROPOSED	1.912	1.463	.103	3.478
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.68
MAN. RATES	3.35	3.25	3.89	+ 4.68
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	906	17,992	1.985									1	1
2007	1,145	9,258	.808									2	2
2008	1,741	37,658	2.163										
2009	1,265	11,801	.932									1	1
2010	3,023	88,783	2.936									3	3
TOTAL	8,080	165,492	2.048									7	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					1,045					14,953	1,994	
2007					529					5,774	2,955	
2008											37,658	
2009					199					1,016	10,586	
2010					57,286					27,870	3,627	
TOTAL					59,059					49,613	56,820	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					2,363					61,502	2,381	
2007			19	64	986			138	1,253	21,821	4,252	
2008											57,504	
2009		10	137	119	272		20	723	899	2,826	14,302	
2010		12,618	124,253	58,189	61,320		2,876	55,147	38,584	52,463	4,896	
TOTAL		12,628	124,409	58,372	64,941		2,896	56,008	40,736	138,612	83,335	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	195,941	302,661	83,335	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,120	-51,392	224	
TOTAL LOSSES	159,821	251,269	83,559	
EXPECTED LOSSES	200,384	166,045	15,029	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.978	3.110	1.034	6.122
INDICATED (POST-TEST)	1.402	2.205	.733	4.340
PRES. ON RATE LEVEL	2.827	2.343	.212	5.382
DERIVED BY FORMULA	2.813	2.340	.222	5.375
UNDERLYING PRES. RATE	2.480	2.055	.186	4.721
PROPOSED	2.813	2.340	.222	5.375
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.23
MAN. RATES	4.95	4.95	6.02	+ 7.23
IND. RATE				
				7.226
MINIMUM PREMIUM				2000
PRESENT				1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,030	17,984	.885								4	4	
2007	2,061	252,074	12.230							1	3	4	
2008	2,079	2,393	.115								1	1	
2009	2,164	138,529	6.401								1	3	
2010	1,980	19,388	.979								1	2	
TOTAL	10,314	430,368	4.173							1	2	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,438					12,292	3,254
2007			149,213		3,932			79,658		14,724	4,547
2008					259					688	1,446
2009				54,202	1,834				69,403	5,784	7,306
2010				5,000	639				5,000	4,499	4,250
TOTAL			149,213	59,202	9,102			79,658	74,403	37,987	20,803

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					5,512					50,558	3,885
2007		9,013	280,541	3,168	7,578		11,796	361,544	10,341	56,104	6,543
2008		3	51	71	416		8	146	360	2,262	2,208
2009		5,941	73,264	73,667	7,336		6,783	177,729	208,039	32,551	9,870
2010		1,445	13,808	5,838	1,404		1,379	27,334	16,577	10,069	5,738
TOTAL		16,402	367,664	82,744	22,246		19,966	566,753	235,317	151,544	28,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	970,785	491,851	28,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,745	-77,700	294	
TOTAL LOSSES	910,040	414,151	28,538	
EXPECTED LOSSES	305,913	224,021	27,435	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.823	4.015	.277	13.115
INDICATED (POST-TEST)	6.256	2.847	.196	9.299
PRES. ON RATE LEVEL	3.381	2.476	.304	6.161
DERIVED BY FORMULA	3.410	2.483	.302	6.195
UNDERLYING PRES. RATE	2.966	2.172	.266	5.404
PROPOSED	3.410	2.483	.302	6.195
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.33
MAN. RATES	6.04	5.84	6.89	+ 8.33
				PRESENT
				1990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	172	946	.550									1	1
2007	187												
2008	183												
2009	227	439	.193										
2010	211												
TOTAL	980	1,385	.141									1	1

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

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					710					2,599		
2009											593	
TOTAL					710					2,599	593	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,309	593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,430	-6,381	30	
TOTAL LOSSES			623	
EXPECTED LOSSES	17,502	18,630	2,607	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.064	.064
INDICATED (POST-TEST)	.000	.000	.045	.045
PRES. ON RATE LEVEL	2.036	2.167	.303	4.506
DERIVED BY FORMULA	2.036	2.167	.303	4.506
UNDERLYING PRES. RATE	1.786	1.901	.266	3.953
PROPOSED	2.036	2.167	.303	4.506
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.06
MAN. RATES	4.32	4.22	5.04	+ 6.06
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.057
				1805
				1530

+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
2006	53						53						
2007	46						46						
2008	65						65						
2009	85						85						
2010	66						66						
TOTAL	315						315						

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.	-942	-2,655	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	4,662	7,869	488	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.687	2.848	.177	4.712
DERIVED BY FORMULA	1.687	2.848	.177	4.712
UNDERLYING PRES. RATE	1.480	2.498	.155	4.133
PROPOSED	1.687	2.848	.177	4.712

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.334
IND. RATES				6.33	MINIMUM PREMIUM	1875
MAN. RATES	4.87	4.60	5.27	+ 6.33	PRESENT	1590

+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
2006	6,762	319,635	4.726				6,762				7	4	11
2007	7,426	855,285	11.517				7,426			2	2	8	12
2008	6,939	62,195	.896				6,939				2	3	5
2009	6,400	530,319	8.286				6,400			2	6	5	13
2010	7,425	220,949	2.975				7,425			1	1	8	10
TOTAL	34,952	1,988,383	5.689				34,952			5	18	28	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				138,582	3,410				117,666	5,281	54,696
2007			488,422	6,082	6,444			284,190	12,987	18,756	38,404
2008				14,794	2,462				23,482	1,008	20,449
2009			333,789	35,610	4,416			57,500	58,046	6,251	34,707
2010			88,539	28,934	9,947			35,100	26,850	13,210	18,369
TOTAL			910,750	224,002	26,679			376,790	239,031	44,506	166,625

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				240,439	7,709				511,022	21,721	65,307
2007		23,899	744,601	18,562	12,784		37,080	1,139,654	71,463	73,191	55,263
2008		1,066	7,718	24,443	4,706		3,798	22,894	88,718	6,867	31,226
2009		65,292	845,220	81,949	18,548		17,362	502,469	194,906	34,440	46,889
2010		36,989	309,454	54,872	19,465		16,541	320,049	100,423	37,363	24,798
TOTAL		127,246	1,906,993	420,265	63,212		74,781	1,985,066	966,532	173,582	223,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,094,086	1,623,591	223,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-419,012	-554,887	1,854	
TOTAL LOSSES	3,675,074	1,068,704	225,337	
EXPECTED LOSSES	2,155,490	1,607,792	167,770	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.515	3.058	.645	14.218
INDICATED (POST-TEST)	7.455	2.168	.457	10.080
PRES. ON RATE LEVEL	7.031	5.244	.547	12.822
DERIVED BY FORMULA	7.039	5.121	.543	12.703
UNDERLYING PRES. RATE	6.167	4.600	.480	11.247
PROPOSED	7.039	5.121	.543	12.703
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				17.08
MAN. RATES	11.39	11.32	14.34	+ 17.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,203	31,042	.596									3	3
2007	8,227	111,896	1.360							1		1	2
2008	5,182	518,237	10.000							1	2	3	6
2009	1,866	129	.006										
2010	5,747	68,116	1.185									2	2
TOTAL	26,225	729,420	2.781							2	2	9	13

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					2,548					15,329	13,165	
2007			83,292		657			13,150		2,806	11,991	
2008			165,570	70,743	8,782			155,301	74,773	15,324	27,744	
2009											129	
2010					14,819					41,360	11,937	
TOTAL			248,862	70,743	26,806			168,451	74,773	74,819	64,966	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					5,761					63,048	15,719	
2007		5,030	156,552	1,583	1,358		1,944	59,693	1,787	10,682	17,255	
2008		22,401	304,037	122,144	19,512		52,618	736,813	318,547	66,035	42,365	
2009											174	
2010		3,261	32,144	15,055	15,864		4,276	81,840	57,255	77,850	16,115	
TOTAL		30,692	492,733	138,782	42,495		58,838	878,346	377,589	217,615	91,628	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,460,609	776,481	91,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,930	-107,054	640	
TOTAL LOSSES	1,386,679	669,427	92,268	
EXPECTED LOSSES	410,945	303,424	61,105	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.288	2.553	.352	8.193
INDICATED (POST-TEST)	3.749	1.810	.250	5.809
PRES. ON RATE LEVEL	1.786	1.319	.266	3.371
DERIVED BY FORMULA	1.806	1.339	.265	3.410
UNDERLYING PRES. RATE	1.567	1.157	.233	2.957
PROPOSED	1.806	1.339	.265	3.410
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.58
MAN. RATES	3.35	3.23	3.77	+ 4.58
				PRESENT
				1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	234												
2007	201	18,676	9.291									2	2
2008	246	226,772	92.183							1		1	2
2009	176	318	.180										
2010	105												
TOTAL	962	245,766	25.547							1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,597					16,649	430
2008			92,701		591			129,398		2,738	1,344
2009											318
TOTAL			92,701		2,188			129,398		19,387	2,092

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			52	191	2,983			402	3,610	62,921	619
2008		11,947	184,783	4,363	2,208		41,529	679,431	31,920	13,472	2,052
2009											430
TOTAL		11,947	184,835	4,554	5,191		41,529	679,833	35,530	76,393	3,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	918,144	121,668	3,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,904	-14,541	33	
TOTAL LOSSES	909,240	107,127	3,134	
EXPECTED LOSSES	42,693	40,634	3,964	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	94.516	11.136	.326	105.978
INDICATED (POST-TEST)	67.012	7.895	.231	75.138
PRES. ON RATE LEVEL	5.059	4.815	.470	10.344
DERIVED BY FORMULA	5.059	4.815	.470	10.344
UNDERLYING PRES. RATE	4.438	4.224	.412	9.074
PROPOSED	5.059	4.815	.470	10.344
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				13.91
MAN. RATES	10.05	9.77	11.57	+ 13.91
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	111	119,768	107.899							1		1	
2007	125	380,263	304.210						1			1	
2008	164												
2009	153												
2010	218												
TOTAL	771	500,031	64.855						1	1		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				21,268					98,500		
2007			358,214					22,049			
TOTAL			358,214	21,268				22,049	98,500		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				36,900					427,786		
2007		21,638	673,198	6,468	559		3,263	99,975	1,977	128	
TOTAL		21,638	673,198	43,368	559		3,263	99,975	429,763	128	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	798,074	473,818		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,477	-2,538	27	
TOTAL LOSSES	796,597	471,280	27	
EXPECTED LOSSES	7,787	7,780	2,090	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	103.320	61.126	.004	164.450
INDICATED (POST-TEST)	73.254	43.338	.003	116.595
PRES. ON RATE LEVEL	1.152	1.150	.309	2.611
DERIVED BY FORMULA	1.152	1.150	.309	2.611
UNDERLYING PRES. RATE	1.010	1.009	.271	2.290
PROPOSED	1.152	1.150	.309	2.611

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.510
IND. RATES				3.51	MINIMUM PREMIUM	1170
MAN. RATES	2.45	2.43	2.92	+ 3.51	PRESENT	1005

+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
2006	797	3,334	.418				797					1	1
2007	672	5,644	.839				672					1	1
2008	402						402						
2009	633	3,846	.607				633					1	1
2010	736	2,309	.313				736						
TOTAL	3,240	15,133	.467				3,240					3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					617					2,717		
2007					67					3,118	2,459	
2009					965					2,693	188	
2010											2,309	
TOTAL					1,649					8,528	4,956	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					1,395					11,175		
2007			2	7	125			75	677	11,785	3,539	
2009		38	665	567	1,321		48	1,912	2,372	7,486	254	
2010											3,117	
TOTAL		38	667	574	2,841		48	1,987	3,049	30,446	6,910	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,740	36,910	6,910	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,216	-22,880	171	
TOTAL LOSSES		14,030	7,081	
EXPECTED LOSSES	101,575	64,637	14,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.433	.219	.652
INDICATED (POST-TEST)	.000	.307	.155	.462
PRES. ON RATE LEVEL	3.574	2.274	.527	6.375
DERIVED BY FORMULA	3.574	2.254	.523	6.351
UNDERLYING PRES. RATE	3.135	1.995	.462	5.592
PROPOSED	3.574	2.254	.523	6.351
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.54
MAN. RATES	6.43	6.15	7.13	+ 8.54
+PROPOSED				

8.538

2000

2000

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007													
2008													
2009													
2010	145	78,394	54.064								2		2
TOTAL	145	78,394	54.065								2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				45,440					32,954		
TOTAL				45,440					32,954		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		11,899	112,896	47,130	6,549		6,066	121,491	68,228	10,526	
TOTAL		11,899	112,896	47,130	6,549		6,066	121,491	68,228	10,526	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	252,352	132,433		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-858	-571	2	
TOTAL LOSSES	251,494	131,862	2	
EXPECTED LOSSES	6,687	2,542	84	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	173.444	90.939	.001	264.384
INDICATED (POST-TEST)	122.972	64.476	.001	187.449
PRES. ON RATE LEVEL	5.258	1.998	.066	7.322
DERIVED BY FORMULA	5.258	1.998	.066	7.322
UNDERLYING PRES. RATE	4.612	1.753	.058	6.423
PROPOSED	5.258	1.998	.066	7.322
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.84
MAN. RATES	6.70	6.72	8.19	+ 9.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12,945	63,916	.493								2		2
2007	17,052	90											
2008	9,002	24,244	.269								1		1
2009	8,182	2,974	.036									1	1
2010	11,392												
TOTAL	58,573	91,224	.156								3	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				37,157					25,399		1,360
2007											90
2008				2,393					10,053		11,798
2009					1,870					787	317
TOTAL				39,550	1,870				35,452	787	13,565

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				64,467					110,308		1,624
2007											130
2008		172	1,168	3,844	119		1,632	9,711	37,753	1,516	18,016
2009		75	1,293	1,101	2,563		17	555	697	2,184	428
TOTAL		247	2,461	69,412	2,682		1,649	10,266	148,758	3,700	20,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,623	224,552	20,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,989	-167,902	885	
TOTAL LOSSES		56,650	21,083	
EXPECTED LOSSES	605,059	466,241	86,102	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.097	.036	.133
INDICATED (POST-TEST)	.000	.069	.026	.095
PRES. ON RATE LEVEL	1.178	.907	.168	2.253
DERIVED BY FORMULA	1.143	.857	.158	2.158
UNDERLYING PRES. RATE	1.033	.796	.147	1.976
PROPOSED	1.143	.857	.158	2.158
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.90
MAN. RATES	2.30	2.17	2.52	+ 2.90
				PRESENT
				905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,054	462	.043										
2007	924	669	.072										
2008	971	611	.062										
2009	939	525	.055										
2010	861	5,069	.588										
TOTAL	4,749	7,336	.154										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											462
2007											669
2008											611
2009											525
2010											5,069
TOTAL											7,336

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											552
2007											963
2008											933
2009											709
2010											6,843
TOTAL											10,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			10,000	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,225	-22,211	186	
TOTAL LOSSES			10,186	
EXPECTED LOSSES	114,831	63,494	17,951	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.214	.214
INDICATED (POST-TEST)	.000	.000	.152	.152
PRES. ON RATE LEVEL	2.757	1.524	.431	4.712
DERIVED BY FORMULA	2.757	1.509	.428	4.694
UNDERLYING PRES. RATE	2.418	1.337	.378	4.133
PROPOSED	2.757	1.509	.428	4.694
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.31
MAN. RATES	4.05	4.22	5.27	+ 6.31
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	237												
2007	313												
2008	342												
2009	259												
2010	200												
TOTAL	1,351												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-3,965	-6,341	35		
TOTAL LOSSES					35		
EXPECTED LOSSES			20,211	18,184	3,674		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.003	.003	
INDICATED (POST-TEST)			.000	.000	.002	.002	
PRES. ON RATE LEVEL			1.705	1.534	.311	3.550	
DERIVED BY FORMULA			1.705	1.519	.308	3.532	
UNDERLYING PRES. RATE			1.496	1.346	.272	3.114	
PROPOSED			1.705	1.519	.308	3.532	

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE		4.748
IND. RATES				4.75	MINIMUM PREMIUM		1480
MAN. RATES	3.23	3.27	3.97	+ 4.75	PRESENT		1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,014	136,437	6.774								2	4	6
2007	1,343	97,948	7.293								2	3	5
2008	1,062	2,497	.235										
2009	920	115	.012										
2010	847	829	.097										
TOTAL	6,186	237,826	3.845								4	7	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				73,323	5,717				30,247	12,167	14,983
2007				40,709	10,834				34,181	7,268	4,956
2008											2,497
2009											115
2010											829
TOTAL				114,032	16,551				64,428	19,435	23,380

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				127,216	12,926				131,363	50,042	17,890
2007			6,514	72,537	21,128			10,029	119,820	29,705	7,132
2008											3,813
2009											155
2010											1,119
TOTAL			6,514	199,753	34,054			10,029	251,183	79,747	30,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,543	564,737	30,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,464	-48,896	146	
TOTAL LOSSES		515,841	30,255	
EXPECTED LOSSES	167,022	132,318	16,516	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.339	.489	8.828
INDICATED (POST-TEST)	.000	5.912	.347	6.259
PRES. ON RATE LEVEL	3.078	2.439	.304	5.821
DERIVED BY FORMULA	3.047	2.474	.304	5.825
UNDERLYING PRES. RATE	2.700	2.139	.267	5.106
PROPOSED	3.047	2.474	.304	5.825

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.831
IND. RATES				7.83	MINIMUM PREMIUM	2000
MAN. RATES	5.41	5.38	6.51	+ 7.83	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,432	253,127	2.683				9,432				3	6	9
2007	11,329	1,065,907	9.408				11,329			1	1	3	5
2008	12,152	101,881	.838				12,152				1	3	4
2009	9,948	339,697	3.414				9,948			1	2	3	6
2010	11,166	173,695	1.555				11,166				2	3	5
TOTAL	54,027	1,934,307	3.580				54,027			2	9	18	29

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				90,008	6,516				120,356	14,869	21,378	
2007			141,211	38,124	161,693			397,469	75,243	227,752	24,415	
2008				20,515	13,908				12,918	13,589	40,951	
2009			200,642	23,093	8,873			53,016	25,000	11,964	17,109	
2010				45,929	2,784				85,052	16,949	22,981	
TOTAL			341,853	217,669	193,774			450,485	318,569	285,123	126,834	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				156,164	14,732				522,707	61,157	25,525	
2007		3,690	124,511	82,782	232,898		25,461	805,627	313,739	668,711	35,133	
2008		1,549	12,812	36,797	23,432		2,166	15,338	55,618	46,623	62,532	
2009		39,675	514,608	55,187	19,814		13,388	396,317	101,782	42,213	23,114	
2010		12,640	120,150	50,471	9,599		17,421	347,096	199,540	59,054	31,024	
TOTAL		57,554	772,081	381,401	300,475		58,436	1,564,378	1,193,386	877,758	177,328	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,452,449	2,753,020	177,328	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-303,893	-459,640	1,332	
TOTAL LOSSES	2,148,556	2,293,380	178,660	
EXPECTED LOSSES	1,571,105	1,345,272	121,561	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.977	4.245	.331	8.553
INDICATED (POST-TEST)	2.820	3.010	.235	6.065
PRES. ON RATE LEVEL	3.314	2.839	.257	6.410
DERIVED BY FORMULA	3.304	2.849	.256	6.409
UNDERLYING PRES. RATE	2.908	2.490	.225	5.623
PROPOSED	3.304	2.849	.256	6.409
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.62
MAN. RATES	5.92	5.88	7.17	+ 8.62
+PROPOSED				
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,938	31,085	.789									3	3
2007	4,392												
2008	3,730	91,851	2.462								1		1
2009	3,769	1,299	.034									1	1
2010	3,309												
TOTAL	19,138	124,235	.649								1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,562					17,379	3,144
2008				29,589					44,344		17,918
2009					302					864	133
TOTAL				29,589	10,864				44,344	18,243	21,195

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					23,880					71,479	3,754
2008		2,101	14,450	47,523	1,480		7,177	42,831	166,548	6,711	27,361
2009		13	210	178	413		17	612	762	2,400	180
TOTAL		2,114	14,660	47,701	25,773		7,194	43,443	167,310	80,590	31,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	67,411	321,374	31,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,493	-62,642	123	
TOTAL LOSSES	10,918	258,732	31,418	
EXPECTED LOSSES	286,304	177,409	12,057	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.057	1.352	.164	1.573
INDICATED (POST-TEST)	.040	.959	.116	1.115
PRES. ON RATE LEVEL	1.705	1.057	.072	2.834
DERIVED BY FORMULA	1.688	1.054	.073	2.815
UNDERLYING PRES. RATE	1.496	.927	.063	2.486
PROPOSED	1.688	1.054	.073	2.815
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.78
MAN. RATES	2.67	2.63	3.17	+ 3.78
				PRESENT
				1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,728	6,890	.252									2	2
2007	2,854	128,381	4.498									5	5
2008	2,599	41,971	1.614									8	8
2009	3,160	51,788	1.638								1	2	3
2010	2,324	11,259	.484										
TOTAL	13,665	240,289	1.758								1	17	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,936					3,169	1,785
2007					68,890					58,783	708
2008					19,503					19,910	2,558
2009				21,989	3,417				15,277	7,006	4,099
2010											11,259
TOTAL				21,989	93,746				15,277	88,868	20,409

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,377					13,034	2,131
2007			2,173	8,305	128,698			1,428	12,738	222,154	1,019
2008		127	3,917	5,394	31,418		123	4,187	10,399	65,434	3,906
2009		2,515	31,568	31,463	6,639		1,597	43,172	50,841	23,097	5,538
2010											15,200
TOTAL		2,642	37,658	45,162	171,132		1,720	48,787	73,978	323,719	27,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,807	613,991	27,794	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,074	-58,006	151	
TOTAL LOSSES	52,733	555,985	27,945	
EXPECTED LOSSES	190,217	164,937	14,622	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.386	4.069	.205	4.660
INDICATED (POST-TEST)	.274	2.885	.145	3.304
PRES. ON RATE LEVEL	1.587	1.376	.122	3.085
DERIVED BY FORMULA	1.574	1.406	.122	3.102
UNDERLYING PRES. RATE	1.392	1.207	.107	2.706
PROPOSED	1.574	1.406	.122	3.102
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.17
MAN. RATES	3.06	2.95	3.45	+ 4.17
				PRESENT
				1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,384	353,326	4.785								4	6	10
2007	8,139	65,569	.805								1	1	2
2008	8,359	650,894	7.786							3	3	3	9
2009	8,479	205,127	2.419								2	4	6
2010	9,498	102,692	1.081								1	5	6
TOTAL	41,859	1,377,608	3.291							3	11	19	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				84,828	10,475				165,393	58,889	33,741
2007				17,952	760				10,089	9,966	26,802
2008			232,772	106,183	2,436			128,399	114,045	4,406	62,653
2009				75,222	14,796				83,428	18,024	13,657
2010				26,446	15,051				20,507	21,461	19,227
TOTAL			232,772	310,631	43,518			128,399	393,462	112,746	156,080

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				147,177	23,684				718,302	242,211	40,287
2007			2,747	31,502	1,812			3,150	37,063	38,327	38,568
2008		37,558	516,026	181,770	12,393		59,681	784,693	460,875	36,176	95,671
2009		8,735	110,144	109,462	26,962		8,354	221,482	259,820	69,896	18,451
2010		10,234	98,351	42,730	19,921		5,991	118,061	72,165	46,944	25,956
TOTAL		56,527	727,268	512,641	84,772		74,026	1,127,386	1,548,225	433,554	218,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,985,207	2,579,192	218,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,363	-389,722	1,368	
TOTAL LOSSES	1,857,844	2,189,470	220,301	
EXPECTED LOSSES	656,350	1,145,680	118,461	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.438	5.231	.526	10.195
INDICATED (POST-TEST)	3.147	3.709	.373	7.229
PRES. ON RATE LEVEL	1.788	3.119	.323	5.230
DERIVED BY FORMULA	1.815	3.149	.326	5.290
UNDERLYING PRES. RATE	1.568	2.737	.283	4.588
PROPOSED	1.815	3.149	.326	5.290
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.11
MAN. RATES	4.37	4.59	5.85	+ 7.11
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,100												
2007	1,697	5,245	.309									1	1
2008	1,364	741,653	54.373							1			1
2009	1,330	55,272	4.155								1	1	2
2010	1,160	7,889	.680									1	1
TOTAL	7,651	810,059	10.588							1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					648					4,597	
2008			310,813					430,840			
2009				20,137	321				22,111	12,703	
2010					1,511					6,378	
TOTAL			310,813	20,137	2,480			430,840	22,111	23,678	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			20	78	1,210			113	995	17,372	
2008		12,905	199,535	4,540	1,356		44,548	728,429	32,717	4,803	
2009		2,192	26,968	27,157	2,229		2,360	64,323	75,844	40,555	
2010		331	3,276	1,533	1,616		666	12,623	8,832	12,003	
TOTAL		15,428	229,799	33,308	6,411		47,574	805,488	118,388	74,733	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,098,289	232,840		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,244	-75,788	230	
TOTAL LOSSES	1,059,045	157,052	230	
EXPECTED LOSSES	190,356	208,872	24,406	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.842	2.053	.003	15.898
INDICATED (POST-TEST)	9.814	1.456	.002	11.272
PRES. ON RATE LEVEL	2.836	3.112	.364	6.312
DERIVED BY FORMULA	2.906	3.079	.357	6.342
UNDERLYING PRES. RATE	2.488	2.730	.319	5.537
PROPOSED	2.906	3.079	.357	6.342
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.53
MAN. RATES	5.70	5.71	7.06	+ 8.53
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	277	479	.172										
2007	277												
2008	347	43,040	12.403								1	1	2
2009	243	2,501	1.029										
2010	231	1,934	.837										
TOTAL	1,375	47,954	3.488								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											479
2008				17,124	6,537				10,104	9,275	
2009											2,501
2010											1,934
TOTAL				17,124	6,537				10,104	9,275	4,914

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											572
2008		1,260	9,672	29,311	11,388		1,693	11,720	42,795	32,006	
2009											3,379
2010											2,611
TOTAL		1,260	9,672	29,311	11,388		1,693	11,720	42,795	32,006	6,562

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,345	115,500	6,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,313	-8,080	38	
TOTAL LOSSES	20,032	107,420	6,600	
EXPECTED LOSSES	21,547	23,346	3,739	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.457	7.812	.480	9.749
INDICATED (POST-TEST)	1.033	5.539	.340	6.912
PRES. ON RATE LEVEL	1.786	1.936	.310	4.032
DERIVED BY FORMULA	1.786	1.972	.310	4.068
UNDERLYING PRES. RATE	1.567	1.698	.272	3.537
PROPOSED	1.786	1.972	.310	4.068
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.47
MAN. RATES	3.70	3.71	4.51	+ 5.47
				PRESENT
				1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007	5												
2008	38												
2009	5,638												
2010	619	42,331	6,838									2	2
TOTAL	6,300	42,331	.672									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,858					33,123	350
TOTAL					8,858					33,123	350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		1,950	19,215	8,995	9,482		3,422	65,539	45,847	62,339	473
TOTAL		1,950	19,215	8,995	9,482		3,422	65,539	45,847	62,339	473

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,126	126,663	473	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,608	-22,727	130	
TOTAL LOSSES	45,518	103,936	603	
EXPECTED LOSSES	197,000	66,277	9,954	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.723	1.650	.010	2.383
INDICATED (POST-TEST)	.513	1.170	.007	1.690
PRES. ON RATE LEVEL	3.565	1.199	.180	4.944
DERIVED BY FORMULA	3.534	1.199	.178	4.911
UNDERLYING PRES. RATE	3.127	1.052	.158	4.337
PROPOSED	3.534	1.199	.178	4.911
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.60
MAN. RATES	4.28	4.48	5.53	+ 6.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	197	3,291	1.670								1	1	
2007	19												
2008													
2009													
2010													
TOTAL	216	3,291	1.524								1	1	

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,309					5,697	
TOTAL					4,309					5,697	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		10,006		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,153	-1,127		
TOTAL LOSSES		8,879		
EXPECTED LOSSES	3,942	2,536	112	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.111	.000	4.111
INDICATED (POST-TEST)	.000	2.915	.000	2.915
PRES. ON RATE LEVEL	2.081	1.338	.059	3.478
DERIVED BY FORMULA	2.081	1.338	.059	3.478
UNDERLYING PRES. RATE	1.825	1.174	.052	3.051
PROPOSED	2.081	1.338	.059	3.478

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.675
IND. RATES				4.68	MINIMUM PREMIUM	1460
MAN. RATES	3.35	3.25	3.89	+ 4.68	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,673	12,358	.738									2	2
2007	5,702												
2008	20												
2009	16												
2010	304												
TOTAL	7,715	12,358	.160									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					1,637					10,721		
TOTAL					1,637					10,721		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					3,701					44,095		
TOTAL					3,701					44,095		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		47,796		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,209	-37,932	51	
TOTAL LOSSES		9,864	51	
EXPECTED LOSSES	111,174	88,414	9,181	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.128	.001	.129
INDICATED (POST-TEST)	.000	.091	.001	.092
PRES. ON RATE LEVEL	1.643	1.306	.136	3.085
DERIVED BY FORMULA	1.627	1.282	.133	3.042
UNDERLYING PRES. RATE	1.441	1.146	.119	2.706
PROPOSED	1.627	1.282	.133	3.042
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.09
MAN. RATES	3.06	2.95	3.45	+ 4.09

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	132												
2007	138												
2008	144												
2009	168												
2010	167												
TOTAL	749												

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.	-1,720	-4,117	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	8,778	12,088	2,045	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.336	1.840	.311	3.487
DERIVED BY FORMULA	1.336	1.840	.311	3.487
UNDERLYING PRES. RATE	1.172	1.614	.273	3.059
PROPOSED	1.336	1.840	.311	3.487
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.69
MAN. RATES	3.34	3.28	3.90	+ 4.69
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	192												
2007	57												
2008	59												
2009	72												
2010	75	7,086	9,448									1	1
TOTAL	455	7,086	1,557									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					132					6,954	
TOTAL					132					6,954	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		27	283	132	140		720	13,759	9,626	13,090	
TOTAL		27	283	132	140		720	13,759	9,626	13,090	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,789	22,988		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,028	-2,183	11	
TOTAL LOSSES	12,761	20,805	11	
EXPECTED LOSSES	8,814	5,888	1,038	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.805	4.573	.002	7.380
INDICATED (POST-TEST)	1.989	3.242	.001	5.232
PRES. ON RATE LEVEL	2.208	1.475	.260	3.943
DERIVED BY FORMULA	2.208	1.475	.260	3.943
UNDERLYING PRES. RATE	1.937	1.294	.228	3.459
PROPOSED	2.208	1.475	.260	3.943
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.30
MAN. RATES	3.76	3.67	4.41	+ 5.30
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,646	322,360	4.850								6		6
2007	6,783	44,980	.663									5	5
2008	6,055	271,343	4.481							1	2	3	6
2009	5,730	2,822	.049										
2010	7,427	62,754	.844								1		1
TOTAL	32,641	704,259	2.158							1	9	8	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				128,901					189,905		3,554
2007					13,846					29,088	2,046
2008			68,905	33,316	4,218			56,146	65,924	32,308	10,526
2009											2,822
2010				35,000					2,500		25,254
TOTAL			68,905	197,217	18,064			56,146	258,329	61,396	44,202

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				223,644					824,757		4,243
2007			437	1,669	25,867			707	6,301	109,930	2,944
2008		11,275	154,378	57,796	9,398		28,860	365,043	277,709	118,114	16,073
2009											3,813
2010		9,163	86,959	36,305	5,043		464	9,215	5,177	796	34,093
TOTAL		20,438	241,774	319,414	40,308		29,324	374,965	1,113,944	228,840	61,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	666,501	1,702,506	61,166	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,205	-133,821	553	
TOTAL LOSSES	550,296	1,568,685	61,719	
EXPECTED LOSSES	597,656	388,102	48,636	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.686	4.806	.189	6.681
INDICATED (POST-TEST)	1.195	3.407	.134	4.736
PRES. ON RATE LEVEL	2.087	1.356	.170	3.613
DERIVED BY FORMULA	2.069	1.438	.169	3.676
UNDERLYING PRES. RATE	1.831	1.189	.149	3.169
PROPOSED	2.069	1.438	.169	3.676
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.94
MAN. RATES	4.02	3.56	4.04	+ 4.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	36,109	345,470	.956							3	11	14	
2007	37,932	618,462	1.630					1	3	7	11		
2008	35,630	314,130	.881					1	1	7	9		
2009	31,001	417,040	1.345					1	2	4	7		
2010	33,944	388,426	1.144						3	6	9		
TOTAL	174,616	2,083,528	1.193					3	12	35	50		

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006				95,289	35,279				57,593	90,086	67,223
2007			100,168	63,683	34,022			237,722	61,605	35,267	85,995
2008			96,450	31,315	23,197			35,049	25,807	71,325	30,987
2009			149,826	3,564	5,018			156,032	21,915	15,452	65,233
2010				146,326	18,894				135,381	64,139	23,686
TOTAL			346,444	340,177	116,410			428,803	302,301	276,269	273,124

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006				165,327	79,765				250,126	370,524	80,264
2007		4,673	156,128	116,930	65,069		27,185	851,135	237,240	138,376	123,747
2008		14,803	212,088	61,084	40,243		15,835	223,824	142,475	239,553	47,317
2009		20,041	260,646	17,783	10,156		24,823	743,155	115,474	54,470	88,129
2010		42,460	404,518	170,981	41,309		31,569	626,023	369,072	163,963	31,976
TOTAL		81,977	1,033,380	532,105	236,542		99,412	2,444,137	1,114,387	966,886	371,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,658,906	2,849,920	371,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,038,232	-913,012	3,766	
TOTAL LOSSES	2,620,674	1,936,908	375,199	
EXPECTED LOSSES	5,282,134	2,619,240	356,216	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.501	1.109	.215	2.825
INDICATED (POST-TEST)	1.064	.786	.152	2.002
PRES. ON RATE LEVEL	3.449	1.709	.233	5.391
DERIVED BY FORMULA	3.330	1.589	.222	5.141
UNDERLYING PRES. RATE	3.025	1.500	.204	4.729
PROPOSED	3.330	1.589	.222	5.141
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.91
MAN. RATES	5.25	5.11	6.03	+ 6.91
				PRESENT
				1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,791	4,141	.042									1	1
2007	9,630	9,014	.093									1	1
2008	4,074	5,223	.128									2	2
2009	2,597	18,417	.709									2	2
2010	3,335	4,387	.131										
TOTAL	29,427	41,182	.140									6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					1,633					943	1,565	
2007					360					452	8,202	
2008					837					1,232	3,154	
2009					4,039					14,063	315	
2010											4,387	
TOTAL					6,869					16,690	17,623	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					3,692					3,879	1,869	
2007			11	44	673			13	98	1,710	11,803	
2008		6	170	231	1,346		8	253	643	4,043	4,816	
2009		161	2,793	2,379	5,532		263	9,965	12,392	39,085	426	
2010											5,922	
TOTAL		167	2,974	2,654	11,243		271	10,231	13,133	48,717	24,836	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,643	75,747	24,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-175,069	-85,298	311	
TOTAL LOSSES			25,147	
EXPECTED LOSSES	871,922	221,585	39,727	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.085	.085
INDICATED (POST-TEST)	.000	.000	.060	.060
PRES. ON RATE LEVEL	3.378	.858	.154	4.390
DERIVED BY FORMULA	3.310	.824	.150	4.284
UNDERLYING PRES. RATE	2.963	.753	.135	3.851
PROPOSED	3.310	.824	.150	4.284
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.76
MAN. RATES	4.38	4.26	4.91	+ 5.76
IND. RATE				
				5.759
MINIMUM PREMIUM				1730
PRESENT				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	41,152	404,445	.982						2	2	3	7	
2007	42,783	30,802	.071							1	2	3	
2008	40,224	179,155	.445						1	1	1	3	
2009	74,339	296,706	.399						1	1	3	5	
2010	32,960	120,672	.366								3	3	
TOTAL	231,458	1,031,780	.446						4	5	12	21	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			230,433	43,486	951			83,054	18,468	4,716	23,337
2007				15,453	901					1,459	12,989
2008			73,479	31,264	4,709			34,782	13,220	9,644	12,057
2009			149,485	16,737	3,766			71,929	13,195	12,622	28,972
2010					18,643					95,558	6,471
TOTAL			453,397	106,940	28,970			189,765	44,883	123,999	83,826

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			483,448	75,449	2,150			423,243	80,206	19,397	27,865
2007			2,373	27,147	2,020			33	318	5,514	18,691
2008		11,720	162,581	54,846	10,145		13,354	197,276	62,886	34,901	18,411
2009		29,396	380,801	38,810	10,829		16,104	483,314	74,313	42,321	39,141
2010		4,115	40,441	18,939	19,958		9,879	189,070	132,281	179,862	8,736
TOTAL		45,231	1,069,644	215,191	45,102		39,337	1,292,936	350,004	281,995	112,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,447,148	892,292	112,844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,157,475	-691,853	2,503	
TOTAL LOSSES	1,289,673	200,439	115,347	
EXPECTED LOSSES	5,638,318	1,960,448	243,031	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.557	.087	.050	.694
INDICATED (POST-TEST)	.395	.062	.035	.492
PRES. ON RATE LEVEL	2.776	.966	.120	3.862
DERIVED BY FORMULA	2.633	.821	.106	3.560
UNDERLYING PRES. RATE	2.436	.847	.105	3.388
PROPOSED	2.633	.821	.106	3.560
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.79
MAN. RATES	4.02	3.82	4.32	+ 4.79
				PRESENT
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,737	9,465	.345										
2007	2,504	17,646	.704										
2008	2,168	10,830	.499									1	1
2009	1,164	175,288	15.059							1			1
2010	1,946	157,980	8.118									3	3
TOTAL	10,519	371,209	3.529							1		4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											9,465
2007											17,646
2008					1,144					3,571	6,115
2009			103,730					67,490			4,068
2010					52,964					98,545	6,471
TOTAL			103,730		54,108			67,490		102,116	43,765

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											11,301
2007											25,393
2008		8	230	317	1,842		23	751	1,862	11,735	9,338
2009		19,035	247,019	9,835	2,898		13,709	414,123	23,095	3,863	5,496
2010		11,674	114,882	53,805	56,694		10,189	194,987	136,415	185,480	8,736
TOTAL		30,717	362,131	63,957	61,434		23,921	609,861	161,372	201,078	60,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,026,630	487,841	60,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,777	-37,938	249	
TOTAL LOSSES	983,853	449,903	60,513	
EXPECTED LOSSES	215,430	106,558	25,351	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.353	4.277	.575	14.205
INDICATED (POST-TEST)	6.631	3.032	.408	10.071
PRES. ON RATE LEVEL	2.334	1.155	.275	3.764
DERIVED BY FORMULA	2.377	1.193	.278	3.848
UNDERLYING PRES. RATE	2.048	1.013	.241	3.302
PROPOSED	2.377	1.193	.278	3.848
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.17
MAN. RATES	3.93	3.65	4.21	+ 5.17
				PRESENT
				1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	21,272	285,128	1.340						2				2
2007	23,099	83,668	.362								3	2	5
2008	13,449	54,809	.407									2	2
2009	12,971	22,756	.175									1	1
2010	12,351	13,497	.109										
TOTAL	83,142	459,858	.553						2		3	5	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			160,805					114,143			10,180
2007				36,969	2,611				22,224	4,830	17,034
2008					4,206					41,342	9,261
2009					5,452					1,464	15,840
2010											13,497
TOTAL			160,805	36,969	12,269			114,143	22,224	47,636	65,812

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			337,369					581,673			12,155
2007			5,690	65,004	5,683			6,522	77,926	19,705	24,512
2008		27	842	1,164	6,775		236	8,702	21,605	135,884	14,142
2009		220	3,767	3,211	7,465		29	1,034	1,290	4,069	21,400
2010											18,221
TOTAL		247	347,668	69,379	19,923		265	597,931	100,821	159,658	90,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	946,111	349,781	90,430	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-314,043	-199,215	1,521	
TOTAL LOSSES	632,068	150,566	91,951	
EXPECTED LOSSES	1,588,844	542,085	164,622	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.760	.181	.111	1.052
INDICATED (POST-TEST)	.539	.128	.079	.746
PRES. ON RATE LEVEL	2.179	.743	.226	3.148
DERIVED BY FORMULA	2.130	.694	.214	3.038
UNDERLYING PRES. RATE	1.911	.652	.198	2.761
PROPOSED	2.130	.694	.214	3.038

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.084
IND. RATES				4.08	MINIMUM PREMIUM	1310
MAN. RATES	3.06	2.97	3.52	+ 4.08	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	113												
2007	4,811	5,674	.117										
2008	5,070	23,396	.461								1		1
2009	4,152	2,547	.061										
2010	4,306	38,279	.888									1	1
TOTAL	18,452	69,896	.379								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,674
2008				13,421					2,316		7,659
2009											2,547
2010					3,600					33,440	1,239
TOTAL				13,421	3,600				2,316	33,440	17,119

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											8,165
2008		953	6,552	21,555	673		374	2,237	8,697	350	11,695
2009											3,441
2010		793	7,810	3,657	3,851		3,458	66,162	46,292	62,940	1,673
TOTAL		1,746	14,362	25,212	4,524		3,832	68,399	54,989	63,290	24,974

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	88,339	148,015	24,974	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,029	-71,491	385	
TOTAL LOSSES	1,310	76,524	25,359	
EXPECTED LOSSES	512,412	221,424	31,736	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.007	.415	.137	.559
INDICATED (POST-TEST)	.005	.294	.097	.396
PRES. ON RATE LEVEL	3.166	1.368	.196	4.730
DERIVED BY FORMULA	3.134	1.336	.193	4.663
UNDERLYING PRES. RATE	2.777	1.200	.172	4.149
PROPOSED	3.134	1.336	.193	4.663
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.27
MAN. RATES	5.06	4.66	5.29	+ 6.27
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.268
				1860
				1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	208												
2007	129												
2008	70												
2009	75	2,506	3.341										
2010	84												
TOTAL	566	2,506	.443										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											3,386
TOTAL											3,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,695	-1,907	15	
TOTAL LOSSES			3,401	
EXPECTED LOSSES	12,611	5,061	1,687	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.601	.601
INDICATED (POST-TEST)	.000	.000	.426	.426
PRES. ON RATE LEVEL	2.540	1.019	.340	3.899
DERIVED BY FORMULA	2.540	1.019	.340	3.899
UNDERLYING PRES. RATE	2.228	.894	.298	3.420
PROPOSED	2.540	1.019	.340	3.899
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.24
MAN. RATES	3.98	3.80	4.36	+ 5.24
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.241
				1600
				1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	75												
2007													
2008	100												
2009	1,952	138,545	7.097								2		2
2010	2,289	57,299	2.503								1	1	2
TOTAL	4,416	195,844	4.435								3	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				60,393					73,969		4,183
2010				26,213	5,600				14,000	7,054	4,432
TOTAL				86,606	5,600				87,969	7,054	8,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		6,541	80,226	80,882	5,375		7,114	185,054	216,290	17,569	5,651
2010		8,100	77,274	32,881	9,771		3,310	65,571	38,754	17,753	5,983
TOTAL		14,641	157,500	113,763	15,146		10,424	250,625	255,044	35,322	11,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	433,190	419,275	11,634	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,866	-15,802	175	
TOTAL LOSSES	419,324	403,473	11,809	
EXPECTED LOSSES	76,353	54,935	8,655	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.496	9.137	.267	18.900
INDICATED (POST-TEST)	6.733	6.478	.189	13.400
PRES. ON RATE LEVEL	1.971	1.418	.224	3.613
DERIVED BY FORMULA	1.971	1.469	.224	3.664
UNDERLYING PRES. RATE	1.729	1.244	.196	3.169
PROPOSED	1.971	1.469	.224	3.664
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.93
MAN. RATES	4.02	3.56	4.04	+ 4.93
				PRESENT
				1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	383	154,291	40.284							1			1
2007	458	842	.183										
2008	609												
2009	653												
2010	428	225	.052										
TOTAL	2,531	155,358	6.138							1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			94,881					59,047			363
2007											842
2010											225
TOTAL			94,881					59,047			1,430

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			199,060					300,904			433
2007											1,212
2010											304
TOTAL			199,060					300,904			1,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	499,964		1,949	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,889	-13,269	65	
TOTAL LOSSES	485,075		2,014	
EXPECTED LOSSES	74,639	38,927	6,125	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.165	.000	.080	19.245
INDICATED (POST-TEST)	13.588	.000	.057	13.645
PRES. ON RATE LEVEL	3.362	1.753	.276	5.391
DERIVED BY FORMULA	3.362	1.735	.274	5.371
UNDERLYING PRES. RATE	2.949	1.538	.242	4.729
PROPOSED	3.375	1.741	.275	5.391
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.25
MAN. RATES	5.25	5.11	6.03	+ 7.25
IND. RATE				
				7.247
MINIMUM PREMIUM				2000
PRESENT				1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,168	2,613	.082										
2007	3,734	8,893	.238									1	1
2008	3,418	4,130	.120										
2009	3,365												
2010	3,751	485	.012										
TOTAL	17,436	16,121	.092									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											2,613
2007					651					2,186	6,056
2008											4,130
2010											485
TOTAL					651					2,186	13,284

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,120
2007			20	78	1,216			54	474	8,260	8,715
2008											6,307
2010											655
TOTAL			20	78	1,216			54	474	8,260	18,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	74	10,028	18,797	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,934	-60,473	237	
TOTAL LOSSES			19,034	
EXPECTED LOSSES	284,556	175,754	21,098	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.109	.109
INDICATED (POST-TEST)	.000	.000	.077	.077
PRES. ON RATE LEVEL	1.861	1.149	.138	3.148
DERIVED BY FORMULA	1.842	1.115	.136	3.093
UNDERLYING PRES. RATE	1.632	1.008	.121	2.761
PROPOSED	1.842	1.115	.136	3.093
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.16
MAN. RATES	2.95	2.89	3.52	+ 4.16
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.158
				1330
				1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,992	249,141	8.326						1			1	
2007	2,309	2,551	.110							1		1	
2008	3,436	13,331	.387										
2009	2,931	37,143	1.267							3		3	
2010	2,533	21,045	.830							2		2	
TOTAL	14,201	323,211	2.276						1	6		7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			63,972					179,909			5,260
2007					242					899	1,410
2008											13,331
2009					3,735					18,096	15,312
2010					3,662					8,979	8,404
TOTAL			63,972		7,639			179,909		27,974	43,717

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			120,197					821,076			6,280
2007			7	29	451			21	196	3,397	2,029
2008											20,356
2009		151	2,577	2,202	5,116		336	12,827	15,940	50,284	20,687
2010		805	7,939	3,720	3,919		934	17,769	12,430	16,898	11,345
TOTAL		956	130,720	5,951	9,486		1,270	851,693	28,566	70,579	60,697

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	984,639	114,582	60,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94,410	-127,998	504	
TOTAL LOSSES	890,229		61,201	
EXPECTED LOSSES	459,685	372,776	48,568	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.269	.000	.431	6.700
INDICATED (POST-TEST)	4.445	.000	.306	4.751
PRES. ON RATE LEVEL	3.690	2.993	.390	7.073
DERIVED BY FORMULA	3.698	2.933	.387	7.018
UNDERLYING PRES. RATE	3.237	2.625	.342	6.204
PROPOSED	3.698	2.933	.387	7.018
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.43
MAN. RATES	6.17	6.27	7.91	+ 9.43
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,843	54,326	.692									6	6
2007	7,908	249,935	3.160							1		3	4
2008	7,042	45,781	.650								1		1
2009	6,148	22,404	.364									3	3
2010	4,633	1,577	.034										
TOTAL	33,574	374,023	1.114							1	1	12	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					12,466					38,089	3,771
2007			144,808		11,770			62,962		27,732	2,663
2008				3,145					40,378		2,258
2009					4,371					8,898	9,135
2010											1,577
TOTAL			144,808	3,145	28,607			62,962	40,378	74,719	19,404

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					28,186					156,660	4,503
2007		8,747	272,510	4,035	22,216		9,319	286,154	11,658	105,171	3,832
2008		224	1,535	5,051	158		6,529	39,006	151,650	6,113	3,448
2009		181	3,019	2,574	5,988		162	6,305	7,839	24,723	12,341
2010											2,129
TOTAL		9,152	277,064	11,660	56,548		16,010	331,465	171,147	292,667	26,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	633,691	532,022	26,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-126,622	-139,466	328	
TOTAL LOSSES	507,069	392,556	26,581	
EXPECTED LOSSES	626,826	388,115	35,589	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.510	1.169	.079	2.758
INDICATED (POST-TEST)	1.071	.829	.056	1.956
PRES. ON RATE LEVEL	2.128	1.318	.121	3.567
DERIVED BY FORMULA	2.107	1.298	.118	3.523
UNDERLYING PRES. RATE	1.867	1.156	.106	3.129
PROPOSED	2.107	1.298	.118	3.523
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.74
MAN. RATES	3.34	3.32	3.99	+ 4.74
				PRESENT
				1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	201	23,964	11.922								1		1
2007	137	123	.089										
2008	217	2,214	1.020										
2009	196												
2010	158	2,785	1.762										
TOTAL	909	29,086	3.200								1		1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				13,585					9,639		740	
2007											123	
2008											2,214	
2010											2,785	
TOTAL				13,585					9,639		5,862	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				23,570					41,862		884	
2007											177	
2008											3,381	
2010											3,760	
TOTAL				23,570					41,862		8,202	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		65,432	8,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,296	-3,947	12	
TOTAL LOSSES		61,485	8,214	
EXPECTED LOSSES	15,816	11,463	1,100	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.764	.904	7.668
INDICATED (POST-TEST)	.000	4.796	.641	5.437
PRES. ON RATE LEVEL	1.984	1.437	.138	3.559
DERIVED BY FORMULA	1.984	1.437	.138	3.559
UNDERLYING PRES. RATE	1.740	1.261	.121	3.122
PROPOSED	1.984	1.437	.138	3.559

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.784
IND. RATES				4.78	MINIMUM PREMIUM	1485
MAN. RATES	3.09	3.30	3.98	+ 4.78	PRESENT	1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	196	164	.083										
2007	264												
2008	678												
2009	61												
2010	839	6,107	.727									1	1
TOTAL	2,038	6,271	.308									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											164
2010					88					3,436	2,583
TOTAL					88					3,436	2,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											196
2010		18	189	87	97		357	6,805	4,754	6,465	3,487
TOTAL		18	189	87	97		357	6,805	4,754	6,465	3,683

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,369	11,403	3,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,846	-5,713	47	
TOTAL LOSSES	1,523	5,690	3,730	
EXPECTED LOSSES	33,586	19,565	3,118	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.075	.279	.183	.537
INDICATED (POST-TEST)	.053	.198	.130	.381
PRES. ON RATE LEVEL	1.879	1.094	.175	3.148
DERIVED BY FORMULA	1.879	1.085	.175	3.139
UNDERLYING PRES. RATE	1.648	.960	.153	2.761
PROPOSED	1.879	1.085	.175	3.139
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.22
MAN. RATES	2.95	2.89	3.52	+ 4.22
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	218												
2007	52												
2008													
2009													
2010	12												
TOTAL	282												

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.	-2,509	-3,910	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	9,503	9,004	514	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	3.842	3.640	.207	7.689
DERIVED BY FORMULA	3.842	3.640	.207	7.689
UNDERLYING PRES. RATE	3.370	3.193	.182	6.745
PROPOSED	3.842	3.640	.207	7.689

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.337
IND. RATES				10.34	MINIMUM PREMIUM	2000
MAN. RATES	7.37	7.20	8.60	+ 10.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,511	278,585	2.929							4	11	15	
2007	8,284	432,836	5.224					1	2	6	9		
2008	7,581	182,310	2.404						3	1	4		
2009	7,239	20,840	.287							3	3		
2010	7,291	248,758	3.411						2	4	6		
TOTAL	39,906	1,163,329	2.915					1	11	25	37		

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				37,835	41,036				129,102	59,706	10,906
2007			73,739	52,336	8,036			75,444	111,785	91,871	19,625
2008				60,238	18,745				58,934	35,000	9,393
2009					4,290					3,028	13,522
2010				60,055	9,560				131,894	37,466	9,783
TOTAL			73,739	210,464	81,667			75,444	431,715	227,071	63,229

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				65,643	92,783				560,690	245,572	13,022
2007		4,453	146,771	93,877	16,267		11,171	376,524	413,397	354,950	28,240
2008		4,407	33,177	101,935	33,211		9,739	64,296	239,632	123,968	14,343
2009		175	2,967	2,527	5,877		59	2,143	2,670	8,410	18,268
2010		17,828	169,937	71,995	18,881		28,174	560,376	324,922	112,639	13,207
TOTAL		26,863	352,852	335,977	167,019		49,143	1,003,339	1,541,311	845,539	87,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,432,197	2,889,846	87,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-338,582	-514,592	1,472	
TOTAL LOSSES	1,093,615	2,375,254	88,552	
EXPECTED LOSSES	1,677,648	1,456,170	143,263	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.740	5.952	.222	8.914
INDICATED (POST-TEST)	1.943	4.220	.157	6.320
PRES. ON RATE LEVEL	4.793	4.160	.409	9.362
DERIVED BY FORMULA	4.736	4.163	.396	9.295
UNDERLYING PRES. RATE	4.204	3.649	.359	8.212
PROPOSED	4.736	4.163	.396	9.295

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.496
IND. RATES				12.50	MINIMUM PREMIUM	2000
MAN. RATES	8.67	8.64	10.47	+ 12.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,466	125,265	1.323						1	1	4	6	
2007	10,021	253,388	2.528							1	6	7	
2008	8,864	462,876	5.221						1	1	3	5	
2009	4,952	10,675	.215								2	2	
2010	4,331	48,562	1.121								4	4	
TOTAL	37,634	900,766	2.393						2	3	19	24	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			82,348	244	10,900			7,897	6,063	8,579	9,234
2007				55,755	53,309				12,594	122,495	9,235
2008			164,646	17,537	29,371			169,376	6,139	30,389	45,418
2009					2,684					4,852	3,139
2010					10,730					34,478	3,354
TOTAL			246,994	73,536	106,994			177,273	24,796	200,793	70,380

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			172,766	423	24,645			40,243	26,332	35,285	11,025
2007			10,137	103,986	100,804			6,606	70,113	463,761	13,289
2008		17,635	264,864	41,987	49,901		42,655	690,733	69,407	105,282	69,353
2009		111	1,858	1,583	3,677		92	3,443	4,274	13,480	4,241
2010		2,360	23,269	10,901	11,484		3,559	68,222	47,725	64,895	4,528
TOTAL		20,106	472,894	158,880	190,511		46,306	809,247	217,851	682,703	102,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,348,553	1,249,945	102,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-207,447	-286,825	452	
TOTAL LOSSES	1,141,106	963,120	102,888	
EXPECTED LOSSES	1,032,300	787,680	54,193	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.032	2.559	.273	5.864
INDICATED (POST-TEST)	2.150	1.814	.194	4.158
PRES. ON RATE LEVEL	3.127	2.386	.164	5.677
DERIVED BY FORMULA	3.107	2.357	.166	5.630
UNDERLYING PRES. RATE	2.743	2.093	.144	4.980
PROPOSED	3.107	2.357	.166	5.630
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.57
MAN. RATES	5.08	5.19	6.35	+ 7.57
				PRESENT
				1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,500	814,846	12.536						2	4	3	9	
2007	4,522	50,615	1.119								2	2	
2008	2,442	2,187	.089										
2009													
2010													
TOTAL	13,464	867,648	6.444						2	4	5	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			264,484	160,070	4,506			191,880	84,158	19,107	90,641
2007					16,377					13,101	21,137
2008											2,187
TOTAL			264,484	160,070	20,883			191,880	84,158	32,208	113,965

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			554,888	277,722	10,188			977,820	365,498	78,587	108,225
2007			516	1,974	30,595			318	2,838	49,512	30,416
2008											3,340
TOTAL			555,404	279,696	40,783			978,138	368,336	128,099	141,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,533,542	816,914	141,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,721	-158,868	354	
TOTAL LOSSES	1,474,821	658,046	142,335	
EXPECTED LOSSES	264,433	387,359	81,053	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.954	4.887	1.057	16.898
INDICATED (POST-TEST)	7.766	3.465	.749	11.980
PRES. ON RATE LEVEL	2.239	3.280	.686	6.205
DERIVED BY FORMULA	2.294	3.284	.687	6.265
UNDERLYING PRES. RATE	1.964	2.877	.602	5.443
PROPOSED	2.294	3.284	.687	6.265

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				8.42	MINIMUM PREMIUM	2000
MAN. RATES	6.93	6.17	6.94	+ 8.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,163	18,717	1.609								1		1
2007	956	197,819	20.692							1		1	2
2008	232												
2009	167												
2010	226												
TOTAL	2,744	216,536	7.891							1	1	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,024					2,447		1,246
2007			115,571		1,546			75,256		279	5,167
TOTAL			115,571	15,024	1,546			75,256	2,447	279	6,413

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				26,067					10,627		1,488
2007		6,982	217,243	2,273	3,067		11,143	341,231	6,813	1,493	7,435
TOTAL		6,982	217,243	28,340	3,067		11,143	341,231	17,440	1,493	8,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	576,599	50,340	8,923	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,486	-17,329	28	
TOTAL LOSSES	567,113	33,011	8,951	
EXPECTED LOSSES	45,359	42,944	4,033	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.667	1.203	.326	22.196
INDICATED (POST-TEST)	14.653	.853	.231	15.737
PRES. ON RATE LEVEL	1.884	1.784	.168	3.836
DERIVED BY FORMULA	1.884	1.775	.169	3.828
UNDERLYING PRES. RATE	1.653	1.565	.147	3.365
PROPOSED	1.888	1.779	.169	3.836
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.16
MAN. RATES	3.34	3.40	4.29	+ 5.16
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	472	16,255	3.443				472						
2007	503	63,358	12.596				503				1		1
2008	495	202,911	40.992				495					1	1
2009	401						401						
2010	361						361						
TOTAL	2,232	282,524	12.658				2,232				1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											16,255
2007				18,153					45,205		
2008					90,749					111,951	211
TOTAL				18,153	90,749				45,205	111,951	16,466

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											19,408
2007			2,753	31,763	395			13,028	156,386	2,956	
2008		590	18,228	25,108	146,205		648	23,564	58,523	367,962	322
TOTAL		590	20,981	56,871	146,600		648	36,592	214,909	370,918	19,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,811	789,298	19,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,509	-18,004	87	
TOTAL LOSSES	52,302	771,294	19,817	
EXPECTED LOSSES	32,722	51,091	8,794	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.343	34.556	.888	37.787
INDICATED (POST-TEST)	1.661	24.500	.630	26.791
PRES. ON RATE LEVEL	1.671	2.610	.449	4.730
DERIVED BY FORMULA	1.671	2.829	.451	4.951
UNDERLYING PRES. RATE	1.466	2.289	.394	4.149
PROPOSED	1.671	2.829	.451	4.951
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.66
MAN. RATES	4.32	4.32	5.29	+ 6.66
IND. RATE				
MINIMUM PREMIUM				1955
PRESENT				1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	69												
2007	72												
2008	78												
2009	453												
2010	645												
TOTAL	1,317												

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.	-8,196	-9,184	66	
TOTAL LOSSES			66	
EXPECTED LOSSES	45,820	31,055	3,490	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.966	2.688	.302	6.956
DERIVED BY FORMULA	3.966	2.688	.299	6.953
UNDERLYING PRES. RATE	3.479	2.358	.265	6.102
PROPOSED	3.966	2.688	.299	6.953
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.35
MAN. RATES	6.74	6.56	7.78	+ 9.35
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007													
2008	199												
2009	186												
2010	145												
TOTAL	530												

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.	-1,861	-2,198	19	
TOTAL LOSSES			19	
EXPECTED LOSSES	9,343	7,648	1,341	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.010	1.645	.288	3.943
DERIVED BY FORMULA	2.010	1.645	.288	3.943
UNDERLYING PRES. RATE	1.763	1.443	.253	3.459
PROPOSED	2.010	1.645	.288	3.943

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.300
IND. RATES				5.30	MINIMUM PREMIUM	1615
MAN. RATES	3.71	3.69	4.41	+ 5.30	PRESENT	1375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	25,037	592,390	2.366							1	4	4	9
2007	28,712	1,361,908	4.743							5	7	7	19
2008	25,388	2,087,818	8.223							6	5	1	12
2009	17,157	360,229	2.099							2	2		4
2010													
TOTAL	96,294	4,402,345	4.572							14	18	12	44

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			174,815	132,153	12,388			108,925	71,955	76,037	16,117
2007			541,779	105,160	6,787			517,591	130,546	22,211	37,834
2008			1,234,780	132,114	86			621,457	76,199	1,069	22,113
2009			157,675	11,576				159,869	26,144		4,965
TOTAL			2,109,049	381,003	19,261			1,407,842	304,844	99,317	81,029

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			366,762	229,285	28,009			555,082	312,500	312,740	19,244
2007		32,584	1,029,898	194,563	15,809		75,891	2,362,080	502,421	95,455	54,443
2008		119,076	1,760,477	250,810	18,282		168,832	2,632,662	401,660	31,926	33,766
2009		30,184	390,856	30,461	5,437		34,984	1,046,351	131,155	15,358	6,708
TOTAL		181,844	3,547,993	705,119	67,537		279,707	6,596,175	1,347,736	455,479	114,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,605,719	2,575,871	114,161	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-847,302	-566,963	795	
TOTAL LOSSES	9,758,417	2,008,908	114,956	
EXPECTED LOSSES	4,053,014	1,491,594	134,812	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.134	2.086	.119	12.339
INDICATED (POST-TEST)	7.185	1.479	.084	8.748
PRES. ON RATE LEVEL	4.798	1.766	.160	6.724
DERIVED BY FORMULA	4.893	1.740	.153	6.786
UNDERLYING PRES. RATE	4.209	1.549	.140	5.898
PROPOSED	4.893	1.740	.153	6.786
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.12
MAN. RATES	5.99	6.05	7.52	+ 9.12
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,371	45,378	.712							1			1
2007	6,296	162,274	2.577						1				1
2008	5,826	66,499	1.141									2	2
2009	6,202	12,384	.199									1	1
2010	13,815	81,636	.590									2	2
TOTAL	38,510	368,171	.956						1	1		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				19,188					17,006		9,184
2007			80,580					68,152			13,542
2008					6,396					48,482	11,621
2009					3,321					5,243	3,820
2010					7,744					35,565	38,327
TOTAL			80,580	19,188	17,461			68,152	17,006	89,290	76,494

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				33,291					73,857		10,966
2007		4,868	151,436	1,456	125		10,090	309,014	6,115	395	19,487
2008		41	1,285	1,771	10,302		275	10,200	25,340	159,348	17,745
2009		135	2,294	1,956	4,548		97	3,718	4,618	14,569	5,161
2010		1,706	16,801	7,866	8,291		3,676	70,381	49,231	66,940	51,741
TOTAL		6,750	171,816	46,340	23,266		14,138	393,313	159,161	241,252	105,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	586,017	470,019	105,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-141,064	-286,770	1,270	
TOTAL LOSSES	444,953	183,249	106,370	
EXPECTED LOSSES	765,578	886,115	88,189	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.155	.476	.276	1.907
INDICATED (POST-TEST)	.819	.337	.196	1.352
PRES. ON RATE LEVEL	2.267	2.623	.261	5.151
DERIVED BY FORMULA	2.238	2.509	.258	5.005
UNDERLYING PRES. RATE	1.988	2.301	.229	4.518
PROPOSED	2.238	2.509	.258	5.005

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.728
IND. RATES				6.73	MINIMUM PREMIUM	1975
MAN. RATES	4.96	4.82	5.76	+ 6.73	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,435	1,435,497	19.307						1	1	5	3	10
2007	8,091	53,925	.666									6	6
2008	7,328	714,177	9.745							2			4
2009	7,823	141,589	1.809								3		3
2010	7,542	189,764	2.516								2	3	5
TOTAL	38,219	2,534,952	6.633						1	3	12	12	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		359,022	122,115	90,698	5,595		619,710	151,106	67,164	6,923	13,164
2007					7,340					18,161	28,424
2008			264,267	24,154				395,406	23,154		7,196
2009				92,749					42,990		5,850
2010				57,489	7,619				112,329	8,371	3,956
TOTAL		359,022	386,382	265,090	20,554		619,710	546,512	245,637	33,455	58,590

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		231,920	256,197	157,362	12,650		982,980	770,036	291,693	28,474	15,718
2007			231	885	13,713			440	3,937	68,635	40,902
2008		22,869	338,857	46,236	3,435		74,169	1,173,920	138,681	11,097	10,988
2009		10,032	123,203	124,220	8,251		4,130	107,539	125,715	10,208	7,903
2010		16,731	159,350	67,369	16,438		21,568	430,686	244,143	51,628	5,341
TOTAL		281,552	877,838	396,072	54,487		1,082,847	2,482,621	804,169	170,042	80,852

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,724,858	1,424,770	80,852	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-511,863	-497,851	1,196	
TOTAL LOSSES	4,212,995	926,919	82,048	
EXPECTED LOSSES	2,606,536	1,431,684	110,452	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.023	2.425	.215	13.663
INDICATED (POST-TEST)	7.815	1.719	.152	9.686
PRES. ON RATE LEVEL	7.775	4.270	.330	12.375
DERIVED BY FORMULA	7.776	4.142	.321	12.239
UNDERLYING PRES. RATE	6.820	3.746	.289	10.855
PROPOSED	7.776	4.142	.321	12.239
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				16.45
MAN. RATES	11.49	11.45	13.84	+ 16.45
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	15,201	889,278	5.850							1	6	11	18
2007	15,798	273,494	1.731							1	3	5	9
2008	13,230	391,323	2.957							2	1	2	5
2009	11,347	498,948	4.397							2		1	3
2010	10,214	486,224	4.760								1	3	4
TOTAL	65,790	2,539,267	3.860							6	11	22	39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			207,784	133,576	19,033			269,123	203,502	44,751	11,509
2007			122,389	84,420	5,666			23,469	10,947	21,134	5,469
2008			243,252	14,071	2,784			30,848	71,810	3,976	24,582
2009			252,989		2,355			237,419		1,675	4,510
2010				56,497	122,212				115,284	145,340	46,891
TOTAL			826,414	288,564	152,050			560,859	401,543	216,876	92,961

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			293,027	231,755	43,034			921,873	883,809	184,060	13,742
2007		7,393	242,986	150,610	12,615		3,473	110,079	44,553	80,722	7,870
2008		32,363	491,999	34,397	8,482		21,531	232,035	279,051	25,007	37,537
2009		44,821	582,033	24,502	10,042		44,813	1,353,974	76,916	17,270	6,093
2010		41,734	405,456	182,753	138,958		36,261	712,597	439,870	310,380	63,303
TOTAL		126,311	2,015,501	624,017	213,131		106,078	3,330,558	1,724,199	617,439	128,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,578,448	3,178,786	128,545	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-669,982	-561,682	1,581	
TOTAL LOSSES	4,908,466	2,617,104	130,126	
EXPECTED LOSSES	3,358,580	1,569,092	165,133	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.461	3.978	.198	11.637
INDICATED (POST-TEST)	5.290	2.820	.140	8.250
PRES. ON RATE LEVEL	5.820	2.719	.286	8.825
DERIVED BY FORMULA	5.804	2.726	.276	8.806
UNDERLYING PRES. RATE	5.105	2.385	.251	7.741
PROPOSED	5.804	2.726	.276	8.806
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				11.84
MAN. RATES	8.29	8.17	9.87	+ 11.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,285	48,616	3.783								1	1	2
2007	2,083	6,519	.312									1	1
2008	1,873	14,497	.773								2	1	3
2009	2,049	54,338	2.651								1		1
2010	1,664	4,780,741	287.304						1		1		2
TOTAL	8,954	4,904,711	54.777						1		5	3	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				32,221	3,520				6,542	6,158	175	
2007					962					370	5,187	
2008				7,212	5,000				2,285			
2009				22,553					24,093		7,692	
2010		298,909		51,729			4,361,616		64,246		4,241	
TOTAL		298,909		113,715	9,482		4,361,616		97,166	6,528	17,295	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				55,903	7,959				28,412	25,328	209	
2007			30	117	1,798			8	81	1,397	7,464	
2008		544	4,525	12,966	8,417		374	2,207	8,581	347		
2009		2,439	29,957	30,204	2,009		2,317	60,277	70,450	5,722	10,392	
2010	3,474	47,724	136,314	53,880	7,519	50,954	632,184	533,018	146,434	22,724	5,725	
TOTAL	3,474	50,707	170,826	153,070	27,702	50,954	634,875	595,510	253,958	55,518	23,790	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,506,346	490,248	23,790	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,248	-34,491	216	
TOTAL LOSSES	1,461,098	455,757	24,006	
EXPECTED LOSSES	237,459	100,015	19,968	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.318	5.090	.268	21.676
INDICATED (POST-TEST)	11.569	3.609	.190	15.368
PRES. ON RATE LEVEL	3.023	1.274	.254	4.551
DERIVED BY FORMULA	3.108	1.321	.253	4.682
UNDERLYING PRES. RATE	2.652	1.117	.223	3.992
PROPOSED	3.108	1.321	.253	4.682
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.29
MAN. RATES	4.43	4.28	5.09	+ 6.29
IND. RATE				
MINIMUM PREMIUM				1865
PRESENT				1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,396	29,565	1.233									1	1
2007	1,992	18,055	.906									3	3
2008	2,000	80,142	4.007								1	1	2
2009	1,714												
2010	1,643												
TOTAL	9,745	127,762	1.311								1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					7,893					7,900	13,772
2007					3,379					13,428	1,248
2008				25,112	1,583				47,919	5,528	
TOTAL				25,112	12,855				47,919	26,856	15,020

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					17,846					32,493	16,444
2007			105	407	6,312			322	2,909	50,746	1,796
2008		1,795	12,578	40,769	3,810		7,780	47,446	182,859	25,421	
TOTAL		1,795	12,683	41,176	27,968		7,780	47,768	185,768	108,660	18,240

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,026	363,572	18,240	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,874	-69,506	130	
TOTAL LOSSES		294,066	18,370	
EXPECTED LOSSES	366,996	196,167	13,156	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.018	.189	3.207
INDICATED (POST-TEST)	.000	2.140	.134	2.274
PRES. ON RATE LEVEL	4.293	2.295	.154	6.742
DERIVED BY FORMULA	4.250	2.292	.154	6.696
UNDERLYING PRES. RATE	3.766	2.013	.135	5.914
PROPOSED	4.250	2.292	.154	6.696
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.00
MAN. RATES	7.96	7.22	7.54	+ 9.00
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	537												
2007	596												
2008	579												
2009	355	42,871	12.076									1	1
2010	211												
TOTAL	2,278	42,871	1.882									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,566					39,305	
TOTAL					3,566					39,305	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		145	2,466	2,101	4,886		718	27,847	34,628	109,223	
TOTAL		145	2,466	2,101	4,886		718	27,847	34,628	109,223	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,176	150,838		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,143	-12,111	32	
TOTAL LOSSES	20,033	138,727	32	
EXPECTED LOSSES	55,037	33,305	4,031	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.879	6.090	.001	6.970
INDICATED (POST-TEST)	.623	4.318	.001	4.942
PRES. ON RATE LEVEL	2.754	1.667	.202	4.623
DERIVED BY FORMULA	2.754	1.694	.200	4.648
UNDERLYING PRES. RATE	2.416	1.462	.177	4.055
PROPOSED	2.754	1.694	.200	4.648
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.25
MAN. RATES	4.53	4.39	5.17	+ 6.25
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007													
2008	35												
2009	18												
2010	329												
TOTAL	382												

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.	-475	-643	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	3,354	2,739	470	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.001	.818	.140	1.959
DERIVED BY FORMULA	1.001	.818	.140	1.959
UNDERLYING PRES. RATE	.878	.717	.123	1.718
PROPOSED	1.001	.818	.140	1.959
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.63
MAN. RATES	1.82	1.81	2.19	+ 2.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,008	121,812	2.432								1	2	3
2007	5,177	55,507	1.072								1	2	3
2008	4,290	7,799	.181										
2009	3,394	128,750	3.793							1	1		2
2010	3,262	33,981	1.041									1	1
TOTAL	21,131	347,849	1.646							1	3	5	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,138	22,191				29,957	47,891	12,635
2007				3,514	930				4,347	37,406	9,310
2008											7,799
2009			67,386	10,736				9,894	27,056		13,678
2010					3,840					27,058	3,083
TOTAL			67,386	23,388	26,961			9,894	61,360	112,355	46,505

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,854	50,174				130,103	196,976	15,086
2007			562	6,263	1,814			2,162	23,143	141,652	13,397
2008											11,909
2009		13,530	174,723	20,770	2,838		4,611	128,389	82,507	6,991	18,479
2010		847	8,332	3,899	4,108		2,800	53,539	37,457	50,925	4,162
TOTAL		14,377	183,617	46,786	58,934		7,411	184,090	273,210	396,544	63,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	389,495	775,474	63,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,770	-151,726	616	
TOTAL LOSSES	269,725	623,748	63,649	
EXPECTED LOSSES	600,966	422,832	65,084	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.276	2.952	.301	4.529
INDICATED (POST-TEST)	.905	2.093	.213	3.211
PRES. ON RATE LEVEL	3.242	2.281	.351	5.874
DERIVED BY FORMULA	3.219	2.275	.347	5.841
UNDERLYING PRES. RATE	2.844	2.001	.308	5.153
PROPOSED	3.219	2.275	.347	5.841
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.85
MAN. RATES	7.66	6.29	6.57	+ 7.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

[illegible][illegible]

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											986
2007											577
2008		120	3,680	5,068	29,519		23	863	2,137	13,426	3,110
2010											539
TOTAL		120	3,680	5,068	29,519		23	863	2,137	13,426	5,212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,686	50,150	5,212	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,012	-36,187	209	
TOTAL LOSSES		13,963	5,421	
EXPECTED LOSSES	132,016	105,221	18,249	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.121	.047	.168
INDICATED (POST-TEST)	.000	.086	.033	.119
PRES. ON RATE LEVEL	1.303	1.039	.180	2.522
DERIVED BY FORMULA	1.290	1.020	.177	2.487
UNDERLYING PRES. RATE	1.143	.911	.158	2.212
PROPOSED	1.290	1.020	.177	2.487

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.343
IND. RATES				3.34	MINIMUM PREMIUM	1125
MAN. RATES	2.35	2.35	2.82	+ 3.34	PRESENT	980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	193												
2007													
2008													
2009													
2010													
TOTAL	193												

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.	-1,796	-2,155	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	5,773	4,839	575	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	3.410	2.858	.339	6.607
DERIVED BY FORMULA	3.410	2.858	.339	6.607
UNDERLYING PRES. RATE	2.991	2.507	.298	5.796
PROPOSED	3.410	2.858	.339	6.607
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.88
MAN. RATES	6.00	6.03	7.39	+ 8.88
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,189	3,256	.273									1	1
2007	1,116	28,218	2.528								1	1	2
2008	1,069	6,224	.582									1	1
2009	1,456												
2010	1,234												
TOTAL	6,064	37,698	.622								1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					91					645	2,520
2007				9,688	4,931				8,013	5,586	
2008					1,496					3,593	1,135
TOTAL				9,688	6,518				8,013	9,824	3,655

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					206					2,653	3,009
2007			1,624	17,547	9,424			2,442	28,933	21,631	
2008		11	300	414	2,409		23	760	1,878	11,809	1,733
TOTAL		11	1,924	17,961	12,039		23	3,202	30,811	36,093	4,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,160	96,904	4,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,737	-26,516	119	
TOTAL LOSSES		70,388	4,861	
EXPECTED LOSSES	118,672	76,587	10,673	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.161	.080	1.241
INDICATED (POST-TEST)	.000	.823	.057	.880
PRES. ON RATE LEVEL	2.231	1.440	.200	3.871
DERIVED BY FORMULA	2.209	1.434	.199	3.842
UNDERLYING PRES. RATE	1.957	1.263	.176	3.396
PROPOSED	2.209	1.434	.199	3.842
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.17
MAN. RATES	3.94	3.75	4.33	+ 5.17
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	582	1,444	.248										
2007	873	399	.045										
2008	667	1,600	.239									1	1
2009	610	736	.120										
2010	617	1,010	.163										
TOTAL	3,349	5,189	.155									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,444
2007											399
2008					394						1,206
2009											736
2010											1,010
TOTAL					394						4,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,724
2007											574
2008		3	79	110	634						1,842
2009											994
2010											1,364
TOTAL		3	79	110	634						6,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82	744	6,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,841	-18,566	89	
TOTAL LOSSES			6,587	
EXPECTED LOSSES	88,984	52,915	8,608	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.197	.197
INDICATED (POST-TEST)	.000	.000	.140	.140
PRES. ON RATE LEVEL	3.029	1.801	.293	5.123
DERIVED BY FORMULA	3.029	1.783	.291	5.103
UNDERLYING PRES. RATE	2.657	1.580	.257	4.494
PROPOSED	3.029	1.783	.291	5.103

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.860
IND. RATES				6.86	MINIMUM PREMIUM	2000
MAN. RATES	4.89	4.79	5.73	+ 6.86	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	20,150	317,868	1.577								4	8	12
2007	26,551	2,119,178	7.981							4	5	9	18
2008	15,881	159,619	1.005								2	3	5
2009	15,980	380,141	2.378								3	8	11
2010	15,665	125,737	.802									6	6
TOTAL	94,227	3,102,543	3.293							4	14	34	52

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				99,067	10,835				64,905	51,415	91,646
2007			726,592	132,162	27,003			871,403	145,163	88,507	128,348
2008				52,400	5,915				25,891	21,243	54,170
2009				69,506	59,300				13,250	206,470	31,615
2010					9,414					83,720	32,603
TOTAL			726,592	353,135	112,467			871,403	249,209	451,355	338,382

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				171,882	24,498				281,882	211,469	109,426
2007		26,919	858,348	242,555	54,021		69,955	2,186,098	563,757	346,714	184,693
2008		3,768	26,774	85,799	12,153		4,310	29,484	108,348	73,741	82,718
2009		9,915	133,310	128,021	87,397		5,060	179,454	220,627	576,894	42,712
2010		2,064	20,415	9,564	10,074		8,648	165,650	115,900	157,582	44,014
TOTAL		42,666	1,038,847	637,821	188,143		87,973	2,560,686	1,290,514	1,366,400	463,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,730,172	3,482,878	463,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-690,455	-926,986	4,350	
TOTAL LOSSES	3,039,717	2,555,892	467,913	
EXPECTED LOSSES	3,597,587	2,566,743	442,868	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.226	2.712	.497	6.435
INDICATED (POST-TEST)	2.287	1.923	.352	4.562
PRES. ON RATE LEVEL	4.353	3.105	.536	7.994
DERIVED BY FORMULA	4.291	2.999	.519	7.809
UNDERLYING PRES. RATE	3.818	2.724	.470	7.012
PROPOSED	4.291	2.999	.519	7.809

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.498
IND. RATES				10.50	MINIMUM PREMIUM	2000
MAN. RATES	7.48	7.42	8.94	+ 10.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	16,472	445,220	2.702						1	2	1	4	
2007	17,970	730,909	4.067					1	5	1	7		
2008	17,348	451,533	2.602						5	3	8		
2009	17,041	625,300	3.669					2	1	3	6		
2010	16,459	296,789	1.803						3	2	5		
TOTAL	85,290	2,549,751	2.990						4	16	10	30	

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			120,713	39,619	729			155,296	73,094	19,515	36,254
2007			112,198	65,645	234			312,233	200,066	268	40,265
2008				108,577	4,434				257,329	51,164	30,029
2009			246,176	2,950	9,347			242,107	7,471	73,039	44,210
2010				63,402	6,425				77,632	58,690	90,640
TOTAL			479,087	280,193	21,169			709,636	615,592	202,676	241,398

TRANSLATED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			253,256	68,739	1,648			791,388	317,447	80,265	43,287
2007		4,420	147,494	116,209	1,984		30,152	981,070	710,452	15,276	57,941
2008		7,752	53,909	175,615	12,577		41,896	259,336	993,205	207,105	45,854
2009		43,574	566,797	31,613	19,601		49,176	1,493,574	165,559	218,015	59,728
2010		18,011	171,451	72,293	16,009		20,369	402,330	241,978	135,272	122,364
TOTAL		73,757	1,192,907	464,469	51,819		141,593	3,927,698	2,428,641	655,933	329,174

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			5,335,955	3,600,862	329,174		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-332,225	-541,439	4,812		
TOTAL LOSSES			5,003,730	3,059,423	333,986		
EXPECTED LOSSES			1,689,595	1,559,954	449,478		
CREDIBILITY			.03	.08	.08		
PURE PREMIUMS							
INDICATED (PRE-TEST)			5.867	3.587	.392	9.846	
INDICATED (POST-TEST)			4.160	2.543	.278	6.981	
PRES. ON RATE LEVEL			2.258	2.085	.601	4.944	
DERIVED BY FORMULA			2.315	2.122	.575	5.012	
UNDERLYING PRES. RATE			1.981	1.829	.527	4.337	
PROPOSED			2.315	2.122	.575	5.012	
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE		6.738
IND. RATES				6.74	MINIMUM PREMIUM		1975
MAN. RATES	4.53	4.51	5.53	+ 6.74	PRESENT		1655

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,245	785,116	14,968						2	1	1	4	
2007	7,158	81,119	1.133							1	1	2	
2008	4,354	92,897	2.133							1	2	3	
2009	4,326	4,806	.111										
2010	4,728	94,830	2.005								1	1	
TOTAL	25,811	1,058,768	4.102						2	3	5	10	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			448,451	35,484	170			253,747	30,070	8,307	8,887
2007				41,357	2,816				30,189	6,166	591
2008				64,524	1,455				26,112	806	
2009											4,806
2010					18,406					53,534	22,890
TOTAL			448,451	141,365	22,847			253,747	86,371	68,813	37,174

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			739,909	61,565	384			909,601	130,594	34,167	10,611
2007			6,362	72,704	6,161			8,852	105,775	25,276	850
2008		4,600	31,797	104,038	5,575		4,226	25,393	98,488	6,603	
2009											6,493
2010		4,054	39,924	18,696	19,700		5,534	105,932	74,109	100,757	30,902
TOTAL		8,654	817,992	257,003	31,820		9,760	1,049,778	408,966	166,803	48,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,886,184	864,592	48,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,952	-144,825	324	
TOTAL LOSSES	1,699,232	719,767	49,180	
EXPECTED LOSSES	984,432	404,974	31,746	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.583	2.789	.191	9.563
INDICATED (POST-TEST)	4.667	1.977	.135	6.779
PRES. ON RATE LEVEL	4.348	1.789	.140	6.277
DERIVED BY FORMULA	4.351	1.797	.140	6.288
UNDERLYING PRES. RATE	3.814	1.569	.123	5.506
PROPOSED	4.351	1.797	.140	6.288

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.453
IND. RATES				8.45	MINIMUM PREMIUM	2000
MAN. RATES	7.40	6.44	7.02	+ 8.45	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	439												
2007	370												
2008	326												
2009	407												
2010	409												
TOTAL	1,951												

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.	-6,158	-7,856	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	30,650	22,496	1,483	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.791	1.314	.087	3.192
DERIVED BY FORMULA	1.791	1.301	.086	3.178
UNDERLYING PRES. RATE	1.571	1.153	.076	2.800
PROPOSED	1.791	1.301	.086	3.178
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.27
MAN. RATES	3.00	2.97	3.57	+ 4.27
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,343	618	.046										
2007	1,712	1,009	.058									1	1
2008	1,845	7,248	.392									1	1
2009	2,037	39,952	1.961								2		2
2010	1,937	2,642	.136										
TOTAL	8,874	51,469	.580								2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											618
2007					356					653	
2008					777					1,633	4,838
2009				25,258					7,705		6,989
2010											2,642
TOTAL				25,258	1,133				7,705	2,286	15,087

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											738
2007			11	44	666			17	142	2,468	
2008		5	157	214	1,252		8	343	851	5,371	7,388
2009		2,730	33,550	33,828	2,249		741	19,274	22,531	1,833	9,442
2010											3,567
TOTAL		2,735	33,718	34,086	4,167		749	19,634	23,524	9,672	21,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,836	71,449	21,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,072	-20,020	99	
TOTAL LOSSES	42,764	51,429	21,234	
EXPECTED LOSSES	72,856	59,190	8,520	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.482	.580	.239	1.301
INDICATED (POST-TEST)	.342	.411	.169	.922
PRES. ON RATE LEVEL	.936	.760	.110	1.806
DERIVED BY FORMULA	.930	.753	.111	1.794
UNDERLYING PRES. RATE	.821	.667	.096	1.584
PROPOSED	.930	.753	.111	1.794
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.41
MAN. RATES	1.71	1.68	2.02	+ 2.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	15,801	477,779	3.023						2	1	4	7	
2007	16,586	94,953	.572							2	2	4	
2008	16,574	256,927	1.550						1		7	8	
2009	13,773	329,229	2.390						1	2	2	5	
2010	15,350	156,815	1.021							1	5	6	
TOTAL	78,084	1,315,703	1.685						4	6	20	30	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			209,742	16,400	11,730			96,875	83,507	32,942	26,583
2007				28,341	3,321				17,979	13,512	31,800
2008			154,907		7,566			48,324		33,623	12,507
2009			119,144	10,306	13,173			144,910	3,146	21,971	16,579
2010				10,000	26,421				43,257	48,156	28,981
TOTAL			483,793	65,047	62,211			290,109	147,889	150,204	116,450

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			440,039	28,454	26,522			493,675	362,671	135,491	31,740
2007			4,404	49,990	6,821			5,513	65,126	52,239	45,760
2008		20,010	310,098	9,116	14,286		15,698	260,603	28,956	112,178	19,098
2009		17,515	228,739	29,765	21,378		22,071	668,870	64,539	67,824	22,398
2010		8,445	82,153	37,209	29,722		12,946	254,754	156,221	104,447	39,124
TOTAL		45,970	1,065,433	154,534	98,729		50,715	1,683,415	677,513	472,179	158,120

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,845,533	1,402,955	158,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-399,042	-384,252	1,718	
TOTAL LOSSES	2,446,491	1,018,703	159,838	
EXPECTED LOSSES	2,030,966	1,108,012	161,634	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.133	1.305	.205	4.643
INDICATED (POST-TEST)	2.221	.925	.145	3.291
PRES. ON RATE LEVEL	2.965	1.618	.236	4.819
DERIVED BY FORMULA	2.943	1.563	.229	4.735
UNDERLYING PRES. RATE	2.601	1.419	.207	4.227
PROPOSED	2.943	1.563	.229	4.735
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.37
MAN. RATES	4.58	4.49	5.39	+ 6.37
				PRESENT
				1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	163												
2007	172												
2008	156												
2009													
2010													
TOTAL	491												

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.	-1,154	-2,738	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	5,607	7,094	1,045	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.302	1.647	.243	3.192
DERIVED BY FORMULA	1.302	1.647	.243	3.192
UNDERLYING PRES. RATE	1.142	1.445	.213	2.800
PROPOSED	1.302	1.647	.243	3.192
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.29
MAN. RATES	2.81	2.87	3.57	+ 4.29
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	981	2,170	.221										
2007	1,044	843	.080										
2008	1,032												
2009	847												
2010	1,149												
TOTAL	5,053	3,013	.060										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												2,170
2007												843
TOTAL												3,013

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												2,591
2007												1,213
TOTAL												3,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,948	-20,286	121	
TOTAL LOSSES			3,925	
EXPECTED LOSSES	118,594	59,271	10,763	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.078	.078
INDICATED (POST-TEST)	.000	.000	.055	.055
PRES. ON RATE LEVEL	2.676	1.337	.243	4.256
DERIVED BY FORMULA	2.676	1.324	.241	4.241
UNDERLYING PRES. RATE	2.347	1.173	.213	3.733
PROPOSED	2.676	1.324	.241	4.241
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.70
MAN. RATES	4.08	3.99	4.76	+ 5.70
				PRESENT
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	27												
2007													
2008													
2009													
2010													
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.	-199	-152		
TOTAL LOSSES				
EXPECTED LOSSES	639	342	63	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.700	1.442	.266	4.408
DERIVED BY FORMULA	2.700	1.442	.266	4.408
UNDERLYING PRES. RATE	2.368	1.266	.233	3.867
PROPOSED	2.700	1.442	.266	4.408

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.926
IND. RATES				5.93	MINIMUM PREMIUM	1775
MAN. RATES	3.82	3.92	4.93	+ 5.93	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,212	38,018	1.718									1	1
2007	1,845	5,264	.285										
2008	1,540	4,899	.318										
2009	1,898	14,167	.746									1	1
2010	3,236	274,203	8.473							1	1		2
TOTAL	10,731	336,551	3.136							1	1	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					547					5,483	31,988
2007											5,264
2008											4,899
2009					4,238					9,357	572
2010			109,095	38,042				41,550	76,391		9,125
TOTAL			109,095	38,042	4,785			41,550	76,391	14,840	51,848

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,237					22,552	38,194
2007											7,575
2008											7,481
2009		173	2,928	2,495	5,803		174	6,629	8,245	26,002	773
2010		43,483	360,655	57,640	11,205		26,188	512,356	189,577	29,033	12,319
TOTAL		43,656	363,583	60,135	18,245		26,362	518,985	197,822	77,587	66,342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	952,586	353,789	66,342	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,133	-17,962	165	
TOTAL LOSSES	936,453	335,827	66,507	
EXPECTED LOSSES	83,808	53,440	12,556	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.727	3.130	.620	12.477
INDICATED (POST-TEST)	6.187	2.219	.440	8.846
PRES. ON RATE LEVEL	.890	.568	.133	1.591
DERIVED BY FORMULA	.943	.601	.139	1.683
UNDERLYING PRES. RATE	.781	.498	.117	1.396
PROPOSED	.943	.601	.139	1.683
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.26
MAN. RATES	1.69	1.55	1.78	+ 2.26
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.262
				855
				720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,099	70,069	.770							2	1	3	
2007	6,945	1,661	.023								1	1	
2008	6,076	5,954	.097								1	1	
2009	5,197	185,510	3.569						1			1	
2010	3,639	2,051	.056								1	1	
TOTAL	30,956	265,245	.857						1	2	4	7	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				33,251	545				28,477	2,200	5,596	
2007					338					1,011	312	
2008					2,211					3,464	279	
2009			130,631					40,000			14,879	
2010					964					255	832	
TOTAL			130,631	33,251	4,058			40,000	28,477	6,930	21,898	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				57,691	1,232				123,676	9,049	6,682	
2007			11	40	631			25	220	3,823	449	
2008		14	444	613	3,563		23	726	1,810	11,385	426	
2009		23,972	311,074	12,388	3,651		8,125	245,437	13,682	2,289	20,102	
2010		210	2,093	977	1,033		27	501	354	477	1,123	
TOTAL		24,196	313,622	71,709	10,110		8,175	246,689	139,742	27,023	28,782	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	592,682	248,584	28,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,260	-89,008	416	
TOTAL LOSSES	519,422	159,576	29,198	
EXPECTED LOSSES	347,945	242,076	48,600	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.678	.515	.094	2.287
INDICATED (POST-TEST)	1.190	.365	.067	1.622
PRES. ON RATE LEVEL	1.281	.892	.179	2.352
DERIVED BY FORMULA	1.279	.871	.175	2.325
UNDERLYING PRES. RATE	1.124	.782	.157	2.063
PROPOSED	1.279	.871	.175	2.325
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.13
MAN. RATES	2.61	2.60	2.63	+ 3.13
PRESENT				
				935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,566	28,686	.436										
2007	7,456	18,827	.252									3	3
2008	10,271	22,904	.222									2	2
2009	5,976	38,578	.645								1		1
2010	6,519	9,677	.148									1	1
TOTAL	36,788	118,672	.323								1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											28,686
2007					2,193					11,358	5,276
2008					3,659					10,386	8,859
2009				16,671					13,465		8,442
2010					1,554					6,992	1,131
TOTAL				16,671	7,406				13,465	28,736	52,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											34,251
2007			69	264	4,096			276	2,462	42,926	7,592
2008		22	737	1,012	5,895		61	2,181	5,426	34,138	13,528
2009		1,804	22,142	22,326	1,483		1,294	33,686	39,372	3,197	11,405
2010		343	3,371	1,578	1,664		726	13,835	9,681	13,159	1,527
TOTAL		2,169	26,319	25,180	13,138		2,081	49,978	56,941	93,420	68,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	80,547	188,679	68,303	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,405	-119,531	560	
TOTAL LOSSES		69,148	68,863	
EXPECTED LOSSES	525,701	350,957	55,183	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.188	.187	.375
INDICATED (POST-TEST)	.000	.133	.133	.266
PRES. ON RATE LEVEL	1.629	1.088	.171	2.888
DERIVED BY FORMULA	1.596	1.040	.169	2.805
UNDERLYING PRES. RATE	1.429	.954	.150	2.533
PROPOSED	1.596	1.040	.169	2.805
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.77
MAN. RATES	2.67	2.65	3.23	+ 3.77
				PRESENT
				1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	14,716	296,391	2.014						1	1	1	3	
2007	13,894	37,198	.267							1	1	1	
2008	11,443	279,420	2.441						2		1	3	
2009	14,032	112,402	.801							1	3	4	
2010	18,517	11,628	.062										
TOTAL	72,602	737,039	1.015						3	2	6	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			173,795	58,286	3,525			28,900	27,380	1,399	3,106
2007					6,243					24,849	6,106
2008			169,749		4,236			50,345		46,236	8,854
2009				20,262	18,549				23,500	24,087	26,004
2010											11,628
TOTAL			343,544	78,548	32,553			79,245	50,880	96,571	55,698

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			364,622	101,126	7,970			147,274	118,911	5,754	3,709
2007			197	753	11,662			603	5,384	93,912	8,787
2008		21,899	338,997	8,865	9,124		16,413	273,859	36,032	153,701	13,520
2009		2,943	39,731	38,064	27,209		2,702	75,878	89,926	72,515	35,131
2010											15,698
TOTAL		24,842	743,547	148,808	55,965		19,115	497,614	250,253	325,882	76,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,285,118	780,908	76,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-356,160	-209,217	1,363	
TOTAL LOSSES	928,958	571,691	78,208	
EXPECTED LOSSES	1,833,201	611,308	112,534	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.280	.787	.108	2.175
INDICATED (POST-TEST)	.908	.558	.077	1.543
PRES. ON RATE LEVEL	2.878	.960	.177	4.015
DERIVED BY FORMULA	2.819	.932	.169	3.920
UNDERLYING PRES. RATE	2.525	.842	.155	3.522
PROPOSED	2.819	.932	.169	3.920
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.27
MAN. RATES	3.84	3.76	4.49	+ 5.27
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,523	445	.029										
2007	1,750	6,044	.345									2	2
2008	2,147	375	.017										
2009	917	6,759	.737										
2010	747	388	.051										
TOTAL	7,084	14,011	.198									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											445
2007					3,307					2,737	
2008											375
2009											6,759
2010											388
TOTAL					3,307					2,737	7,967

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											531
2007			103	398	6,179			67	593	10,345	
2008											573
2009											9,131
2010											524
TOTAL			103	398	6,179			67	593	10,345	10,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	170	17,515	10,759	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,465	-13,091	48	
TOTAL LOSSES		4,424	10,807	
EXPECTED LOSSES	67,157	36,909	5,949	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.062	.153	.215
INDICATED (POST-TEST)	.000	.044	.108	.152
PRES. ON RATE LEVEL	1.080	.594	.096	1.770
DERIVED BY FORMULA	1.069	.583	.096	1.748
UNDERLYING PRES. RATE	.948	.521	.084	1.553
PROPOSED	1.069	.583	.096	1.748

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.350
IND. RATES				2.35	MINIMUM PREMIUM	880
MAN. RATES	1.68	1.65	1.98	+ 2.35	PRESENT	770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	456	295	.064										
2007	551												
2008	428												
2009	417												
2010	576												
TOTAL	2,428	295	.012										

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											352
TOTAL											352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,101	-9,794	42	
TOTAL LOSSES			394	
EXPECTED LOSSES	37,415	28,432	3,667	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	1.757	1.335	.172	3.264
DERIVED BY FORMULA	1.757	1.322	.170	3.249
UNDERLYING PRES. RATE	1.541	1.171	.151	2.863
PROPOSED	1.757	1.322	.170	3.249
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.37
MAN. RATES	3.16	3.08	3.65	+ 4.37
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	444												
2007	696												
2008	1,238	16,645	1.344									1	1
2009	1,237	593	.047										
2010	414												
TOTAL	4,029	17,238	.428									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		38	1,159	1,596	9,282		61	2,292	5,689	35,773	
2009											801
TOTAL		38	1,159	1,596	9,282		61	2,292	5,689	35,773	801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,550	52,340	801	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,571	-10,299	45	
TOTAL LOSSES		42,041	846	
EXPECTED LOSSES	27,397	30,338	4,835	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.043	.021	1.064
INDICATED (POST-TEST)	.000	.739	.015	.754
PRES. ON RATE LEVEL	.775	.858	.137	1.770
DERIVED BY FORMULA	.775	.857	.136	1.768
UNDERLYING PRES. RATE	.680	.753	.120	1.553
PROPOSED	.775	.857	.136	1.768
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.38
MAN. RATES	1.58	1.59	1.98	+ 2.38
IND. RATE				
				2.376
MINIMUM PREMIUM				885
PRESENT				770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	235												
2007	274												
2008	285												
2009	109												
2010	361	1,648	.456									1	1
TOTAL	1,264	1,648	.130									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					664					984	
TOTAL					664					984	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		146	1,443	676	711		104	1,950	1,363	1,853	
TOTAL		146	1,443	676	711		104	1,950	1,363	1,853	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,643	4,603		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,332	-2,115	13	
TOTAL LOSSES	1,311	2,488	13	
EXPECTED LOSSES	12,627	6,358	1,139	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.104	.197	.001	.302
INDICATED (POST-TEST)	.074	.140	.001	.215
PRES. ON RATE LEVEL	1.139	.573	.103	1.815
DERIVED BY FORMULA	1.139	.573	.102	1.814
UNDERLYING PRES. RATE	.999	.503	.090	1.592
PROPOSED	1.139	.573	.102	1.814
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.44
MAN. RATES	1.83	1.73	2.03	+ 2.44
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.438
				900
				785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	38,228	424,658	1.110						1	3	2	6	
2007	98,814	94,971	.096							3	2	5	
2008	56,465	55,015	.097							1		1	
2009	2,552												
2010	3,053												
TOTAL	199,112	574,644	.289						1	7	4	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			76,175	115,574	2,563			78,009	130,097	16,186	6,054
2007				30,267	6,695				23,260	20,199	14,550
2008				23,940					31,013		62
TOTAL			76,175	169,781	9,258			78,009	184,370	36,385	20,666

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			159,815	200,520	5,794			397,534	565,012	66,573	7,228
2007			4,802	53,766	13,168			7,193	84,844	77,856	20,937
2008		1,702	11,689	38,449	1,199		5,011	29,952	116,474	4,695	95
TOTAL		1,702	176,306	292,735	20,161		5,011	434,679	766,330	149,124	28,260

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	617,698	1,228,350	28,260	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-317,447	-280,574	728	
TOTAL LOSSES	300,251	947,776	28,988	
EXPECTED LOSSES	1,821,875	726,758	137,388	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.151	.476	.015	.642
INDICATED (POST-TEST)	.107	.337	.011	.455
PRES. ON RATE LEVEL	1.043	.416	.079	1.538
DERIVED BY FORMULA	.987	.405	.069	1.461
UNDERLYING PRES. RATE	.915	.365	.069	1.349
PROPOSED	.987	.405	.069	1.461

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.964
IND. RATES				1.96	MINIMUM PREMIUM	780
MAN. RATES	1.51	1.45	1.72	+ 1.96	PRESENT	705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,756	624	.002										
2007	24,505	2,838	.011										
2008	21,400	27,323	.127								1		1
2009	21,295	12,352	.058								1		1
2010	21,111	25,756	.122									2	2
TOTAL	112,067	68,893	.061								2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											624
2007											2,838
2008				3,408					17,087		6,828
2009				1,220					4,618		6,514
2010					1,198					5,176	19,382
TOTAL				4,628	1,198				21,705	5,176	36,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											745
2007											4,084
2008		243	1,664	5,473	169		2,761	16,511	64,176	2,587	10,426
2009		133	1,623	1,635	110		445	11,558	13,506	1,098	8,800
2010		261	2,602	1,215	1,281		532	10,238	7,167	9,741	26,166
TOTAL		637	5,889	8,323	1,560		3,738	38,307	84,849	13,426	50,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,571	108,158	50,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,925	-117,643	1,047	
TOTAL LOSSES			51,268	
EXPECTED LOSSES	672,402	335,080	99,740	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.046	.046
INDICATED (POST-TEST)	.000	.000	.033	.033
PRES. ON RATE LEVEL	.684	.341	.101	1.126
DERIVED BY FORMULA	.657	.307	.094	1.058
UNDERLYING PRES. RATE	.600	.299	.089	.988
PROPOSED	.657	.307	.094	1.058
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.42
MAN. RATES	1.16	1.10	1.26	+ 1.42
IND. RATE				
				1.422
MINIMUM PREMIUM				645
PRESENT				590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,603	111,031	3.081							1			1
2007	3,484	40,464	1.161								1	1	2
2008	3,269	824	.025									1	1
2009	3,159	341	.010										
2010	2,916	127,594	4.375						1			3	4
TOTAL	16,431	280,254	1.706						1	1	1	5	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			77,678					33,058			295
2007				2,125	638				37,305	396	
2008					138					313	373
2009											341
2010		4,658			5,590		75,478			41,683	185
TOTAL		4,658	77,678	2,125	6,366		75,478	33,058	37,305	42,392	1,194

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			162,968					168,464			352
2007			343	3,796	1,238			10,761	129,142	3,934	
2008			26	39	223			64	160	1,026	570
2009											461
2010	1,192	12,965	14,796	5,757	6,008	19,418	240,720	195,344	62,818	79,294	250
TOTAL	1,192	12,965	178,133	9,592	7,469	19,418	240,720	374,633	192,120	84,254	1,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	827,061	293,435	1,633	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,381	-49,906	148	
TOTAL LOSSES	788,680	243,529	1,781	
EXPECTED LOSSES	191,750	141,799	14,460	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.800	1.482	.011	6.293
INDICATED (POST-TEST)	3.403	1.051	.008	4.462
PRES. ON RATE LEVEL	1.331	.984	.100	2.415
DERIVED BY FORMULA	1.352	.986	.097	2.435
UNDERLYING PRES. RATE	1.167	.863	.088	2.118
PROPOSED	1.352	.986	.097	2.435
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.27
MAN. RATES	2.08	2.17	2.70	+ 3.27
				PRESENT
				950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	16												
2007													
2008													
2009	75												
2010	6												
TOTAL	97												

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.	-630	-555	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	2,593	1,531	236	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	3.047	1.799	.277	5.123
DERIVED BY FORMULA	3.047	1.799	.277	5.123
UNDERLYING PRES. RATE	2.673	1.578	.243	4.494
PROPOSED	3.047	1.799	.277	5.123
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.89
MAN. RATES	4.89	4.79	5.73	+ 6.89
				PRESENT
				1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,169	61,773	1.949								1	2	3
2007	457	2,057	.450									1	1
2008	700	565	.080										
2009	705	9,571	1.357									1	1
2010	1,012	6,484	.640									1	1
TOTAL	6,043	80,450	1.331								1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,120	16,022				7,112	29,519	
2007					214					1,843	
2008											565
2009					5,000					4,184	387
2010					213					1,296	4,975
TOTAL				9,120	21,449				7,112	36,842	5,927

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,823	36,226				30,887	121,412	
2007			7	26	399			46	400	6,964	
2008											863
2009		200	3,456	2,944	6,848		80	2,959	3,687	11,627	523
2010		46	459	216	227		131	2,563	1,792	2,435	6,716
TOTAL		246	3,922	19,009	43,700		211	5,568	36,766	142,438	8,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,947	241,913	8,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,246	-16,191	65	
TOTAL LOSSES		225,722	8,167	
EXPECTED LOSSES	74,570	42,966	7,130	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.735	.135	3.870
INDICATED (POST-TEST)	.000	2.648	.096	2.744
PRES. ON RATE LEVEL	1.407	.811	.134	2.352
DERIVED BY FORMULA	1.393	.829	.134	2.356
UNDERLYING PRES. RATE	1.234	.711	.118	2.063
PROPOSED	1.393	.829	.134	2.356
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.17
MAN. RATES	2.61	2.60	2.63	+ 3.17
				PRESENT
				935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	233												
2007	67												
2008	29												
2009	33												
2010	33												
TOTAL	395												

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.	-1,931	-2,179	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	7,832	5,384	505	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.260	1.554	.146	3.960
DERIVED BY FORMULA	2.260	1.554	.146	3.960
UNDERLYING PRES. RATE	1.983	1.363	.128	3.474
PROPOSED	2.260	1.554	.146	3.960
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.32
MAN. RATES	3.82	3.72	4.43	+ 5.32
				PRESENT
				1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	82												
2007	43												
2008													
2009													
2010													
TOTAL	125												

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.			-755	-864			
TOTAL LOSSES							
EXPECTED LOSSES			3,172	1,956	155		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			2.893	1.784	.142	4.819	
DERIVED BY FORMULA			2.893	1.784	.142	4.819	
UNDERLYING PRES. RATE			2.538	1.565	.124	4.227	
PROPOSED			2.893	1.784	.142	4.819	
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE		6.478
IND. RATES				6.48	MINIMUM PREMIUM		1910
MAN. RATES	4.53	4.48	5.39	+ 6.48	PRESENT		1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12,062	1,420,091	11.773						3	5	8	16	
2007	12,868	529,602	4.115						1		3	4	
2008	9,447	11,253	.119										
2009	6,110	24,359	.398							1		1	
2010	6,593	488,500	7.409						2			2	
TOTAL	47,080	2,473,805	5.254						6	6	11	23	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			312,411	213,811	8,328			361,188	444,501	37,057	42,795
2007			279,624		2,624			187,614		11,270	48,470
2008											11,253
2009				3,531					11,757		9,071
2010			231,353					218,273			38,874
TOTAL			823,388	217,342	10,952			767,075	456,258	48,327	150,463

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			609,848	368,105	18,830			1,661,237	1,895,987	152,415	51,097
2007		14,208	442,133	4,562	5,268		23,368	715,860	16,602	43,504	69,748
2008											17,183
2009		383	4,689	4,730	314		1,131	29,413	34,377	2,790	12,255
2010		65,623	520,884	35,578	11,205		54,377	1,035,968	141,111	20,817	52,480
TOTAL		80,214	1,577,554	412,975	35,617		78,876	3,442,478	2,088,077	219,526	202,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,179,122	2,756,195	202,763	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-138,129	-262,835	895	
TOTAL LOSSES	5,040,993	2,493,360	203,658	
EXPECTED LOSSES	696,313	720,324	100,752	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.707	5.296	.433	16.436
INDICATED (POST-TEST)	7.591	3.755	.307	11.653
PRES. ON RATE LEVEL	1.686	1.744	.244	3.674
DERIVED BY FORMULA	1.804	1.845	.248	3.897
UNDERLYING PRES. RATE	1.479	1.530	.214	3.223
PROPOSED	1.804	1.845	.248	3.897
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.24
MAN. RATES	3.04	3.17	4.11	+ 5.24
				PRESENT
				1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007													
2008	268	420,581	156,933							1			1
2009													
2010													
TOTAL	268	420,581	156,933							1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			312,848					97,423			10,310
TOTAL			312,848					97,423			10,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		39,156	605,407	13,774	4,114		30,370	496,504	22,299	3,274	15,743
TOTAL		39,156	605,407	13,774	4,114		30,370	496,504	22,299	3,274	15,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,171,437	43,461	15,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,220	-795	3	
TOTAL LOSSES	1,170,217	42,666	15,746	
EXPECTED LOSSES	5,674	2,956	493	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	436.648	15.920	5.875	458.443
INDICATED (POST-TEST)	309.583	11.287	4.165	325.035
PRES. ON RATE LEVEL	2.413	1.258	.210	3.881
DERIVED BY FORMULA	2.413	1.258	.210	3.881
UNDERLYING PRES. RATE	2.117	1.103	.184	3.404
PROPOSED	2.413	1.258	.210	3.881
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.22
MAN. RATES	4.05	3.81	4.34	+ 5.22
				PRESENT
				1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,071	346,022	5,699							1	4	2	7
2007	5,266	11,588	.220									1	1
2008	4,723	493,419	10.447							1		3	4
2009	4,067	711,777	17.501					1			1	2	4
2010	4,787	301,486	6.298								1	5	6
TOTAL	24,914	1,864,292	7.483					1		2	6	13	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			135,708	49,899	2,155			95,647	31,225	11,286	20,102
2007					164						11,424
2008			205,132		1,867			262,308		15,182	8,930
2009	600,418			37,647	6,150	31,162			12,109	19,854	4,437
2010				49,347	77,081				84,018	81,073	9,967
TOTAL	600,418		340,840	136,893	87,417	31,162		357,955	127,352	127,395	54,860

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			284,715	86,575	4,873			487,417	135,611	46,420	24,002
2007			6	20	306						16,439
2008		16,243	251,320	6,226	4,716		51,766	848,297	45,888	55,466	13,636
2009	682,619	4,324	54,258	54,048	11,776	104,136	1,527	44,352	52,896	58,042	5,994
2010		29,903	289,798	129,487	89,621		23,864	470,155	286,168	179,436	13,455
TOTAL	682,619	50,470	880,097	276,356	111,292	104,136	77,157	1,850,221	520,563	339,364	73,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,644,700	1,247,575	73,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,372	-215,267	723	
TOTAL LOSSES	3,420,328	1,032,308	74,249	
EXPECTED LOSSES	1,118,140	609,895	69,760	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.729	4.143	.298	18.170
INDICATED (POST-TEST)	9.734	2.937	.211	12.882
PRES. ON RATE LEVEL	5.116	2.791	.319	8.226
DERIVED BY FORMULA	5.162	2.797	.315	8.274
UNDERLYING PRES. RATE	4.488	2.448	.280	7.216
PROPOSED	5.162	2.797	.315	8.274

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.123
IND. RATES				11.12	MINIMUM PREMIUM	2000
MAN. RATES	8.34	7.87	9.20	+ 11.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	34												
2007	104												
2008	7												
2009	84												
2010													
TOTAL	229												

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.	-714	-1,566	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	3,878	3,885	627	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.930	1.934	.312	4.176
DERIVED BY FORMULA	1.930	1.934	.312	4.176
UNDERLYING PRES. RATE	1.693	1.696	.274	3.663
PROPOSED	1.930	1.934	.312	4.176
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.61
MAN. RATES	3.85	3.85	4.67	+ 5.61
				PRESENT
				1440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	976	3,542	.362									1	1
2007	878	1,017	.115										
2008	502	1,766	.351										
2009	413												
2010	460	5,908	1.284										
TOTAL	3,229	12,233	.379									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					400					328	2,814	
2007											1,017	
2008											1,766	
2010											5,908	
TOTAL					400					328	11,505	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					904					1,349	3,360	
2007											1,463	
2008											2,697	
2010											7,976	
TOTAL					904					1,349	15,496	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		2,253	15,496	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,176	-36,964	109	
TOTAL LOSSES			15,605	
EXPECTED LOSSES	84,728	99,226	12,304	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.483	.483
INDICATED (POST-TEST)	.000	.000	.342	.342
PRES. ON RATE LEVEL	2.992	3.503	.434	6.929
DERIVED BY FORMULA	2.992	3.468	.433	6.893
UNDERLYING PRES. RATE	2.624	3.073	.381	6.078
PROPOSED	2.992	3.468	.433	6.893

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.266
IND. RATES				9.27	MINIMUM PREMIUM	2000
MAN. RATES	6.54	6.44	7.75	+ 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
2006	16,231	667,811	4.114						1	3	8	12	
2007	13,787	391,781	2.841							6	20	26	
2008	16,431	395,613	2.407						1	2	6	9	
2009	6,514	332,953	5.111						1	4	2	7	
2010	5,802	73,765	1.271							1	7	8	
TOTAL	58,765	1,861,923	3.168						3	16	43	62	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			188,313	74,037	22,421			249,624	19,868	94,746	18,802
2007				79,065	92,214				117,505	74,148	28,849
2008			198,802	12,772	7,315			110,263	20,398	15,039	31,024
2009			89,993	90,313	4,320			64,297	63,474	14,552	6,004
2010				17,176	4,392				18,948	20,843	12,406
TOTAL			477,108	273,363	130,662			424,184	240,193	219,328	97,085

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			287,904	128,455	50,694			926,996	86,287	389,691	22,450
2007			14,902	149,461	173,988			35,657	422,574	287,912	41,513
2008		26,571	403,730	31,547	15,113		38,753	601,326	110,446	56,324	47,374
2009		26,458	337,244	132,034	16,470		19,426	563,607	220,423	59,196	8,111
2010		5,469	52,201	22,282	7,175		5,638	111,103	68,077	45,276	16,748
TOTAL		58,498	1,095,981	463,779	263,440		63,817	2,238,689	907,807	838,399	136,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,456,985	2,473,425	136,196	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-476,949	-692,428	1,745	
TOTAL LOSSES	2,980,036	1,780,997	137,941	
EXPECTED LOSSES	2,293,011	1,912,214	223,894	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.071	3.031	.235	8.337
INDICATED (POST-TEST)	3.595	2.149	.167	5.911
PRES. ON RATE LEVEL	4.448	3.710	.434	8.592
DERIVED BY FORMULA	4.422	3.616	.415	8.453
UNDERLYING PRES. RATE	3.902	3.254	.381	7.537
PROPOSED	4.422	3.616	.415	8.453

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.364
IND. RATES				11.36	MINIMUM PREMIUM	2000
MAN. RATES	8.11	7.98	9.61	+ 11.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	37,249	387,406	1.040							1		5	6
2007	27,975	62,932	.224									3	3
2008	27,859	249,058	.893									2	5
2009	27,317	434,407	1.590							1	1	2	4
2010	28,718	82,925	.288								1	1	2
TOTAL	149,118	1,216,728	.816							2	5	13	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			191,341		26,893			80,183		30,384	58,605
2007					8,341					37,178	17,413
2008				87,416	17,900				57,332	59,041	27,369
2009			299,130	31,007	1,343			73,920	10,978	2,835	15,194
2010				23,639	4,792				14,534	20,368	19,592
TOTAL			490,471	142,062	59,269			154,103	82,844	149,806	138,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			401,433		60,805			408,613		124,969	69,974
2007			262	1,004	15,582			905		140,507	25,057
2008		6,326	46,273	145,352	33,211		9,617	67,813	246,191	202,732	41,792
2009		58,297	754,450	70,686	12,962		16,120	483,051	59,902	14,709	20,527
2010		7,243	69,129	29,393	8,535		4,781	93,884	58,282	42,979	26,449
TOTAL		71,866	1,271,547	246,435	131,095		30,518	1,054,266	372,434	525,896	183,799

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,428,197	1,275,860	183,799	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-362,491	-322,096	1,612	
TOTAL LOSSES	2,065,706	953,764	185,411	
EXPECTED LOSSES	1,773,014	915,585	153,592	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.385	.640	.124	2.149
INDICATED (POST-TEST)	.982	.454	.088	1.524
PRES. ON RATE LEVEL	1.356	.700	.117	2.173
DERIVED BY FORMULA	1.337	.670	.114	2.121
UNDERLYING PRES. RATE	1.189	.614	.103	1.906
PROPOSED	1.337	.670	.114	2.121

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.851
IND. RATES				2.85	MINIMUM PREMIUM	1005
MAN. RATES	1.99	2.00	2.43	+ 2.85	PRESENT	880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	13,541	47,630	.351									1	1
2007	13,283	9,605	.072										
2008	18,000	611,678	3.398					1				1	2
2009	16,295	16,367	.100									1	1
2010	17,425	190,414	1.092							1		1	2
TOTAL	78,544	875,694	1.115					1		1		4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					7,184					30,626	9,820
2007											9,605
2008	573,079				3,384	15,865				10,164	9,186
2009					5,000						11,367
2010			149,630		4,617			27,347		2,116	6,704
TOTAL	573,079		149,630		20,185	15,865		27,347		42,906	46,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					16,243					125,965	11,725
2007											13,822
2008	1,043,552	22	678	938	5,451	14,865	61	2,142	5,313	33,410	14,027
2009		200	3,456	2,944	6,848						15,357
2010		47,006	375,045	29,622	12,791		8,189	156,043	23,615	7,039	9,050
TOTAL	1,043,552	47,228	379,179	33,504	41,333	14,865	8,250	158,185	28,928	166,414	63,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,651,259	270,179	63,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-590,386	-190,473	839	
TOTAL LOSSES	1,060,873	79,706	64,820	
EXPECTED LOSSES	2,994,097	567,088	73,045	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.351	.101	.083	1.535
INDICATED (POST-TEST)	.958	.072	.059	1.089
PRES. ON RATE LEVEL	4.346	.823	.106	5.275
DERIVED BY FORMULA	4.244	.763	.102	5.109
UNDERLYING PRES. RATE	3.812	.722	.093	4.627
PROPOSED	4.244	.763	.102	5.109
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.87
MAN. RATES	5.02	4.95	5.90	+ 6.87
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	46,668	77,068	.165									9	9
2007	49,218	203,663	.413								3	18	21
2008	53,812	911,109	1.693							1	2	3	6
2009	45,164	603,577	1.336							3	1	3	7
2010	57,911	74,140	.128									2	2
TOTAL	252,773	1,869,557	.740							4	6	35	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,869					35,595	36,604
2007				42,435	10,949				49,009	45,540	55,730
2008			69,879	18,333	21,062			664,967	38,874	57,863	40,131
2009			250,728	2,000	3,138			234,250	18,973	53,909	40,579
2010					1,893					23,120	49,127
TOTAL			320,607	62,768	41,911			899,217	106,856	216,027	222,171

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,010					146,401	43,705
2007			6,784	75,565	21,375			15,227	179,410	175,311	80,196
2008		3,541	45,665	36,010	35,068		56,402	863,756	212,795	201,430	61,280
2009		40,939	531,602	25,501	10,657		38,605	1,167,106	163,281	164,403	54,822
2010		414	4,104	1,919	2,028		2,394	45,748	32,010	43,520	66,321
TOTAL		44,894	588,155	138,995	80,138		97,401	2,091,837	587,496	731,065	306,324

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,822,287	1,537,694	306,324	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-278,162	-380,998	2,285	
TOTAL LOSSES	2,544,125	1,156,696	308,609	
EXPECTED LOSSES	1,433,223	1,122,312	199,691	
CREDIBILITY	.07	.17	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.006	.458	.122	1.586
INDICATED (POST-TEST)	.713	.325	.086	1.124
PRES. ON RATE LEVEL	.647	.506	.090	1.243
DERIVED BY FORMULA	.652	.475	.089	1.216
UNDERLYING PRES. RATE	.567	.444	.079	1.090
PROPOSED	.652	.475	.089	1.216
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.63
MAN. RATES	1.12	1.11	1.39	+ 1.63
				PRESENT
				625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	27,013	7,556	.027								1		1
2007	34,887	408,770	1.171							1		1	2
2008	34,288	8,932	.026									1	1
2009	30,816	4,672	.015										
2010	12,443	57,874	.465								1		1
TOTAL	139,447	487,804	.350							1	2	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				4,000							3,556
2007			179,422		1,185			184,257		37,008	6,898
2008					1,037					1,306	6,589
2009											4,672
2010				19,520					28,800		9,554
TOTAL			179,422	23,520	2,222			184,257	28,800	38,314	31,269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				6,940							4,246
2007		9,051	281,648	2,847	2,448		22,785	698,648	21,829	140,751	9,926
2008		5	208	285	1,670		8	275	683	4,292	10,061
2009											6,312
2010		5,111	48,498	20,245	2,814		5,311	106,176	59,622	9,198	12,898
TOTAL		14,167	330,354	30,317	6,932		28,104	805,099	82,134	154,241	43,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,177,724	273,624	43,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-406,080	-162,744	1,054	
TOTAL LOSSES	771,644	110,880	44,497	
EXPECTED LOSSES	2,015,009	451,808	125,502	
CREDIBILITY	.05	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.553	.080	.032	.665
INDICATED (POST-TEST)	.392	.057	.023	.472
PRES. ON RATE LEVEL	1.647	.369	.103	2.119
DERIVED BY FORMULA	1.584	.335	.093	2.012
UNDERLYING PRES. RATE	1.445	.324	.090	1.859
PROPOSED	1.584	.335	.093	2.012

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.704
IND. RATES				2.70	MINIMUM PREMIUM	965
MAN. RATES	2.16	2.07	2.37	+ 2.70	PRESENT	870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	11,226	145,188	1.293							1	3	4	
2007	14,860	34,922	.235								1	1	
2008	15,847	513,975	3.243						1		2	3	
2009	15,848	20,063	.126								1	1	
2010	18,161	518,564	2.855							2	1	3	
TOTAL	75,942	1,232,712	1.623							1	3	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				47,972	4,169				64,036	5,276	23,735
2007					931					8,908	25,083
2008			237,726		1,817			258,029		4,688	11,715
2009					9,161					6,492	4,410
2010				81,383	1,396				400,665	31,387	3,733
TOTAL			237,726	129,355	17,474			258,029	464,701	56,751	68,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				83,231	9,426				278,108	21,700	28,340
2007			30	113	1,740			218	1,930	33,664	36,094
2008		15,576	241,039	5,981	4,560		42,103	688,961	33,348	19,943	17,889
2009		370	6,328	5,395	12,546		120	4,601	5,722	18,041	5,958
2010		17,752	168,584	70,536	11,095		59,883	1,195,528	679,943	157,274	5,040
TOTAL		33,698	415,981	165,256	39,367		102,106	1,889,308	999,051	250,622	93,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,441,093	1,454,296	93,321	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261,769	-279,355	1,993	
TOTAL LOSSES	2,179,324	1,174,941	95,314	
EXPECTED LOSSES	1,376,069	833,084	167,072	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.870	1.547	.126	4.543
INDICATED (POST-TEST)	2.035	1.097	.089	3.221
PRES. ON RATE LEVEL	2.066	1.250	.251	3.567
DERIVED BY FORMULA	2.065	1.239	.238	3.542
UNDERLYING PRES. RATE	1.812	1.097	.220	3.129
PROPOSED	2.065	1.239	.238	3.542
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.76
MAN. RATES	3.48	3.38	3.99	+ 4.76
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	640												
2007	620	508	.081										
2008	514												
2009	265												
2010	423												
TOTAL	2,462	508	.021										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											731
TOTAL											731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,078	-12,246	52	
TOTAL LOSSES			783	
EXPECTED LOSSES	71,102	34,148	5,392	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.023	.023
PRES. ON RATE LEVEL	3.292	1.581	.250	5.123
DERIVED BY FORMULA	3.292	1.565	.248	5.105
UNDERLYING PRES. RATE	2.888	1.387	.219	4.494
PROPOSED	3.292	1.565	.248	5.105
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.86
MAN. RATES	4.72	4.75	5.73	+ 6.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.863
				2000
				1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	71,912	579,192	.805						2	4	3	9	
2007	97,021	234,088	.241								4	4	
2008	94,487	570,395	.603						1	5	4	10	
2009	85,046	481,419	.566						2	1	5	8	
2010	25,492	42,370	.166								3	3	
TOTAL	373,958	1,907,464	.510						5	10	19	34	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			199,952	122,841	11,786			76,388	80,488	37,842	49,895
2007					72,009					138,076	24,003
2008			145,395	132,901	13,199			13,382	188,998	34,304	42,216
2009			246,674	17,685	32,148			106,533	36,468	35,554	6,357
2010					7,057					11,291	24,022
TOTAL			592,021	273,427	136,199			196,303	305,954	257,067	146,493

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			419,500	213,130	26,648			389,274	349,559	155,644	59,575
2007			2,273	8,683	134,526			3,359	29,921	521,820	34,540
2008		28,266	357,178	223,694	29,885		35,054	260,001	730,923	141,826	64,464
2009		48,477	633,123	66,016	52,501		25,801	770,086	174,406	113,564	8,588
2010		1,552	15,303	7,168	7,554		1,165	22,333	15,631	21,255	32,430
TOTAL		78,295	1,427,377	518,691	251,114		62,020	1,445,053	1,300,440	954,109	199,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,012,745	3,024,354	199,597	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,040,086	-940,709	1,691	
TOTAL LOSSES	1,972,659	2,083,645	201,288	
EXPECTED LOSSES	5,141,923	2,591,530	213,156	
CREDIBILITY	.09	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.528	.557	.054	1.139
INDICATED (POST-TEST)	.374	.395	.038	.807
PRES. ON RATE LEVEL	1.568	.790	.065	2.423
DERIVED BY FORMULA	1.461	.703	.059	2.223
UNDERLYING PRES. RATE	1.375	.693	.057	2.125
PROPOSED	1.461	.703	.059	2.223
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.99
MAN. RATES	2.70	2.46	2.71	+ 2.99
				PRESENT
				950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	278												
2007	399												
2008	328												
2009	293												
2010	2,074	5,357	.258										
TOTAL	3,372	5,357	.159										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,357
TOTAL											5,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,232
TOTAL											7,232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,886	-4,457	67	
TOTAL LOSSES			7,299	
EXPECTED LOSSES	43,667	15,712	3,304	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.216	.216
INDICATED (POST-TEST)	.000	.000	.153	.153
PRES. ON RATE LEVEL	1.476	.531	.112	2.119
DERIVED BY FORMULA	1.476	.526	.112	2.114
UNDERLYING PRES. RATE	1.295	.466	.098	1.859
PROPOSED	1.476	.526	.112	2.114
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.84
MAN. RATES	2.16	2.07	2.37	+ 2.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,297	1,545,544	6.634							3	7	11	21
2007	20,071	1,126,747	5.613							4	7	5	16
2008	18,183	2,022,866	11.125							4	7	4	15
2009	15,476	196,814	1.271								1	6	7
2010	15,428	358,073	2.320								4	5	9
TOTAL	92,455	5,250,044	5.678							11	26	31	68

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			377,964	181,751	117,945			584,333	118,265	85,051	80,235
2007			347,866	165,042	19,753			349,741	138,212	50,316	55,817
2008			719,068	186,925	12,672			773,765	269,190	36,489	24,757
2009				49,877	15,826				49,045	20,474	61,592
2010				101,454	34,081				71,874	104,129	46,535
TOTAL			1,444,898	685,049	200,277			1,707,839	646,586	296,459	268,936

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			697,740	315,338	266,674			2,488,557	513,625	349,817	95,801
2007		21,014	679,404	297,447	41,040		51,786	1,626,831	520,430	201,224	80,321
2008		77,853	1,090,735	326,409	36,546		191,478	2,683,264	1,138,575	176,599	37,804
2009		6,038	77,190	76,124	26,112		5,096	137,214	161,438	68,540	83,211
2010		34,082	325,986	139,854	51,090		24,007	471,019	292,956	218,952	62,822
TOTAL		138,987	2,871,055	1,155,172	421,462		272,367	7,406,885	2,627,024	1,015,132	359,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,689,294	5,218,790	359,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,216,092	-978,902	2,568	
TOTAL LOSSES	9,473,202	4,239,888	362,527	
EXPECTED LOSSES	5,988,312	2,743,141	262,573	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.246	4.586	.392	15.224
INDICATED (POST-TEST)	7.264	3.251	.278	10.793
PRES. ON RATE LEVEL	7.384	3.382	.324	11.090
DERIVED BY FORMULA	7.380	3.372	.320	11.072
UNDERLYING PRES. RATE	6.477	2.967	.284	9.728
PROPOSED	7.380	3.372	.320	11.072
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				15.17
MAN. RATES	10.39	11.49	13.52	+ 15.17
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	8,548	43,815	.512								1	3	4
2007	8,781	12,443	.141									1	1
2008	6,087	125,602	2.063									4	4
2009	6,966	122,231	1.754								1	4	5
2010	11,493	222,711	1.937								3	5	8
TOTAL	41,875	526,802	1.258								5	17	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				5,679	4,264				8,553	21,642	3,677
2007					928					1,484	10,031
2008					36,138					85,325	4,139
2009				16,109	39,212				22,260	38,980	5,670
2010				68,871	16,783				59,919	61,151	15,987
TOTAL				90,659	97,325				90,732	208,582	39,504

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,853	9,642				37,146	89,014	4,390
2007			30	111	1,734			38	322	5,610	14,435
2008		235	7,260	10,001	58,218		489	17,962	44,600	280,441	6,320
2009		3,324	48,506	44,674	55,142		2,864	83,305	99,425	113,613	7,660
2010		21,717	207,512	88,480	27,886		17,360	341,902	208,709	134,225	21,582
TOTAL		25,276	263,308	153,119	152,622		20,713	443,207	390,202	622,903	54,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	752,504	1,318,846	54,387	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-333,023	-269,085	721	
TOTAL LOSSES	419,481	1,049,761	55,108	
EXPECTED LOSSES	1,752,888	785,994	58,207	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.002	2.507	.132	3.641
INDICATED (POST-TEST)	.710	1.777	.094	2.581
PRES. ON RATE LEVEL	4.772	2.140	.158	7.070
DERIVED BY FORMULA	4.691	2.122	.155	6.968
UNDERLYING PRES. RATE	4.186	1.877	.139	6.202
PROPOSED	4.691	2.122	.155	6.968

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.546
IND. RATES				9.55	MINIMUM PREMIUM	2000
MAN. RATES	6.86	7.43	8.62	+ 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
2006	8,608	444,380	5.162							1		4	5
2007	7,281	236,534	3.248								1	4	5
2008	7,775	38,909	.500								1	1	2
2009	7,893	8,033,054	101.774						1	1		1	3
2010	10,955	89,066	.813									4	4
TOTAL	42,512	8,841,943	20.799						1	2	2	14	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			246,989		3,819			176,926		6,511	10,135
2007				32,697	29,741				29,181	129,665	15,250
2008				25,194	698				5,276	2,978	4,763
2009		1,576,164	164,056		7,146		6,214,441	65,713		3,484	2,050
2010					24,563					54,011	10,492
TOTAL		1,576,164	411,045	57,891	65,967		6,214,441	242,639	34,457	196,649	42,690

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			483,347		8,634			841,003		26,780	12,101
2007			5,896	60,798	56,275			11,558	129,050	491,943	21,945
2008		1,797	12,442	40,660	2,387		877	5,731	21,377	10,591	7,273
2009		185,714	415,185	19,921	14,386		904,779	658,504	30,408	13,702	2,770
2010		5,408	53,278	24,948	26,291		5,585	106,858	74,755	101,661	14,164
TOTAL		192,919	970,148	146,327	107,973		911,241	1,623,654	255,590	644,677	58,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,697,962	1,154,567	58,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-661,012	-320,923	831	
TOTAL LOSSES	3,036,950	833,644	59,084	
EXPECTED LOSSES	3,368,650	949,294	68,445	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.144	1.961	.139	9.244
INDICATED (POST-TEST)	5.065	1.390	.099	6.554
PRES. ON RATE LEVEL	9.033	2.546	.184	11.763
DERIVED BY FORMULA	8.954	2.488	.180	11.622
UNDERLYING PRES. RATE	7.924	2.233	.161	10.318
PROPOSED	8.954	2.488	.180	11.622
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				15.92
MAN. RATES	11.43	12.35	14.34	+ 15.92
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	233												
2007	280												
2008	279	7,425	2.661										
2009	358												
2010	366	1,087	.296									1	1
TOTAL	1,516	8,512	.561									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											7,425
2010					1,087						
TOTAL					1,087						7,425

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											11,338
2010		243	2,359	1,104	1,164						
TOTAL		243	2,359	1,104	1,164						11,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,602	2,268	11,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,589	-14,757	39	
TOTAL LOSSES			11,377	
EXPECTED LOSSES	65,400	43,812	3,139	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.750	.750
INDICATED (POST-TEST)	.000	.000	.532	.532
PRES. ON RATE LEVEL	4.918	3.295	.236	8.449
DERIVED BY FORMULA	4.918	3.262	.239	8.419
UNDERLYING PRES. RATE	4.314	2.890	.207	7.411
PROPOSED	4.918	3.262	.239	8.419

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.534
IND. RATES				11.53	MINIMUM PREMIUM	2000
MAN. RATES	8.01	8.74	10.30	+ 11.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,726	346,353	20.066						1		1	2	
2007	2,414	27,390	1.134							1		1	
2008	3,623	3,350	.092										
2009	3,174	2,991	.094										
2010	1,868	189,773	10.159							3		3	
TOTAL	12,805	569,857	4.450						1		5	6	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			114,371		1,642			225,155		4,023	1,162	
2007					8,640					4,469	14,281	
2008											3,350	
2009											2,991	
2010					89,742					90,734	9,297	
TOTAL			114,371		100,024			225,155		99,226	31,081	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			229,055		3,713			1,095,295		16,547	1,387	
2007			273	1,042	16,140			109	968	16,888	20,551	
2008											5,115	
2009											4,041	
2010		19,780	194,658	91,167	96,062		9,388	179,540	125,606	170,778	12,551	
TOTAL		19,780	423,986	92,209	115,915		9,388	1,274,944	126,574	204,213	43,645	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,728,098	538,911	43,645	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,883	-122,936	199	
TOTAL LOSSES	1,600,215	415,975	43,844	
EXPECTED LOSSES	643,323	362,254	19,848	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.497	3.249	.342	16.088
INDICATED (POST-TEST)	8.860	2.304	.242	11.406
PRES. ON RATE LEVEL	5.727	3.225	.177	9.129
DERIVED BY FORMULA	5.758	3.207	.178	9.143
UNDERLYING PRES. RATE	5.024	2.829	.155	8.008
PROPOSED	5.758	3.207	.178	9.143
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				12.53
MAN. RATES	9.10	9.69	11.13	+ 12.53
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	54,539	2,575,116	4.721						1	1	12	27	41
2007	52,234	1,733,675	3.319							5	5	9	19
2008	45,816	1,491,530	3.255							2	4	19	25
2009	41,494	945,445	2.278							1	4	10	15
2010	37,611	3,238,521	8.610							3	2	14	19
TOTAL	231,694	9,984,287	4.309						1	12	27	79	119

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		616,061	141,953	383,123	101,766		367,540	228,568	377,086	295,861	63,158
2007			698,980	157,015	27,007			641,248	92,938	63,078	53,409
2008			229,296	116,902	187,468			196,101	594,789	120,243	46,731
2009			69,554	69,052	87,944			37,022	480,198	178,979	22,696
2010			601,918	88,431	89,214			2,163,032	72,441	198,732	24,753
TOTAL		616,061	1,741,701	814,523	493,399		367,540	3,265,971	1,617,452	856,893	210,747

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		537,274	269,666	664,719	230,092		787,076	1,054,684	1,637,686	1,216,876	75,411
2007		38,612	1,226,024	289,541	54,871		88,635	2,742,545	388,905	247,945	76,856
2008		37,922	543,639	224,145	310,180		119,449	1,387,782	1,406,501	454,273	71,358
2009		22,662	304,306	136,947	127,621		46,577	1,284,650	1,258,097	587,827	30,662
2010		113,080	970,989	220,451	120,225		174,642	3,342,237	790,395	451,052	33,417
TOTAL		749,550	3,314,624	1,535,803	842,989		1,216,379	9,811,898	5,481,584	2,957,973	287,704

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,092,451	10,818,349	287,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,691,833	-1,484,495	2,241	
TOTAL LOSSES	13,400,618	9,333,854	289,945	
EXPECTED LOSSES	8,410,492	4,163,542	229,378	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.784	4.029	.125	9.938
INDICATED (POST-TEST)	4.101	2.857	.089	7.047
PRES. ON RATE LEVEL	4.138	2.049	.113	6.300
DERIVED BY FORMULA	4.136	2.178	.109	6.423
UNDERLYING PRES. RATE	3.630	1.797	.099	5.526
PROPOSED	4.136	2.178	.109	6.423
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.80
MAN. RATES	5.80	6.41	7.68	+ 8.80
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	70,692	1,810,897	2.561							4	10	14	28
2007	62,405	4,208,694	6.744						1	6	9	18	34
2008	45,689	874,788	1.914							2	5	12	19
2009	39,315	1,254,523	3.190							4	3	10	17
2010	39,369	778,132	1.976							1	5	18	24
TOTAL	257,470	8,927,034	3.467						1	17	32	72	122

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			580,378	245,009	109,337			480,273	250,572	71,911	73,417
2007		707,049	1,163,928	154,541	107,068		463,837	1,279,167	171,069	116,391	45,644
2008			256,288	116,767	58,532			189,114	146,488	74,587	33,012
2009			505,413	46,373	27,767			552,855	22,658	50,806	48,651
2010			66,397	143,165	122,372			21,237	155,682	212,350	56,929
TOTAL		707,049	2,572,404	705,855	425,076		463,837	2,522,646	746,469	526,045	257,653

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			993,706	425,091	247,213			1,854,341	1,088,233	295,771	87,660
2007		417,211	1,776,647	300,074	204,829		1,081,832	3,990,532	694,904	456,096	65,682
2008		41,696	579,305	215,352	103,608		84,759	1,149,353	633,726	273,870	50,409
2009		87,592	1,137,883	120,564	54,562		99,087	2,991,861	272,691	173,618	65,728
2010		84,847	783,099	283,884	155,091		56,820	1,112,060	632,339	451,745	76,854
TOTAL		631,346	5,270,640	1,344,965	765,303		1,322,498	11,098,147	3,321,893	1,651,100	346,333

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,322,631	7,083,261	346,333	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,834,458	-1,335,070	2,373	
TOTAL LOSSES	16,488,173	5,748,191	348,706	
EXPECTED LOSSES	9,029,472	3,663,797	254,895	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.404	2.233	.135	8.772
INDICATED (POST-TEST)	4.540	1.583	.096	6.219
PRES. ON RATE LEVEL	3.998	1.622	.113	5.733
DERIVED BY FORMULA	4.036	1.615	.110	5.761
UNDERLYING PRES. RATE	3.507	1.423	.099	5.029
PROPOSED	4.036	1.615	.110	5.761
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.89
MAN. RATES	5.48	6.00	6.99	+ 7.89
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	421	3,552	.843									1	1
2007	794	3,396	.427									1	1
2008	1,295	6,053	.467									1	1
2009	1,099	657	.059										
2010	685	12,441	1.816									2	2
TOTAL	4,294	26,099	.608									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					2,255					1,297		
2007					1,275					1,006	1,115	
2008					635					2,004	3,414	
2009											657	
2010					4,530					7,911		
TOTAL					8,695					12,218	5,186	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					5,099					5,335		
2007			41	153	2,382			25	217	3,803	1,604	
2008		5	127	177	1,024		15	421	1,047	6,585	5,213	
2009											888	
2010		996	9,821	4,601	4,849		813	15,653	10,958	14,886		
TOTAL		1,001	9,989	4,931	13,354		828	16,099	12,222	30,609	7,705	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,917	61,116	7,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,485	-35,424	78	
TOTAL LOSSES		25,692	7,783	
EXPECTED LOSSES	305,561	106,577	7,428	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.598	.181	.779
INDICATED (POST-TEST)	.000	.424	.128	.552
PRES. ON RATE LEVEL	8.112	2.830	.197	11.139
DERIVED BY FORMULA	8.112	2.806	.196	11.114
UNDERLYING PRES. RATE	7.116	2.482	.173	9.771
PROPOSED	8.112	2.806	.196	11.114
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				15.23
MAN. RATES	10.91	11.75	13.58	+ 15.23
IND. RATE				
				15.226
				MINIMUM PREMIUM
				2000
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007													
2008													
2009	75												
2010	197	221	.112										
TOTAL	272	221	.081										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											221
TOTAL											221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											298
TOTAL											298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			298	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,112	-2,875	23	
TOTAL LOSSES			321	
EXPECTED LOSSES	19,649	11,014	982	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.118	.118
INDICATED (POST-TEST)	.000	.000	.084	.084
PRES. ON RATE LEVEL	8.235	4.616	.412	13.263
DERIVED BY FORMULA	8.235	4.616	.412	13.263
UNDERLYING PRES. RATE	7.224	4.049	.361	11.634
PROPOSED	8.235	4.616	.412	13.263

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	18.170
IND. RATES				18.17	MINIMUM PREMIUM	2000
MAN. RATES	13.11	14.06	16.17	+ 18.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12,094	38,131	.315									4	4
2007	10,170	43,009	.422								1	3	4
2008	7,921	144,212	1.820								1	3	4
2009	7,498	1,020,283	13.607							3		2	5
2010	7,111	225,074	3.165								1	2	3
TOTAL	44,794	1,470,709	3.283							3	3	14	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,524					13,418	13,189
2007				13,230	3,246				6,618	6,111	13,804
2008				8,334	13,018				35,666	78,131	9,063
2009			409,700		5,793			593,917		4,460	6,413
2010				61,364	74,646				15,485	60,530	13,049
TOTAL			409,700	82,928	108,227			593,917	57,769	162,650	55,518

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					26,055					55,188	15,748
2007			2,111	23,542	6,349			2,052	24,222	23,527	19,864
2008		675	6,684	16,984	21,392		6,224	50,905	174,784	262,201	13,839
2009		58,283	757,285	33,411	16,775		84,501	2,553,413	146,143	36,193	8,664
2010		32,530	314,373	139,478	88,746		9,110	176,858	115,846	118,873	17,616
TOTAL		91,488	1,080,453	213,415	159,317		99,835	2,783,228	460,995	495,982	75,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,055,004	1,329,709	75,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-401,927	-291,596	825	
TOTAL LOSSES	3,653,077	1,038,113	76,556	
EXPECTED LOSSES	1,966,905	805,397	86,452	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.155	2.318	.171	10.644
INDICATED (POST-TEST)	5.782	1.643	.121	7.546
PRES. ON RATE LEVEL	5.006	2.050	.219	7.275
DERIVED BY FORMULA	5.022	2.030	.214	7.266
UNDERLYING PRES. RATE	4.391	1.798	.193	6.382
PROPOSED	5.028	2.033	.214	7.275
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.97
MAN. RATES	7.01	7.60	8.87	+ 9.97
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,873	4,695	.163									1	1
2007	4,012	445	.011										
2008	2,697	42,213	1.565								1	1	2
2009	2,926	27,352	.934									1	1
2010	2,973	20,467	.688									1	1
TOTAL	15,481	95,172	.615								1	4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					3,718						977	
2007											445	
2008				10,682	389				27,000	2,936	1,206	
2009					9,151					4,479	13,722	
2010					4,976					14,960	531	
TOTAL				10,682	18,234				27,000	22,375	16,881	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					8,406						1,167	
2007											640	
2008		762	5,294	17,262	1,161		4,385	26,702	102,943	13,731	1,842	
2009		370	6,324	5,391	12,536		83	3,168	3,950	12,447	18,538	
2010		1,096	10,790	5,054	5,327		1,545	29,597	20,707	28,153	717	
TOTAL		2,228	22,408	27,707	27,430		6,013	59,467	127,600	54,331	22,904	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,116	237,068	22,904	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-122,899	-96,112	343	
TOTAL LOSSES		140,956	23,247	
EXPECTED LOSSES	646,641	272,310	32,356	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.911	.150	1.061
INDICATED (POST-TEST)	.000	.646	.106	.752
PRES. ON RATE LEVEL	4.762	2.005	.238	7.005
DERIVED BY FORMULA	4.714	1.964	.234	6.912
UNDERLYING PRES. RATE	4.177	1.759	.209	6.145
PROPOSED	4.714	1.964	.234	6.912
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.47
MAN. RATES	6.61	7.25	8.54	+ 9.47
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,200	30,448	.951								1		1
2007	2,930												
2008	2,661	51,061	1.918								2		2
2009	2,571												
2010	1,948	697	.035										
TOTAL	13,310	82,206	.618								3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,076					7,372		
2008				28,000					23,061		
2010											697
TOTAL				51,076					30,433		697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				40,037					32,017		
2008		1,989	13,671	44,970	1,401		3,730	22,273	86,612	3,494	
2010											941
TOTAL		1,989	13,671	85,007	1,401		3,730	22,273	118,629	3,494	941

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,663	208,531	941	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-209,634	-151,300	464	
TOTAL LOSSES		57,231	1,405	
EXPECTED LOSSES	1,027,799	422,059	48,848	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.430	.011	.441
INDICATED (POST-TEST)	.000	.305	.008	.313
PRES. ON RATE LEVEL	8.803	3.615	.418	12.836
DERIVED BY FORMULA	8.715	3.549	.410	12.674
UNDERLYING PRES. RATE	7.722	3.171	.367	11.260
PROPOSED	8.715	3.549	.410	12.674

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.363
IND. RATES				17.36	MINIMUM PREMIUM	2000
MAN. RATES	11.96	13.14	15.65	+ 17.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	18,953	826,521	4.360						3	3	9	15	
2007	21,988	540,094	2.456						1	4	4	9	
2008	16,677	861,991	5.168						3	3	2	8	
2009	13,842	457,728	3.306						2	1	7	10	
2010	10,555	589,813	5.587							3	1	4	
TOTAL	82,015	3,276,147	3.995						9	14	23	46	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			312,044	34,332	26,880			338,712	26,001	79,932	8,620
2007			177,564	80,696	31,471			61,349	128,404	56,148	4,462
2008			303,912	92,088	13,101			337,586	80,718	24,134	10,452
2009			148,218	10,571	37,172			147,011	9,187	92,467	13,102
2010				115,963	23,543				365,238	34,443	50,626
TOTAL			941,738	333,650	132,167			884,658	609,548	287,124	87,262

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			654,669	59,566	60,776			1,726,077	112,922	328,760	10,292
2007		10,725	346,930	148,199	60,828		9,080	316,541	461,882	220,946	6,421
2008		45,786	653,007	165,305	29,835		121,498	1,854,126	395,314	103,212	15,960
2009		29,849	392,686	50,106	55,997		32,440	990,561	158,632	267,550	17,701
2010		35,142	335,265	142,574	41,680		69,909	1,395,772	793,220	179,849	68,345
TOTAL		121,502	2,382,557	565,750	249,116		232,927	6,283,077	1,921,970	1,100,317	118,719

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,020,063	3,837,153	118,719	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-647,376	-628,433	1,272	
TOTAL LOSSES	8,372,687	3,208,720	119,991	
EXPECTED LOSSES	3,262,557	1,728,875	142,706	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.209	3.912	.146	14.267
INDICATED (POST-TEST)	7.238	2.774	.104	10.116
PRES. ON RATE LEVEL	4.535	2.403	.198	7.136
DERIVED BY FORMULA	4.616	2.433	.190	7.239
UNDERLYING PRES. RATE	3.978	2.108	.174	6.260
PROPOSED	4.616	2.433	.190	7.239
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.92
MAN. RATES	6.60	7.32	8.70	+ 9.92
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,258	118,317	2.250								2	1	3
2007	5,340	180,433	3.378							1	3	2	6
2008	5,559	56,276	1.012								1	3	4
2009	4,590	795,612	17.333							3	2	4	9
2010	5,350	704,183	13.162							1	1	3	5
TOTAL	26,097	1,854,821	7.107							5	9	13	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				55,563	571				56,572	3,664	1,947
2007			72,459	13,479	9,134			47,966	21,553	5,886	9,956
2008				4,725	11,511				525	36,658	2,857
2009			412,288	51,915	14,553			148,774	96,795	43,884	27,403
2010			131,499	24,997	44,642			422,260	21,130	55,715	3,940
TOTAL			616,246	150,679	80,411			619,000	196,575	145,807	46,103

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				96,402	1,291				245,692	15,070	2,325
2007		4,376	138,506	25,994	17,471		7,101	223,840	80,143	23,930	14,327
2008		412	4,620	10,774	18,777		306	8,217	21,131	120,571	4,363
2009		81,864	1,060,811	117,200	36,085		40,330	1,186,133	372,597	153,447	37,021
2010		31,618	279,814	79,534	53,988		56,028	1,071,636	241,214	129,366	5,319
TOTAL		118,270	1,483,751	329,904	127,612		103,765	2,489,826	960,777	442,384	63,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,195,612	1,860,677	63,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-181,852	-152,395	508	
TOTAL LOSSES	4,013,760	1,708,282	63,863	
EXPECTED LOSSES	925,140	441,823	46,974	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.380	6.546	.245	22.171
INDICATED (POST-TEST)	10.904	4.641	.174	15.719
PRES. ON RATE LEVEL	4.042	1.930	.205	6.177
DERIVED BY FORMULA	4.111	2.038	.204	6.353
UNDERLYING PRES. RATE	3.545	1.693	.180	5.418
PROPOSED	4.111	2.038	.204	6.353

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				8.70	MINIMUM PREMIUM	2000
MAN. RATES	5.68	6.33	7.53	+ 8.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,928	366,201	9.322						1	2	6	9	
2007	3,416	13,678	.400								2	2	
2008	2,473	8,836	.357								4	4	
2009	3,096	131,825	4.257						1	1	2	4	
2010	4,222	113,107	2.678							1	1	2	
TOTAL	17,135	633,647	3.698						2	4	15	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			78,084	28,181	12,155			206,065	15,648	24,119	1,949
2007					5,920					7,611	147
2008					3,923					4,618	295
2009			72,966	4,041	18,126			8,103	64	16,539	11,986
2010				16,054	4,896				65,674	14,886	11,597
TOTAL			151,050	48,276	45,020			214,168	81,386	67,773	25,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			150,658	48,894	27,483			965,736	67,959	99,202	2,327
2007			186	715	11,060			185	1,649	28,762	212
2008		27	787	1,085	6,323		32	974	2,408	15,178	450
2009		14,562	191,648	23,001	27,228		1,958	61,586	17,525	46,437	16,193
2010		5,275	50,505	21,626	7,552		13,637	271,578	156,573	48,994	15,656
TOTAL		19,864	393,784	95,321	79,646		15,627	1,300,059	246,114	238,573	34,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,729,334	659,654	34,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,382	-179,071	414	
TOTAL LOSSES	1,584,952	480,583	35,252	
EXPECTED LOSSES	735,262	515,250	35,298	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.250	2.805	.206	12.261
INDICATED (POST-TEST)	6.558	1.989	.146	8.693
PRES. ON RATE LEVEL	4.892	3.428	.235	8.555
DERIVED BY FORMULA	4.909	3.385	.232	8.526
UNDERLYING PRES. RATE	4.291	3.007	.206	7.504
PROPOSED	4.926	3.396	.233	8.555
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				11.72
MAN. RATES	7.97	8.76	10.43	+ 11.72
IND. RATE				
				11.720
				MINIMUM PREMIUM
				2000
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	21,199	625,506	2.950						2	4	10	16	
2007	19,265	469,392	2.436							3	9	12	
2008	15,308	1,227,275	8.017						2	3	11	16	
2009	10,658	808,794	7.588						2	2	2	6	
2010	11,276	307,264	2.724						1	1	2	4	
TOTAL	77,706	3,438,231	4.425						7	13	34	54	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			234,601	51,054	50,741			147,710	14,431	75,493	51,476
2007				87,166	103,630				113,006	120,634	44,956
2008			211,084	97,766	189,562			269,366	72,301	350,192	37,004
2009			291,405	72,387	2,721			199,203	221,323	11,388	10,367
2010			98,889	38,557	9,860			85,015	25,582	42,228	7,133
TOTAL			835,979	346,930	356,514			701,294	446,643	599,935	150,936

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			492,193	88,579	114,726			752,730	62,674	310,502	61,462
2007			16,491	165,013	195,498			35,502	417,082	463,294	64,692
2008		35,391	506,298	219,040	313,145		100,134	1,556,728	518,044	1,171,276	56,505
2009		51,551	664,093	117,862	16,621		52,119	1,492,135	671,812	90,032	14,006
2010		42,670	358,421	66,488	21,299		33,856	649,961	175,730	97,128	9,630
TOTAL		129,612	2,037,496	656,982	661,289		186,109	4,487,056	1,845,342	2,132,232	206,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,840,273	5,295,845	206,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-456,722	-501,203	1,445	
TOTAL LOSSES	6,383,551	4,794,642	207,740	
EXPECTED LOSSES	2,253,474	1,376,951	160,074	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.215	6.170	.267	14.652
INDICATED (POST-TEST)	5.824	4.375	.189	10.388
PRES. ON RATE LEVEL	3.306	2.020	.235	5.561
DERIVED BY FORMULA	3.382	2.208	.231	5.821
UNDERLYING PRES. RATE	2.900	1.772	.206	4.878
PROPOSED	3.382	2.208	.231	5.821
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.97
MAN. RATES	5.11	5.66	6.78	+ 7.97
				PRESENT
				1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	8,114	1,518,379	18.713							2	1	3	6
2007	6,943	413,579	5.956							1		3	4
2008	6,352	18,390	.289									2	2
2009	4,783	11,019	.230										
2010	5,336	325,443	6.099							1		1	2
TOTAL	31,528	2,286,810	7.253							4	1	9	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			677,590	26,935	24,410			719,110	34,235	32,743	3,356
2007			270,227		7,605			70,902		58,638	6,207
2008					3,066					12,190	3,134
2009											11,019
2010			157,936		26,279			103,100		35,000	3,128
TOTAL			1,105,753	26,935	61,360			893,112	34,235	138,571	26,844

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			671,058	46,732	55,191			1,758,742	148,683	134,671	4,007
2007		16,324	508,082	5,795	14,628		10,497	322,906	19,069	222,018	8,932
2008		21	616	848	4,940		77	2,567	6,377	40,069	4,786
2009											14,887
2010		54,332	442,289	53,015	36,418		33,665	641,769	126,440	77,381	4,223
TOTAL		70,677	1,622,045	106,390	111,177		44,239	2,725,984	300,569	474,139	36,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,462,945	992,275	36,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,770	-146,259	234	
TOTAL LOSSES	4,319,175	846,016	37,069	
EXPECTED LOSSES	709,381	409,864	23,962	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.699	2.683	.118	16.500
INDICATED (POST-TEST)	9.713	1.902	.084	11.699
PRES. ON RATE LEVEL	2.565	1.482	.087	4.134
DERIVED BY FORMULA	2.708	1.499	.087	4.294
UNDERLYING PRES. RATE	2.250	1.300	.076	3.626
PROPOSED	2.708	1.499	.087	4.294

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.882
IND. RATES				5.88	MINIMUM PREMIUM	1760
MAN. RATES	4.26	4.78	5.04	+ 5.88	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	40,375	1,162,383	2.878							1	9	24	34
2007	43,849	771,123	1.758							2	9	8	19
2008	34,945	971,822	2.781							2	4	10	16
2009	36,059	980,937	2.720							1	3	11	15
2010	28,773	1,036,221	3.601							2	5	11	18
TOTAL	184,001	4,922,486	2.675							8	30	64	102

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			263,572	68,066	203,356			137,415	86,120	324,543	79,311
2007			185,592	152,233	32,673			59,774	156,587	125,476	58,788
2008			194,271	109,566	36,968			319,519	119,518	158,328	33,652
2009			224,022	79,576	133,283			132,500	96,396	255,297	59,863
2010			267,113	101,577	123,732			128,512	210,634	172,356	32,297
TOTAL			1,134,570	511,018	530,012			777,720	669,255	1,036,000	263,911

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			552,974	118,095	459,787			700,267	374,020	1,334,846	94,697
2007		11,210	372,906	273,665	64,645		8,848	319,202	574,264	484,791	84,596
2008		32,445	438,432	194,791	67,609		119,541	1,772,214	604,548	549,182	51,387
2009		50,410	670,393	203,906	195,182		37,796	1,142,300	546,922	739,048	80,875
2010		135,949	1,172,380	275,561	161,093		94,071	1,831,218	771,880	406,012	43,601
TOTAL		230,014	3,207,085	1,066,018	948,316		260,256	5,765,201	2,871,634	3,513,879	355,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,462,556	8,399,847	355,156	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,439,430	-1,489,756	3,107	
TOTAL LOSSES	8,023,126	6,910,091	358,263	
EXPECTED LOSSES	7,233,079	4,165,783	318,322	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.360	3.755	.195	8.310
INDICATED (POST-TEST)	3.091	2.662	.138	5.891
PRES. ON RATE LEVEL	4.482	2.581	.197	7.260
DERIVED BY FORMULA	4.412	2.592	.189	7.193
UNDERLYING PRES. RATE	3.931	2.264	.173	6.368
PROPOSED	4.412	2.592	.189	7.193
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.85
MAN. RATES	6.92	7.58	8.85	+ 9.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	58,177	2,444,329	4.201						5	5	31	41	
2007	46,755	2,404,020	5.141						3	7	33	43	
2008	37,801	2,898,045	7.666						8	7	17	32	
2009	30,967	860,174	2.777						1	5	21	27	
2010	32,189	1,855,706	5.765						2	3	26	31	
TOTAL	205,889	10,462,274	5.082						19	27	128	174	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,089,677	99,908	111,075			708,831	119,812	201,118	113,908
2007			626,332	236,366	187,898			644,596	321,960	314,457	72,411
2008			1,122,346	208,980	78,362			1,130,305	134,439	153,916	69,697
2009			88,959	74,180	201,393			52,293	121,108	259,972	62,269
2010			584,202	55,843	112,543			639,054	98,850	314,079	51,135
TOTAL			3,511,516	675,277	691,271			3,175,079	796,169	1,243,542	369,420

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,726,796	173,341	251,142			2,502,189	520,342	827,198	136,006
2007		28,584	931,076	444,791	356,909		63,664	2,050,105	1,220,539	1,211,954	104,199
2008		149,971	2,198,993	404,670	150,859		337,860	5,316,977	816,900	560,219	106,427
2009		32,483	449,549	226,431	284,924		27,043	808,082	601,025	754,171	84,125
2010		103,357	890,497	206,926	139,434		109,589	2,108,554	792,339	645,279	69,032
TOTAL		314,395	6,196,911	1,456,159	1,183,268		538,156	12,785,907	3,951,145	3,998,821	499,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,835,369	10,589,393	499,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,349,357	-2,017,367	3,819	
TOTAL LOSSES	17,486,012	8,572,026	503,608	
EXPECTED LOSSES	11,439,194	5,559,003	407,660	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.493	4.163	.245	12.901
INDICATED (POST-TEST)	6.022	2.952	.174	9.148
PRES. ON RATE LEVEL	6.334	3.078	.226	9.638
DERIVED BY FORMULA	6.315	3.060	.218	9.593
UNDERLYING PRES. RATE	5.556	2.700	.198	8.454
PROPOSED	6.315	3.060	.218	9.593
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				13.14
MAN. RATES	9.36	10.16	11.75	+ 13.14
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	27,589	1,723,989	6.248						6	5	10	21	
2007	31,479	1,648,951	5.238						4	10	12	26	
2008	25,739	1,438,824	5.590						2	5	11	18	
2009	19,759	740,863	3.749						3	2	9	14	
2010	19,981	446,162	2.232						1		8	9	
TOTAL	124,547	5,998,789	4.816						16	22	50	88	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			760,538	160,980	18,967			488,032	237,110	30,841	27,521
2007			614,149	184,519	76,979			604,284	90,673	57,790	20,557
2008			358,057	133,860	90,406			657,234	125,386	63,544	10,337
2009			295,058	48,244	44,299			262,086	26,571	44,337	20,268
2010			185,900		106,059			66,000		77,406	10,797
TOTAL			2,213,702	527,603	336,710			2,077,636	479,740	273,918	89,480

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,575,572	279,299	42,884			2,425,833	1,029,768	126,849	32,860
2007		32,502	1,041,656	341,855	148,669		76,515	2,370,641	372,570	227,328	29,582
2008		43,291	596,495	251,684	155,833		108,978	1,579,102	569,004	237,349	15,785
2009		61,149	797,324	118,687	73,219		56,608	1,706,058	206,428	144,507	27,382
2010		80,508	683,562	138,726	123,278		27,242	519,648	157,071	153,049	14,576
TOTAL		217,450	4,694,609	1,130,251	543,883		269,343	8,601,282	2,334,841	889,082	120,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,782,684	4,898,057	120,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,273,460	-992,737	1,449	
TOTAL LOSSES	12,509,224	3,905,320	121,634	
EXPECTED LOSSES	6,486,407	2,781,134	150,702	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.044	3.136	.098	13.278
INDICATED (POST-TEST)	7.121	2.223	.069	9.413
PRES. ON RATE LEVEL	5.937	2.546	.138	8.621
DERIVED BY FORMULA	5.984	2.514	.130	8.628
UNDERLYING PRES. RATE	5.208	2.233	.121	7.562
PROPOSED	5.984	2.514	.130	8.628

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.820
IND. RATES				11.82	MINIMUM PREMIUM	2000
MAN. RATES	8.20	8.99	10.51	+ 11.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	16,616	1,055,398	6.351							2	3	6	11
2007	17,644	751,675	4.260							2	4	1	7
2008	12,012	594,928	4.952							2	1	2	5
2009	26,675	335,460	1.257							1	1	4	6
2010	19,995	90,686	.453								1	1	2
TOTAL	92,942	2,828,147	3.043							7	10	14	31

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			395,249	78,189	76,410			245,265	166,482	47,683	46,120	
2007			182,730	151,348	131			158,072	242,736		16,658	
2008			326,821	51,852	18,872			140,448		16,800	40,135	
2009			106,541	4,875	62,491			70,916	14,228	31,301	45,108	
2010				35,903	2,842				36,732	4,462	10,747	
TOTAL			1,011,341	322,167	160,746			614,701	460,178	100,246	158,768	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			760,484	135,659	172,762			1,124,752	723,031	196,120	55,067	
2007		11,038	366,363	268,138	3,829		23,409	786,682	853,922	16,788	23,971	
2008		45,919	680,151	103,312	37,429		45,175	740,370	41,875	60,078	61,286	
2009		22,606	303,363	53,440	89,001		16,345	492,911	93,437	94,422	60,941	
2010		10,029	95,363	40,125	8,212		7,229	144,246	82,222	20,132	14,508	
TOTAL		89,592	2,205,724	600,674	311,233		92,158	3,288,961	1,794,487	387,540	215,773	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,676,435	3,093,934	215,773	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-880,787	-554,580	1,687	
TOTAL LOSSES	4,795,648	2,539,354	217,460	
EXPECTED LOSSES	4,454,710	1,594,885	143,131	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.160	2.732	.234	8.126
INDICATED (POST-TEST)	3.658	1.937	.166	5.761
PRES. ON RATE LEVEL	5.464	1.956	.176	7.596
DERIVED BY FORMULA	5.410	1.954	.175	7.539
UNDERLYING PRES. RATE	4.793	1.716	.154	6.663
PROPOSED	5.410	1.954	.175	7.539
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				10.33
MAN. RATES	7.08	7.85	9.26	+ 10.33
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,729	453,514	7.916							1		6	7
2007	6,046	2,374,749	39.278							3	3	6	12
2008	5,712	1,037,780	18.168							2	2		4
2009	11,325	534,930	4.723							1	1	1	3
2010	6,458	51,661	.799									1	1
TOTAL	35,270	4,452,634	12.624							7	6	14	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			133,214		49,810			86,191		179,887	4,412
2007			752,323	119,216	84,000			1,191,917	134,160	74,184	18,949
2008			565,773	77,112				333,381	61,143		371
2009			193,414	28,843	4,187			275,128	17,981	9,411	5,966
2010					15,855					33,250	2,556
TOTAL			1,644,724	225,171	153,852			1,886,617	213,284	296,732	32,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			279,483		112,621			439,229		739,875	5,268
2007		27,303	870,205	226,888	160,226		93,389	2,900,406	536,794	292,786	27,268
2008		71,932	1,065,070	147,227	10,845		106,908	1,645,575	300,896	19,714	567
2009		24,888	321,528	52,256	11,590		35,915	1,079,116	118,160	40,012	8,060
2010		3,496	34,392	16,107	16,972		3,436	65,789	46,030	62,580	3,451
TOTAL		127,619	2,570,678	442,478	312,254		239,648	6,130,115	1,001,880	1,154,967	44,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,068,060	2,911,579	44,614	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-883,509	-308,762	879	
TOTAL LOSSES	8,184,551	2,602,817	45,493	
EXPECTED LOSSES	4,377,008	891,977	77,947	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.205	7.380	.129	30.714
INDICATED (POST-TEST)	16.452	5.232	.091	21.775
PRES. ON RATE LEVEL	14.147	2.883	.252	17.282
DERIVED BY FORMULA	14.193	2.977	.244	17.414
UNDERLYING PRES. RATE	12.410	2.529	.221	15.160
PROPOSED	14.193	2.977	.244	17.414
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				23.86
MAN. RATES	16.79	18.51	21.07	+ 23.86
IND. RATE				
				23.857
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,962	855,224	28.873						2	1	2	5	
2007	4,925	58,432	1.186							1	1	2	
2008	5,082	220,830	4.345						1	1	2	4	
2009	6,484	45,287	.698								2	2	
2010	8,167	129,250	1.582								3	3	
TOTAL	27,620	1,309,023	4.739						3	3	10	16	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			262,037	11,222	33,948			468,119	13,028	52,579	14,291
2007				21,034	7,627				22,232	3,373	4,166
2008			73,516	30,957	6,238			40,713	32,266	20,355	16,785
2009					641					6,193	38,453
2010					17,020					73,130	39,100
TOTAL			335,553	63,213	65,474			508,832	67,526	155,630	112,795

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			405,776	19,470	76,757			1,476,528	56,581	216,257	17,063
2007			3,430	37,724	14,708			6,493	77,641	14,203	5,995
2008		11,712	162,814	54,779	12,595		18,404	249,041	141,414	73,199	25,631
2009		25	442	379	877		114	4,379	5,460	17,208	51,950
2010		3,748	36,914	17,290	18,225		7,560	144,716	101,227	137,645	52,785
TOTAL		15,485	609,376	129,642	123,162		26,078	1,881,157	382,323	458,512	153,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,532,096	1,093,639	153,424	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-305,095	-128,566	560	
TOTAL LOSSES	2,227,001	965,073	153,984	
EXPECTED LOSSES	1,657,753	395,518	41,431	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.063	3.494	.558	12.115
INDICATED (POST-TEST)	5.717	2.477	.396	8.590
PRES. ON RATE LEVEL	6.842	1.633	.171	8.646
DERIVED BY FORMULA	6.820	1.667	.180	8.667
UNDERLYING PRES. RATE	6.002	1.432	.150	7.584
PROPOSED	6.803	1.663	.180	8.646
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				11.85
MAN. RATES	8.21	8.97	10.54	+ 11.85
IND. RATE				
MINIMUM PREMIUM				2000
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
2006	12						12						
2007	9						9						
2008	69						69						
2009	761	530	.069				761						
2010	135						135						
TOTAL	986	530	.054				986						

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

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009												716
TOTAL												716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,848	-7,960	16	
TOTAL LOSSES			732	
EXPECTED LOSSES	62,798	23,832	1,193	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.074	.074
INDICATED (POST-TEST)	.000	.000	.052	.052
PRES. ON RATE LEVEL	7.261	2.755	.138	10.154
DERIVED BY FORMULA	7.261	2.755	.138	10.154
UNDERLYING PRES. RATE	6.369	2.417	.121	8.907
PROPOSED	7.261	2.755	.138	10.154
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				13.91
MAN. RATES	9.98	10.71	12.38	+ 13.91
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,304	59,016	.807							1	1	2	
2007	4,782	47,452	.992								1	1	
2008	5,980	64,472	1.078							1	1	2	
2009	5,254	21,317	.405										
2010	4,626	54,923	1.187							1		1	
TOTAL	27,946	247,180	.884							3	3	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				16,195	694				28,202	2,595	11,330
2007					10,372					35,330	1,750
2008				22,589	2,438				33,297	1,033	5,115
2009											21,317
2010				42,983					11,940		
TOTAL				81,767	13,504				73,439	38,958	39,512

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				28,098	1,569				122,481	10,673	13,528
2007			327	1,251	19,376			859	7,656	133,519	2,518
2008		1,622	11,520	36,954	5,055		5,393	32,378	125,590	8,434	7,811
2009											28,799
2010		11,255	106,792	44,586	6,193		2,202	44,023	24,725	3,814	
TOTAL		12,877	118,639	110,889	32,193		7,595	77,260	280,452	156,440	52,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	216,371	579,974	52,656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-342,065	-251,632	613	
TOTAL LOSSES		328,342	53,269	
EXPECTED LOSSES	1,629,252	713,461	62,041	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.175	.191	1.366
INDICATED (POST-TEST)	.000	.833	.135	.968
PRES. ON RATE LEVEL	6.646	2.911	.253	9.810
DERIVED BY FORMULA	6.513	2.828	.248	9.589
UNDERLYING PRES. RATE	5.830	2.553	.222	8.605
PROPOSED	6.513	2.828	.248	9.589

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.136
IND. RATES				13.14	MINIMUM PREMIUM	2000
MAN. RATES	8.67	9.88	11.96	+ 13.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,927	1,164,634	19.649						3	2	3	8	
2007	5,723	125,444	2.191							3	2	5	
2008	6,720	314,537	4.680						1	2		3	
2009	5,353	260,583	4.867						1		1	2	
2010	5,887	526,378	8.941						1	2	4	7	
TOTAL	29,610	2,391,576	8.077						6	9	10	25	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			467,537	86,889	8,673			474,301	111,807	15,001	426
2007				26,240	1,291				74,384	21,142	2,387
2008			129,271	69,000				107,376	5,315		3,575
2009			129,042		1,600			127,239		1,693	1,009
2010			68,431	46,927	21,932			193,313	140,342	53,239	2,194
TOTAL			794,281	229,056	33,496			902,229	331,848	91,075	9,591

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			943,387	150,753	19,610			2,209,818	485,578	61,699	509
2007			4,021	46,068	2,982			21,955	261,913	84,766	3,435
2008		21,555	291,206	116,681	5,205		35,329	568,445	45,263	4,517	5,459
2009		23,746	308,396	13,178	5,797		25,875	781,932	45,036	11,985	1,363
2010		37,365	324,879	81,931	33,694		85,600	1,656,286	505,019	165,798	2,962
TOTAL		82,666	1,871,889	408,611	67,288		146,804	5,238,436	1,342,809	328,765	13,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,339,795	2,147,473	13,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-625,356	-689,082	778	
TOTAL LOSSES	6,714,439	1,458,391	14,506	
EXPECTED LOSSES	3,151,688	2,006,077	72,544	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.676	4.925	.049	27.650
INDICATED (POST-TEST)	16.077	3.492	.035	19.604
PRES. ON RATE LEVEL	12.134	7.724	.279	20.137
DERIVED BY FORMULA	12.213	7.555	.269	20.037
UNDERLYING PRES. RATE	10.644	6.775	.245	17.664
PROPOSED	12.213	7.555	.269	20.037
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				27.45
MAN. RATES	17.83	20.32	24.55	+ 27.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	26,720	647,627	2.423						2	2	9	13	
2007	28,194	237,444	.842						1			1	
2008	26,736	306,323	1.145						1	3	6	10	
2009	26,931	309,397	1.148						1		4	5	
2010	27,910	91,729	.328								5	5	
TOTAL	136,491	1,592,520	1.167						5	5	24	34	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			336,875	58,682	14,382			120,253	77,372	17,841	22,222	
2007			137,135					78,774			21,535	
2008			69,180	11,993	8,204			101,923	30,224	59,415	25,384	
2009			117,875		29,261			84,231		54,252	23,778	
2010					13,250					35,162	43,317	
TOTAL			661,065	70,675	65,097			385,181	107,596	166,670	136,236	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			706,764	101,814	32,518			612,810	336,026	73,380	26,533	
2007		8,284	257,721	2,477	214		11,662	357,175	7,070	457	30,989	
2008		9,820	145,316	24,667	14,752		37,923	576,431	168,594	203,375	38,761	
2009		22,813	300,921	28,413	43,372		18,095	555,268	76,606	155,585	32,124	
2010		2,922	28,735	13,457	14,179		3,649	69,576	48,676	66,193	58,478	
TOTAL		43,839	1,439,457	170,828	105,035		71,329	2,171,260	636,972	498,990	186,885	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,725,885	1,411,825	186,885			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-465,965	-414,334	1,451			
TOTAL LOSSES	3,259,920	997,491	188,336			
EXPECTED LOSSES	2,373,579	1,197,026	132,396			
CREDIBILITY	.04	.11	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.388	.731	.138	3.257		
INDICATED (POST-TEST)	1.693	.518	.098	2.309		
PRES. ON RATE LEVEL	1.982	1.000	.111	3.093		
DERIVED BY FORMULA	1.970	.947	.110	3.027		
UNDERLYING PRES. RATE	1.739	.877	.097	2.713		
PROPOSED	1.970	.947	.110	3.027		
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.146
IND. RATES				4.15	MINIMUM PREMIUM	1330
MAN. RATES	2.93	3.25	3.77	+ 4.15	PRESENT	1215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	108,782	1,874,769	1.723							3	10	17	30
2007	109,699	1,803,295	1.643							4	5	23	32
2008	98,225	4,637,465	4.721					1		4	6	10	21
2009	80,291	1,106,858	1.378							3	4	9	16
2010	96,902	1,301,535	1.343							3	3	14	20
TOTAL	493,899	10,723,922	2.171					1		17	28	73	119

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			464,058	237,097	44,187			699,396	198,029	93,224	138,778
2007			732,640	132,204	105,444			396,372	166,871	153,744	116,020
2008	200,000		1,373,023	181,842	37,422	7,750		2,588,951	100,234	73,773	74,470
2009			333,537	75,068	28,611			431,069	111,579	59,237	67,757
2010			362,675	120,404	128,497			266,803	188,467	163,898	70,791
TOTAL	200,000		3,265,933	746,615	344,161	7,750		4,382,591	765,180	543,876	467,816

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			897,410	411,363	99,906			2,143,875	860,038	383,432	165,701
2007		43,863	1,387,985	257,152	200,995		57,306	1,806,673	645,329	594,184	166,953
2008	364,191	86,718	1,233,457	328,278	77,125	7,261	187,555	2,907,509	540,552	276,065	113,716
2009		61,891	802,308	144,580	53,890		85,452	2,546,050	502,522	211,870	91,540
2010		157,144	1,350,176	308,168	171,509		115,266	2,231,259	782,180	393,037	95,568
TOTAL	364,191	349,616	5,671,336	1,449,541	603,425	7,261	445,579	11,635,366	3,330,621	1,858,588	633,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,473,349	7,242,175	633,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,744,603	-1,566,126	4,769	
TOTAL LOSSES	16,728,746	5,676,049	638,247	
EXPECTED LOSSES	8,865,487	4,469,786	454,387	
CREDIBILITY	.10	.26	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.387	1.149	.129	4.665
INDICATED (POST-TEST)	2.401	.815	.091	3.307
PRES. ON RATE LEVEL	2.046	1.032	.105	3.183
DERIVED BY FORMULA	2.082	.976	.101	3.159
UNDERLYING PRES. RATE	1.795	.905	.092	2.792
PROPOSED	2.098	.983	.102	3.183
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.36
MAN. RATES	3.08	3.31	3.88	+ 4.36
				PRESENT
				1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,195	322,001	4.475									4	4
2007	6,317	410,183	6.493							1	1	3	5
2008	5,792	657,997	11.360							2		3	5
2009	4,422	690,991	15.626							1	1	2	4
2010	6,017	524,276	8.713							1	3	3	7
TOTAL	29,743	2,605,448	8.760							5	5	15	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					66,440					242,538	13,023
2007			146,923	23,171	17,940			147,301	30,898	22,031	21,919
2008			231,288		2,425			398,888		6,494	18,902
2009			79,703	38,297	21,787			434,636	61,063	46,548	8,957
2010			95,368	96,052	12,394			207,324	68,926	39,736	4,476
TOTAL			553,282	157,520	120,986			1,188,149	160,887	357,347	67,277

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					150,221					997,559	15,549
2007		8,876	280,196	45,359	34,252		21,809	677,333	124,876	86,131	31,541
2008		26,376	408,053	9,940	6,682		101,540	1,661,097	77,936	32,282	28,863
2009		10,677	139,291	67,044	34,112		40,847	1,216,603	277,042	153,467	12,101
2010		49,148	434,318	123,753	30,732		60,644	1,168,030	311,484	113,585	6,043
TOTAL		95,077	1,261,858	246,096	255,999		224,840	4,723,063	791,338	1,383,024	94,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,304,838	2,676,457	94,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-148,985	-190,055	620	
TOTAL LOSSES	6,155,853	2,486,402	94,717	
EXPECTED LOSSES	748,037	541,321	58,892	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.697	8.360	.318	29.375
INDICATED (POST-TEST)	14.674	5.927	.225	20.826
PRES. ON RATE LEVEL	2.867	2.075	.226	5.168
DERIVED BY FORMULA	3.103	2.229	.226	5.558
UNDERLYING PRES. RATE	2.515	1.820	.198	4.533
PROPOSED	3.103	2.229	.226	5.558

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.614
IND. RATES				7.61	MINIMUM PREMIUM	2000
MAN. RATES	4.26	5.11	6.30	+ 7.61	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	111,474	3,799,728	3.408						11	6	23	40	
2007	119,552	2,490,582	2.083						6	10	26	42	
2008	114,359	1,852,355	1.619						4	7	21	32	
2009	76,586	1,737,992	2.269						1	5	30	36	
2010	130,927	2,552,026	1.949						2	7	31	40	
TOTAL	552,898	12,432,683	2.249						24	35	131	190	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,836,907	107,990	132,096			1,323,644	60,653	230,146	108,292
2007			764,817	265,860	135,518			650,385	274,406	291,706	107,890
2008			592,412	197,578	79,483			430,280	231,280	191,803	129,519
2009			180,595	210,837	284,477			210,833	356,392	411,307	83,551
2010			405,023	209,352	383,870			537,518	209,506	587,748	219,009
TOTAL			3,779,754	991,617	1,015,444			3,152,660	1,132,237	1,712,710	648,261

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			3,272,812	187,364	298,669			5,365,547	263,417	946,590	129,301
2007		46,199	1,481,931	495,330	260,150		96,294	3,035,130	1,070,874	1,124,139	155,254
2008		87,724	1,243,678	365,058	145,628		165,489	2,340,013	1,062,133	679,085	197,775
2009		55,438	750,756	460,861	411,625		69,085	2,007,605	1,450,410	1,235,297	112,877
2010		195,568	1,798,502	637,530	450,665		153,577	2,968,469	1,388,073	1,193,925	295,662
TOTAL		384,929	8,547,679	2,146,143	1,566,737		484,445	15,716,764	5,234,907	5,179,036	890,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,133,817	14,126,823	890,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,123,376	-2,300,816	7,333	
TOTAL LOSSES	22,010,441	11,826,007	898,202	
EXPECTED LOSSES	16,299,433	6,723,239	646,892	
CREDIBILITY	.11	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.981	2.139	.162	6.282
INDICATED (POST-TEST)	2.823	1.517	.115	4.455
PRES. ON RATE LEVEL	3.361	1.386	.133	4.880
DERIVED BY FORMULA	3.302	1.423	.128	4.853
UNDERLYING PRES. RATE	2.948	1.216	.117	4.281
PROPOSED	3.302	1.423	.128	4.853
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.65
MAN. RATES	4.77	5.13	5.95	+ 6.65

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	87,278	1,551,161	1.777							3	7	36	46
2007	84,329	3,344,921	3.966							5	10	30	45
2008	85,568	1,616,865	1.889							4	6	20	30
2009	75,713	2,530,614	3.342							6	12	30	48
2010	69,637	1,971,654	2.831							2	5	28	35
TOTAL	402,525	11,015,215	2.737							20	40	144	204

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			400,877	167,474	90,206			391,820	161,530	216,320	122,934
2007			1,336,118	329,928	72,017			792,799	394,725	284,258	135,076
2008			485,508	132,441	63,943			401,055	109,230	260,649	164,039
2009			559,716	312,604	192,661			407,193	375,552	549,017	133,871
2010			307,314	205,451	263,932			392,505	285,008	399,691	117,753
TOTAL			3,089,533	1,147,898	682,759			2,385,372	1,326,045	1,709,935	673,673

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			783,990	290,567	203,952			1,771,372	701,525	889,724	146,783
2007		60,429	1,932,377	604,044	143,288		77,245	2,486,090	1,473,942	1,103,115	194,374
2008		71,783	1,035,436	252,209	116,161		145,676	2,228,838	639,391	886,871	250,488
2009		144,325	1,881,218	585,232	307,338		128,877	3,827,068	1,721,080	1,638,155	180,860
2010		168,524	1,526,185	499,326	320,394		147,979	2,865,182	1,207,875	852,145	158,967
TOTAL		445,061	7,159,206	2,231,378	1,091,133		499,777	13,178,550	5,743,813	5,370,010	931,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,282,594	14,436,334	931,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,830,599	-2,659,841	7,047	
TOTAL LOSSES	19,451,995	11,776,493	938,519	
EXPECTED LOSSES	9,129,267	7,579,546	696,368	
CREDIBILITY	.09	.23	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.832	2.926	.233	7.991
INDICATED (POST-TEST)	3.426	2.075	.165	5.666
PRES. ON RATE LEVEL	2.586	2.147	.196	4.929
DERIVED BY FORMULA	2.662	2.130	.189	4.981
UNDERLYING PRES. RATE	2.268	1.883	.173	4.324
PROPOSED	2.662	2.130	.189	4.981
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.82
MAN. RATES	4.30	4.81	6.01	+ 6.82
				PRESENT
				1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	13,808	509,881	3.692						2	4	6	12	
2007	14,614	977,916	6.691						2	1	2	5	
2008	10,412	399,956	3.841						2		3	5	
2009	9,918	427,048	4.305						1	1	4	6	
2010	8,390	212,388	2.531							1	3	4	
TOTAL	57,142	2,527,189	4.423						7	7	18	32	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			146,033	90,463	19,558			100,637	112,950	31,002	9,238
2007			302,581	60,736	4,290			551,323	49,030	3,928	6,028
2008			157,660		61,973			99,768		74,139	6,416
2009			157,313	6,110	38,712			77,023	8,227	74,276	65,387
2010				48,320	19,991				59,787	78,349	5,941
TOTAL			763,587	205,629	144,524			828,751	229,994	261,694	93,010

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			306,377	156,954	44,221			512,846	490,542	127,511	11,030
2007		14,873	472,134	111,238	9,721		67,128	2,069,982	211,150	20,683	8,674
2008		20,713	326,512	24,292	101,980		32,438	539,007	62,257	247,132	9,797
2009		31,090	409,483	45,909	57,967		17,792	545,835	115,831	212,755	88,338
2010		17,056	163,407	70,431	28,363		19,108	375,446	232,233	166,558	8,020
TOTAL		83,732	1,677,913	408,824	242,252		136,466	4,043,116	1,112,013	774,639	125,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,941,227	2,537,728	125,859	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-759,506	-442,747	497	
TOTAL LOSSES	5,181,721	2,094,981	126,356	
EXPECTED LOSSES	3,808,515	1,219,982	53,142	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.068	3.666	.221	12.955
INDICATED (POST-TEST)	6.429	2.599	.157	9.185
PRES. ON RATE LEVEL	7.598	2.434	.106	10.138
DERIVED BY FORMULA	7.575	2.444	.109	10.128
UNDERLYING PRES. RATE	6.665	2.135	.093	8.893
PROPOSED	7.575	2.444	.109	10.128
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				13.88
MAN. RATES	9.60	10.49	12.36	+ 13.88
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,337	3,411	.102										
2007	2,562	128,944	5.032								3	2	5
2008	2,727	39,911	1.463									1	1
2009	5,723	126,889	2.217								1	1	2
2010	3,092	2,718	.087										
TOTAL	17,441	301,873	1.731								4	4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,411
2007				76,523	12,254				3,355	20,502	16,310
2008					6,230					4,741	28,940
2009				61,118	2,334				43,901	10,967	8,569
2010											2,718
TOTAL				137,641	20,818				47,256	36,210	59,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,073
2007			11,988	135,375	24,561			1,467	16,049	77,702	23,470
2008		41	1,252	1,724	10,036		31	996	2,481	15,579	44,191
2009		6,708	82,799	83,228	8,636		4,426	117,599	138,028	40,902	11,577
2010											3,669
TOTAL		6,749	96,039	220,327	43,233		4,457	120,062	156,558	134,183	86,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	227,307	554,301	86,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153,833	-118,424	404	
TOTAL LOSSES	73,474	435,877	87,384	
EXPECTED LOSSES	738,976	340,275	36,277	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.421	2.499	.501	3.421
INDICATED (POST-TEST)	.298	1.772	.355	2.425
PRES. ON RATE LEVEL	4.830	2.224	.237	7.291
DERIVED BY FORMULA	4.785	2.210	.241	7.236
UNDERLYING PRES. RATE	4.237	1.951	.208	6.396
PROPOSED	4.785	2.210	.241	7.236
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.91
MAN. RATES	6.80	7.52	8.89	+ 9.91
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,201	862	.026										
2007	2,858	409,465	14.326							1			1
2008	2,176	89,809	4.127								1		1
2009	2,080												
2010	1,944	1,106	.056										
TOTAL	12,259	501,242	4.089							1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											862
2007			241,974					161,424			6,067
2008				42,262					46,985		562
2010											1,106
TOTAL			241,974	42,262				161,424	46,985		8,597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,029
2007		14,258	443,625	4,263	368		23,315	714,025	14,130	913	8,730
2008		3,005	20,635	67,878	2,116		7,589	45,386	176,463	7,111	858
2010											1,493
TOTAL		17,263	464,260	72,141	2,484		30,904	759,411	190,593	8,024	12,110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,271,838	273,242	12,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,168	-31,749	63	
TOTAL LOSSES	1,242,670	241,493	12,173	
EXPECTED LOSSES	143,797	87,774	6,620	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.137	1.970	.099	12.206
INDICATED (POST-TEST)	7.187	1.397	.070	8.654
PRES. ON RATE LEVEL	1.337	.816	.062	2.215
DERIVED BY FORMULA	1.396	.828	.062	2.286
UNDERLYING PRES. RATE	1.173	.716	.054	1.943
PROPOSED	1.396	.828	.062	2.286
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.13
MAN. RATES	2.15	2.32	2.70	+ 3.13
				PRESENT
				950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4,788	74,196	1.549								1		1
2007	4,440	11,851	.266									1	1
2008	3,578	11,790	.329										
2009	3,180	144,228	4.535								1		1
2010	2,757	385,555	13.984							1		2	3
TOTAL	18,743	627,620	3.349							1	2	3	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				15,145					26,005		33,046
2007					1,223					10,628	
2008				63,074					79,649		11,790
2009										62,481	1,505
2010			95,507		33,210			194,357			
TOTAL			95,507	78,219	34,433			194,357	105,654	73,109	46,341

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				26,277					112,940		39,457
2007			39	148	2,285			260	2,302	40,164	
2008											18,003
2009		6,825	83,783	84,474	5,611		7,655	199,266	232,902	18,917	2,033
2010		29,777	250,310	45,912	39,383		49,799	949,390	198,963	134,189	
TOTAL		36,602	334,132	156,811	47,279		57,454	1,148,916	547,107	193,270	59,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,577,104	944,467	59,493	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-112,504	-146,967	233	
TOTAL LOSSES	1,464,600	797,500	59,726	
EXPECTED LOSSES	554,606	406,161	25,116	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.814	4.255	.319	12.388
INDICATED (POST-TEST)	5.540	3.017	.226	8.783
PRES. ON RATE LEVEL	3.373	2.470	.153	5.996
DERIVED BY FORMULA	3.395	2.486	.155	6.036
UNDERLYING PRES. RATE	2.959	2.167	.134	5.260
PROPOSED	3.395	2.486	.155	6.036
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.27
MAN. RATES	5.56	6.12	7.31	+ 8.27
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,598	22,687	1.419									1	1
2007	1,276	78,773	6.173									2	2
2008	1,060	13,935	1.314									1	1
2009	910												
2010	614												
TOTAL	5,458	115,395	2.114									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					7,431					13,737	1,519	
2007					29,907					48,866		
2008					7,848					6,087		
TOTAL					45,186					68,690	1,519	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					16,801					56,500	1,814	
2007			944	3,606	55,872			1,186	10,588	184,675		
2008		52	1,576	2,170	12,645		38	1,284	3,184	20,005		
TOTAL		52	2,520	5,776	85,318		38	2,470	13,772	261,180	1,814	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,080	366,046	1,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,001	-35,162	66	
TOTAL LOSSES		330,884	1,880	
EXPECTED LOSSES	281,305	95,242	7,914	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.062	.034	6.096
INDICATED (POST-TEST)	.000	4.298	.024	4.322
PRES. ON RATE LEVEL	5.876	1.989	.165	8.030
DERIVED BY FORMULA	5.817	2.012	.164	7.993
UNDERLYING PRES. RATE	5.154	1.745	.145	7.044
PROPOSED	5.817	2.012	.164	7.993

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.950
IND. RATES				10.95	MINIMUM PREMIUM	2000
MAN. RATES	7.78	8.42	9.79	+ 10.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,488	161,374	2.155								3	3	6
2007	7,219	421,020	5.832							1	1	2	4
2008	6,842	874,519	12.781							1	3	2	6
2009	5,991	243,559	4.065								3	2	5
2010	5,701	21,918	.384									1	1
TOTAL	33,241	1,722,390	5.182							2	10	10	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				79,146	4,765				56,891	11,338	9,234
2007			143,615	1,185	10,283			246,762	1,634	12,831	4,710
2008			245,740	102,323	10,217			370,268	94,961	46,218	4,792
2009				48,506	12,784				154,983	18,378	8,908
2010					12,073					8,101	1,744
TOTAL			389,355	231,160	50,122			617,030	308,469	96,866	29,388

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				137,318	10,773				247,078	46,634	11,025
2007		7,217	225,036	5,471	19,420		30,396	931,581	26,850	49,789	6,778
2008		21,602	272,523	172,187	23,081		69,133	976,479	420,105	172,043	7,317
2009		5,757	73,268	72,494	21,826		15,239	400,755	469,366	87,874	12,035
2010		2,663	26,187	12,264	12,922		838	16,029	11,214	15,246	2,354
TOTAL		37,239	597,014	399,734	88,022		115,606	2,324,844	1,174,613	371,586	39,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,074,703	2,033,955	39,509	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,916	-298,693	483	
TOTAL LOSSES	2,897,787	1,735,262	39,992	
EXPECTED LOSSES	882,882	845,984	48,200	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.718	5.220	.120	14.058
INDICATED (POST-TEST)	6.181	3.701	.085	9.967
PRES. ON RATE LEVEL	3.028	2.901	.165	6.094
DERIVED BY FORMULA	3.091	2.933	.162	6.186
UNDERLYING PRES. RATE	2.656	2.545	.145	5.346
PROPOSED	3.091	2.933	.162	6.186
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.47
MAN. RATES	5.48	6.11	7.43	+ 8.47
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,077	47,300	2.277									3	3
2007	2,478	17,319	.698									1	1
2008	2,539	70,493	2.776									1	1
2009	2,171	1,642	.075										
2010	1,716	6,782	.395										
TOTAL	10,981	143,536	1.307									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					6,179					35,748	5,373	
2007					7,238					9,289	792	
2008					48,040					21,558	895	
2009											1,642	
2010											6,782	
TOTAL					61,457					66,595	15,484	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					13,970					147,031	6,415	
2007			229	872	13,521			226	2,011	35,103	1,140	
2008		314	9,648	13,290	77,396		122	4,538	11,266	70,857	1,367	
2009											2,218	
2010											9,156	
TOTAL		314	9,877	14,162	104,887		122	4,764	13,277	252,991	20,296	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,077	385,317	20,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,625	-70,590	181	
TOTAL LOSSES		314,727	20,477	
EXPECTED LOSSES	397,842	201,502	18,448	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.866	.186	3.052
INDICATED (POST-TEST)	.000	2.032	.132	2.164
PRES. ON RATE LEVEL	4.130	2.092	.192	6.414
DERIVED BY FORMULA	4.089	2.091	.191	6.371
UNDERLYING PRES. RATE	3.623	1.835	.168	5.626
PROPOSED	4.089	2.091	.191	6.371

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.728
IND. RATES				8.73	MINIMUM PREMIUM	2000
MAN. RATES	6.03	6.63	7.82	+ 8.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,714	7,915	.291									1	1
2007	2,361	366,983	15.543							1			1
2008	1,883	10,401	.552										
2009	1,581	18,177	1.149									1	1
2010	1,712	752	.043										
TOTAL	10,251	404,228	3.943							1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,741						3,174
2007			294,105					72,710			168
2008											10,401
2009					3,660					1,430	13,087
2010											752
TOTAL			294,105		8,401			72,710		1,430	27,582

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,719						3,790
2007		17,766	552,716	5,311	457		10,764	329,678	6,525	422	242
2008											15,882
2009		148	2,530	2,156	5,014		29	1,012	1,261	3,971	17,681
2010											1,015
TOTAL		17,914	555,246	7,467	16,190		10,793	330,690	7,786	4,393	38,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	914,643	35,836	38,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,808	-75,649	258	
TOTAL LOSSES	859,835		38,868	
EXPECTED LOSSES	270,729	210,044	26,653	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.388	.000	.379	8.767
INDICATED (POST-TEST)	5.947	.000	.269	6.216
PRES. ON RATE LEVEL	3.011	2.336	.296	5.643
DERIVED BY FORMULA	3.040	2.289	.295	5.624
UNDERLYING PRES. RATE	2.641	2.049	.260	4.950
PROPOSED	3.050	2.297	.296	5.643
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.73
MAN. RATES	5.43	5.88	6.88	+ 7.73
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				1985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	78,389	3,620,908	4.619							5	8	11	24
2007	52,692	1,431,424	2.716							4	13	10	27
2008	52,017	2,060,002	3.960							6	7	10	23
2009	41,348	956,442	2.313							3	3	3	9
2010	52,388	548,732	1.047							1	3	10	14
TOTAL	276,834	8,617,508	3.113							19	34	44	97

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,093,234	241,847	15,439			1,894,209	210,133	68,170	97,876
2007			477,579	281,964	44,131			200,517	306,425	71,199	49,609
2008			932,061	183,675	83,476			557,878	113,051	135,851	54,010
2009			405,382	30,597	6,179			400,487	25,069	20,345	68,383
2010			100,000	72,645	46,353			38,960	66,155	72,970	151,649
TOTAL			3,008,256	810,728	195,578			3,092,051	720,833	368,535	421,527

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,222,075	419,605	34,909			4,137,585	912,608	280,384	116,864
2007		28,849	941,676	507,316	89,331		29,690	999,219	1,093,493	290,288	71,387
2008		116,924	1,703,999	354,446	154,544		161,955	2,474,179	600,562	479,045	82,473
2009		64,816	839,849	76,272	20,513		54,978	1,653,632	179,152	77,204	92,385
2010		59,962	524,985	139,096	65,322		31,086	604,646	267,446	162,804	204,726
TOTAL		270,551	5,232,584	1,496,735	364,619		277,709	9,869,261	3,053,261	1,289,725	567,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,650,105	6,204,340	567,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,688,860	-1,129,246	4,352	
TOTAL LOSSES	13,961,245	5,075,094	572,187	
EXPECTED LOSSES	8,163,835	3,178,054	429,092	
CREDIBILITY	.07	.18	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.043	1.833	.207	7.083
INDICATED (POST-TEST)	3.575	1.300	.147	5.022
PRES. ON RATE LEVEL	3.362	1.309	.176	4.847
DERIVED BY FORMULA	3.377	1.307	.171	4.855
UNDERLYING PRES. RATE	2.949	1.148	.155	4.252
PROPOSED	3.377	1.307	.171	4.855
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.65
MAN. RATES	4.44	4.94	5.91	+ 6.65
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,172	13,732	.191									1	1
2007	7,561	21,987	.290									4	4
2008	5,832	31,935	.547									4	4
2009	5,344	247,574	4.632							1		3	4
2010	7,489	240,938	3.217								1	6	7
TOTAL	33,398	556,166	1.665							1	1	18	20

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					6,000					3,556	4,176	
2007					4,083					10,122	7,782	
2008					10,845					18,930	2,160	
2009			120,927		8,863			98,700		6,171	12,913	
2010				39,825	56,852				42,285	90,089	11,887	
TOTAL			120,927	39,825	86,643			98,700	42,285	128,868	38,918	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					13,566					14,626	4,986	
2007			126	492	7,626			243	2,194	38,257	11,198	
2008		72	2,180	3,001	17,470		107	3,984	9,903	62,219	3,298	
2009		22,547	294,087	16,690	15,517		20,158	609,994	39,206	22,801	17,445	
2010		22,960	222,267	99,061	66,596		17,101	334,135	212,247	183,080	16,047	
TOTAL		45,579	518,660	119,244	120,775		37,366	948,356	263,550	320,983	52,974	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,549,961	824,552	52,974	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-231,785	-168,501	559	
TOTAL LOSSES	1,318,176	656,051	53,533	
EXPECTED LOSSES	1,199,323	483,270	50,098	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.947	1.964	.160	6.071
INDICATED (POST-TEST)	2.798	1.392	.113	4.303
PRES. ON RATE LEVEL	4.094	1.650	.170	5.914
DERIVED BY FORMULA	4.068	1.640	.168	5.876
UNDERLYING PRES. RATE	3.591	1.447	.150	5.188
PROPOSED	4.068	1.640	.168	5.876

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.050
IND. RATES				8.05	MINIMUM PREMIUM	2000
MAN. RATES	6.05	6.56	7.21	+ 8.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	15,563	313,793	2.016							1		1	2
2007	13,652	30,021	.219										
2008	24,698	549,062	2.223							2	2	1	5
2009	9,219	3,486	.037										
2010	27,207	72,150	.265									2	2
TOTAL	90,339	968,512	1.072							3	2	4	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			246,035		1,402			66,356			
2007											30,021
2008			346,584	58,180	7,002			58,980	45,954	2,712	29,650
2009											3,486
2010					29,514					25,416	17,220
TOTAL			592,619	58,180	37,918			125,336	45,954	28,128	80,377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			516,181		3,170			338,150			
2007											43,200
2008		48,834	720,230	111,095	18,888		26,367	354,387	187,909	17,908	45,276
2009											4,710
2010		6,502	64,016	29,983	31,595		2,628	50,290	35,182	47,837	23,247
TOTAL		55,336	1,300,427	141,078	53,653		28,995	742,827	223,091	65,745	116,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,127,585	483,567	116,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-552,148	-206,494	1,309	
TOTAL LOSSES	1,575,437	277,073	117,742	
EXPECTED LOSSES	2,905,302	645,021	102,987	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.744	.307	.130	2.181
INDICATED (POST-TEST)	1.236	.218	.092	1.546
PRES. ON RATE LEVEL	3.666	.814	.130	4.610
DERIVED BY FORMULA	3.593	.766	.127	4.486
UNDERLYING PRES. RATE	3.216	.714	.114	4.044
PROPOSED	3.593	.766	.127	4.486
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.15
MAN. RATES	4.57	4.92	5.62	+ 6.15
				PRESENT
				1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	406												
2007	401	1,403	.349									1	1
2008	400												
2009	339	944	.278										
2010	264	4,411	1,670										
TOTAL	1,810	6,758	.373									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					181					1,222		
2009											944	
2010											4,411	
TOTAL					181					1,222	5,355	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			6	22	339			29	264	4,620		
2009											1,275	
2010											5,955	
TOTAL			6	22	339			29	264	4,620	7,230	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35	5,245	7,230	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,292	-14,609	40	
TOTAL LOSSES			7,270	
EXPECTED LOSSES	110,266	41,105	4,380	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.402	.402
INDICATED (POST-TEST)	.000	.000	.285	.285
PRES. ON RATE LEVEL	6.945	2.589	.276	9.810
DERIVED BY FORMULA	6.945	2.563	.276	9.784
UNDERLYING PRES. RATE	6.092	2.271	.242	8.605
PROPOSED	6.945	2.563	.276	9.784
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				13.40
MAN. RATES	9.76	10.38	11.96	+ 13.40

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	770	94,356	12.254									1	1
2007	743	14,048	1.890								1		1
2008	694	27,263	3.928								2		2
2009	866	43,669	5.042									1	1
2010	416												
TOTAL	3,489	179,336	5.140								3	2	5

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					94,458					216,257	
2007			77	903	12			3,900	46,815	886	
2008		964	6,633	21,818	679		2,189	13,063	50,813	2,049	232
2009		698	11,926	10,165	23,637		482	18,720	23,268	73,394	
TOTAL		1,662	18,636	32,886	118,786		2,671	35,683	120,896	292,586	232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,652	565,154	232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,929	-27,630	77	
TOTAL LOSSES	37,723	537,524	309	
EXPECTED LOSSES	101,356	76,793	8,373	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.081	15.406	.009	16.496
INDICATED (POST-TEST)	.766	10.923	.006	11.695
PRES. ON RATE LEVEL	3.312	2.509	.273	6.094
DERIVED BY FORMULA	3.312	2.593	.270	6.175
UNDERLYING PRES. RATE	2.905	2.201	.240	5.346
PROPOSED	3.312	2.593	.270	6.175
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.46
MAN. RATES	5.48	6.11	7.43	+ 8.46

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,334	112,820	8.457								3	1	4
2007	1,026												
2008	807	275,427	34.129							1			1
2009	1,324	22,587	1.705									2	2
2010	1,147	810	.070										
TOTAL	5,638	411,644	7.301							1	3	3	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				62,610	1,371				38,598	9,470	771	
2008			93,161					179,898			2,368	
2009					14,696					6,754	1,137	
2010											810	
TOTAL			93,161	62,610	16,067			179,898	38,598	16,224	5,086	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				108,628	3,100				167,631	38,950	921	
2008		12,002	185,579	4,224	1,263		57,714	943,795	42,387	6,221	3,616	
2009		595	10,153	8,659	20,128		125	4,788	5,945	18,762	1,536	
2010											1,094	
TOTAL		12,597	195,732	121,511	24,491		57,839	948,583	215,963	63,933	7,167	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,214,751	425,898	7,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,961	-163,036	192	
TOTAL LOSSES	1,140,790	262,862	7,359	
EXPECTED LOSSES	362,468	462,429	17,252	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.234	4.662	.131	25.027
INDICATED (POST-TEST)	14.346	3.305	.093	17.744
PRES. ON RATE LEVEL	7.329	9.350	.349	17.028
DERIVED BY FORMULA	7.399	9.290	.346	17.035
UNDERLYING PRES. RATE	6.429	8.202	.306	14.937
PROPOSED	7.399	9.290	.346	17.035

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	23.337
IND. RATES				23.34	MINIMUM PREMIUM	2000
MAN. RATES	15.64	16.78	20.76	+ 23.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	585												
2007	332	196	.059										
2008	159												
2009	275												
2010	434												
TOTAL	1,785	196	.011										

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											282
TOTAL											282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,120	-7,137	20	
TOTAL LOSSES			302	
EXPECTED LOSSES	68,187	19,796	1,785	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.012	.012
PRES. ON RATE LEVEL	4.355	1.264	.114	5.733
DERIVED BY FORMULA	4.355	1.251	.113	5.719
UNDERLYING PRES. RATE	3.820	1.109	.100	5.029
PROPOSED	4.355	1.251	.113	5.719
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.84
MAN. RATES	5.48	6.00	6.99	+ 7.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,208	146	.012										
2007	1,164												
2008	605												
2009	402												
2010	649												
TOTAL	4,028	146	.004										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											146
TOTAL											146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											174
TOTAL											174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			174	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,422	-35,525	69	
TOTAL LOSSES			243	
EXPECTED LOSSES	153,467	95,585	7,452	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	4.344	2.705	.211	7.260
DERIVED BY FORMULA	4.344	2.678	.209	7.231
UNDERLYING PRES. RATE	3.810	2.373	.185	6.368
PROPOSED	4.344	2.678	.209	7.231

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.906
IND. RATES				9.91	MINIMUM PREMIUM	2000
MAN. RATES	6.92	7.58	8.85	+ 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
2006	764	70,514	9.229								1		1
2007	361												
2008	262												
2009	129												
2010	835	48,760	5.839								1		1
TOTAL	2,351	119,274	5.073								2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				56,681					8,217		5,616
2010				27,310					21,450		
TOTAL				83,991					29,667		5,616

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				98,342					35,686		6,706
2010		7,155	67,850	28,325	3,934		3,949	79,079	44,414	6,850	
TOTAL		7,155	67,850	126,667	3,934		3,949	79,079	80,100	6,850	6,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	158,033	217,551	6,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,993	-9,276	43	
TOTAL LOSSES	151,040	208,275	6,749	
EXPECTED LOSSES	35,194	27,201	3,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.425	8.859	.287	15.571
INDICATED (POST-TEST)	4.555	6.281	.203	11.039
PRES. ON RATE LEVEL	1.707	1.319	.157	3.183
DERIVED BY FORMULA	1.707	1.369	.157	3.233
UNDERLYING PRES. RATE	1.497	1.157	.138	2.792
PROPOSED	1.707	1.369	.157	3.233
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.43
MAN. RATES	3.08	3.31	3.88	+ 4.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006													
2007													
2008													
2009													
2010	30												
TOTAL	30												

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.	-44	-55	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	344	245	42	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.308	.929	.158	2.395
DERIVED BY FORMULA	1.308	.929	.158	2.395
UNDERLYING PRES. RATE	1.147	.815	.139	2.101
PROPOSED	1.308	.929	.158	2.395
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.28
MAN. RATES	2.35	2.53	2.92	+ 3.28
				PRESENT
				1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,343	2,197	.163										
2007	1,826	2,196	.120										
2008	1,289	146	.011										
2009	1,052	12,701	1.207										
2010	887												
TOTAL	6,397	17,240	.270										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												2,197
2007												2,196
2008												146
2009												12,701
TOTAL												17,240

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												2,623
2007												3,160
2008												223
2009												17,159
TOTAL												23,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			23,165	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,693	-40,831	101	
TOTAL LOSSES			23,266	
EXPECTED LOSSES	65,634	112,844	11,130	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.364	.364
INDICATED (POST-TEST)	.000	.000	.258	.258
PRES. ON RATE LEVEL	1.170	2.011	.198	3.379
DERIVED BY FORMULA	1.158	1.991	.199	3.348
UNDERLYING PRES. RATE	1.026	1.764	.174	2.964
PROPOSED	1.158	1.991	.199	3.348
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.59
MAN. RATES	3.37	3.59	4.12	+ 4.59
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	575												
2007	838												
2008	993												
2009	1,178												
2010	1,032												
TOTAL	4,616												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,039	-14,629	80	
TOTAL LOSSES			80	
EXPECTED LOSSES	93,935	43,853	6,693	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.320	1.083	.165	3.568
DERIVED BY FORMULA	2.320	1.072	.163	3.555
UNDERLYING PRES. RATE	2.035	.950	.145	3.130
PROPOSED	2.320	1.072	.163	3.555
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.87
MAN. RATES	3.50	3.77	4.35	+ 4.87
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	68						68						
2007	71						71						
2008	71						71						
2009	64						64						
2010	41						41						
TOTAL	315						315						

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.	-2,855	-7,724	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	14,091	21,663	2,072	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	5.099	7.840	.750	13.689
DERIVED BY FORMULA	5.099	7.840	.750	13.689
UNDERLYING PRES. RATE	4.473	6.877	.658	12.008
PROPOSED	5.099	7.840	.750	13.689

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	18.403
IND. RATES				18.40	MINIMUM PREMIUM	2000
MAN. RATES	12.95	12.75	15.31	+ 18.40	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
2006	2,413	939	.038				2,413						
2007	2,324	2,833	.121				2,324						
2008	2,730	5,438	.199				2,730						
2009	1,884	21,052	1.117				1,884				1	2	3
2010	1,987	5,036	.253				1,987						
TOTAL	11,338	35,298	.311				11,338				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											939
2007											2,833
2008											5,438
2009				1,043	5,317				3,259	11,004	429
2010											5,036
TOTAL				1,043	5,317				3,259	11,004	14,675

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,121
2007											4,077
2008											8,304
2009		329	5,060	4,529	7,372		510	15,956	19,228	31,348	580
2010											6,799
TOTAL		329	5,060	4,529	7,372		510	15,956	19,228	31,348	20,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,855	62,477	20,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,470	-36,990	242	
TOTAL LOSSES		25,487	21,123	
EXPECTED LOSSES	207,372	106,464	24,037	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.225	.186	.411
INDICATED (POST-TEST)	.000	.160	.132	.292
PRES. ON RATE LEVEL	2.085	1.070	.242	3.397
DERIVED BY FORMULA	2.064	1.052	.240	3.356
UNDERLYING PRES. RATE	1.829	.939	.212	2.980
PROPOSED	2.064	1.052	.240	3.356
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.51
MAN. RATES	2.91	3.05	3.80	+ 4.51
IND. RATE				
MINIMUM PREMIUM				1420
PRESENT				1225

+PROPOSED

[illegible]

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											921
2007											3,968
2008				10,060					12,224		80
TOTAL				10,060					12,224		4,969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,100
2007											5,710
2008		713	4,910	16,159	502		1,983	11,806	45,911	1,852	122
TOTAL		713	4,910	16,159	502		1,983	11,806	45,911	1,852	6,932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,412	64,424	6,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,063	-17,385	66	
TOTAL LOSSES	8,349	47,039	6,998	
EXPECTED LOSSES	57,898	52,986	5,384	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.088	.498	.074	.660
INDICATED (POST-TEST)	.062	.353	.052	.467
PRES. ON RATE LEVEL	.699	.639	.065	1.403
DERIVED BY FORMULA	.693	.633	.065	1.391
UNDERLYING PRES. RATE	.613	.561	.057	1.231
PROPOSED	.693	.633	.065	1.391

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.870
IND. RATES				1.87	MINIMUM PREMIUM	760
MAN. RATES	1.17	1.22	1.57	+ 1.87	PRESENT	670

+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
2006	13,260	370,004	2.790				13,260			1	1	3	5
2007	14,130	290,048	2.052				14,130				1	6	7
2008	15,424	120,620	.782				15,424				2	4	6
2009	15,751	146,195	.928				15,751				2	4	6
2010	16,682	63,360	.379				16,682				1	1	2
TOTAL	75,247	990,227	1.316				75,247			1	7	18	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			122,388	43,390	28,321			85,500	54,401	10,591	25,413
2007				16,076	12,617				119,990	98,361	43,004
2008				43,998	3,444				39,919	6,646	26,613
2009				59,250	3,826				47,771	20,728	14,620
2010				16,228	1,515				14,743	12,405	18,469
TOTAL			122,388	178,942	49,723			85,500	276,824	148,731	128,119

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			256,770	75,282	64,033			435,708	236,264	43,561	30,343
2007			2,831	29,652	23,923			36,968	436,418	379,575	61,883
2008		3,146	22,175	71,619	7,747		6,491	39,964	153,400	27,875	40,638
2009		6,572	81,351	81,602	10,514		4,975	134,193	157,942	68,943	19,752
2010		4,583	43,605	18,375	3,959		4,004	78,897	47,687	28,057	24,933
TOTAL		14,301	406,732	276,530	110,176		15,470	725,730	1,031,711	548,011	177,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,162,233	1,966,428	177,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-421,425	-357,242	2,263	
TOTAL LOSSES	740,808	1,609,186	179,812	
EXPECTED LOSSES	2,156,580	1,051,200	197,148	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.985	2.139	.239	3.363
INDICATED (POST-TEST)	.698	1.517	.169	2.384
PRES. ON RATE LEVEL	3.267	1.593	.299	5.159
DERIVED BY FORMULA	3.190	1.588	.289	5.067
UNDERLYING PRES. RATE	2.866	1.397	.262	4.525
PROPOSED	3.190	1.588	.289	5.067
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.81
MAN. RATES	4.91	4.82	5.77	+ 6.81
				PRESENT
				1715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	20,721	218,809	1.055							1		2	3
2007	22,761	787,149	3.458					1					1
2008	18,875	308,760	1.635									2	2
2009	36,144	158,116	.437								1	2	3
2010	35,513	194,719	.548									6	6
TOTAL	134,014	1,667,553	1.244					1		1	1	12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			69,644		13,350			97,700		33,962	4,153
2007	750,000					21,500					15,649
2008					4,048					300,391	4,321
2009				21,986	9,806				57,350	25,550	43,424
2010					51,463					127,493	15,763
TOTAL	750,000		69,644	21,986	78,667	21,500		97,700	57,350	487,396	83,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			146,113		30,185			497,879		139,685	4,959
2007	1,104,393					110,507					22,519
2008		25	813	1,118	6,520		1,739	63,236	157,012	987,321	6,598
2009		2,773	35,975	35,221	15,391		5,985	161,583	190,198	84,621	58,666
2010		11,352	111,635	52,284	55,091		13,169	252,275	176,486	239,957	21,280
TOTAL	1,104,393	14,150	294,536	88,623	107,187	110,507	20,893	974,973	523,696	1,451,584	114,022

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,519,452	2,171,090	114,022	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-437,705	-285,378	1,296	
TOTAL LOSSES	2,081,747	1,885,712	115,318	
EXPECTED LOSSES	2,267,516	848,309	100,511	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.553	1.407	.086	3.046
INDICATED (POST-TEST)	1.101	.998	.061	2.160
PRES. ON RATE LEVEL	1.929	.722	.085	2.736
DERIVED BY FORMULA	1.896	.752	.082	2.730
UNDERLYING PRES. RATE	1.692	.633	.075	2.400
PROPOSED	1.896	.752	.082	2.730
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.67
MAN. RATES	2.56	2.53	3.06	+ 3.67
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.670
				1210
				1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,078	31,823	.523									3	3
2007	9,021	233,991	2.593							1	3	4	8
2008	7,449	393,315	5.280							1	3	3	7
2009	63,358	1,165,746	1.839							2	14	3	19
2010	40,716	518,787	1.274							2		9	11
TOTAL	126,622	2,343,662	1.851							6	20	22	48

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					8,676					14,977	8,170
2007			73,362	30,520	27,411			27,350	39,517	18,337	17,494
2008			185,508	86,800	4,581			67,479	36,880	10,908	1,159
2009			283,976	309,054	5,120			85,300	421,905	12,389	48,002
2010			211,318		40,055			179,057		66,908	21,449
TOTAL			754,164	426,374	85,843			359,186	498,302	123,519	96,274

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					19,616					61,600	9,755
2007		4,431	143,363	58,032	51,990		4,049	135,844	143,139	72,041	25,174
2008		30,103	412,840	149,086	14,242		27,663	391,928	160,116	43,770	1,770
2009		85,767	1,090,295	443,858	42,462		58,114	1,587,692	1,273,780	139,505	64,851
2010		68,790	562,806	73,196	53,112		52,674	1,004,328	211,384	143,453	28,956
TOTAL		189,091	2,209,304	724,172	181,422		142,500	3,119,792	1,788,419	460,369	130,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,660,687	3,154,382	130,506	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244,431	-335,059	1,526	
TOTAL LOSSES	5,416,256	2,819,323	132,032	
EXPECTED LOSSES	1,256,090	1,050,962	96,232	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.277	2.227	.104	6.608
INDICATED (POST-TEST)	3.032	1.579	.074	4.685
PRES. ON RATE LEVEL	1.131	.946	.087	2.164
DERIVED BY FORMULA	1.207	1.009	.086	2.302
UNDERLYING PRES. RATE	.992	.830	.076	1.898
PROPOSED	1.207	1.009	.086	2.302
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.09
MAN. RATES	1.68	1.87	2.42	+ 3.09
				PRESENT
				880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	22,680	262,862	1.159								4	4	8
2007	20,960	584,750	2.789							1	4	15	20
2008	19,331	543,906	2.813							1	3	8	12
2009	12,127	454,511	3.747								2	11	13
2010	12,507	289,863	2.317								3	8	11
TOTAL	87,605	2,135,892	2.438							2	16	46	64

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				79,552	33,541				39,724	76,750	33,295
2007			112,824	86,294	43,052			87,298	102,877	92,264	60,141
2008			73,367	103,636	33,497			129,342	84,588	71,583	47,893
2009				68,820	159,168				124,618	84,869	17,036
2010				70,868	15,137				165,468	16,093	22,297
TOTAL			186,191	409,170	284,395			216,640	517,275	341,559	180,662

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				138,023	75,836				172,521	315,673	39,754
2007		6,816	226,482	158,218	82,487		12,925	427,712	383,724	355,926	86,543
2008		17,034	203,478	179,047	60,147		55,593	775,344	385,573	252,552	73,133
2009		13,878	201,393	185,928	224,135		13,539	371,896	439,169	265,438	23,016
2010		21,889	208,915	88,889	26,418		32,165	641,857	364,839	83,135	30,101
TOTAL		59,617	840,268	750,105	469,023		114,222	2,216,809	1,745,826	1,272,724	252,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,230,916	4,237,678	252,547	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-429,490	-485,462	1,574	
TOTAL LOSSES	2,801,426	3,752,216	254,121	
EXPECTED LOSSES	2,120,040	1,347,365	174,334	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.198	4.283	.290	7.771
INDICATED (POST-TEST)	2.267	3.037	.206	5.510
PRES. ON RATE LEVEL	2.759	1.753	.227	4.739
DERIVED BY FORMULA	2.744	1.856	.225	4.825
UNDERLYING PRES. RATE	2.420	1.538	.199	4.157
PROPOSED	2.744	1.856	.225	4.825
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.49
MAN. RATES	4.41	4.35	5.30	+ 6.49
				PRESENT
				1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,246	418,754	5.779								7	3	10
2007	11,538	1,527,792	13.241						1		6	12	19
2008	11,076	1,172,867	10.589							4	1	9	14
2009	10,162	735,312	7.235							1	6	6	13
2010	10,559	622,773	5.898							1	2	11	14
TOTAL	50,581	4,477,498	8.852						1	6	22	41	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				107,675	31,169				168,578	72,449	38,883
2007		827,162		73,974	42,689		280,785		150,385	143,178	9,619
2008			533,297	46,256	51,941			337,637	50,223	83,273	70,240
2009			168,270	105,072	24,041			199,735	91,409	80,699	66,086
2010			65,434	66,825	174,368			40,735	51,277	220,719	3,415
TOTAL		827,162	767,001	399,802	324,208		280,785	578,107	511,872	600,318	188,243

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				186,815	70,473				732,133	297,983	46,426
2007		508,611	21,795	134,581	81,365		694,665	49,218	551,275	550,933	13,842
2008		72,334	1,095,373	112,831	93,210		116,915	1,837,372	311,727	292,977	107,256
2009		33,203	426,909	165,662	45,466		37,681	1,113,915	384,557	253,693	89,282
2010		76,024	703,867	257,354	199,709		44,143	851,970	442,511	436,344	4,610
TOTAL		690,172	2,247,944	857,243	490,223		893,404	3,852,475	2,422,203	1,831,930	261,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,683,995	5,601,599	261,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-349,151	-677,220	1,819	
TOTAL LOSSES	7,334,844	4,924,379	263,235	
EXPECTED LOSSES	1,852,782	1,988,339	162,871	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.501	9.736	.520	24.757
INDICATED (POST-TEST)	10.281	6.903	.369	17.553
PRES. ON RATE LEVEL	4.176	4.481	.367	9.024
DERIVED BY FORMULA	4.298	4.626	.367	9.291
UNDERLYING PRES. RATE	3.663	3.931	.322	7.916
PROPOSED	4.298	4.626	.367	9.291
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				11.11
MAN. RATES	7.56	8.09	9.66	+ 11.11
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,793	13,661	.761								1		1
2007	2,083												
2008	1,715	1,457	.084									1	1
2009	1,676												
2010	1,785	68,503	3.837								1		1
TOTAL	9,052	83,621	.924								2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				11,865					1,796		
2008					1,037					420	
2010				46,652					21,851		
TOTAL				58,517	1,037				23,647	420	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				20,586					7,800		
2008		5	208	285	1,670			86	220	1,379	
2010		12,215	115,904	48,389	6,718		4,023	80,560	45,239	6,979	
TOTAL		12,220	116,112	69,260	8,388		4,023	80,646	53,259	8,358	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	213,001	139,265		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,197	-83,229	94	
TOTAL LOSSES	103,804	56,036	94	
EXPECTED LOSSES	562,492	237,977	8,870	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.147	.619	.001	1.767
INDICATED (POST-TEST)	.813	.439	.001	1.253
PRES. ON RATE LEVEL	7.084	2.997	.112	10.193
DERIVED BY FORMULA	7.021	2.946	.110	10.077
UNDERLYING PRES. RATE	6.214	2.629	.098	8.941
PROPOSED	7.021	2.946	.110	10.077
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				12.05
MAN. RATES	8.89	9.35	10.91	+ 12.05
IND. RATE				
MINIMUM PREMIUM				2000
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
2006	18						18						
2007	8						8						
2008	18						18						
2009	39						39						
2010													
TOTAL	83						83						

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.	-2,455	-2,302	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	10,443	6,321	1,161	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.008	.008
PRES. ON RATE LEVEL	14.342	8.681	1.594	24.617
DERIVED BY FORMULA	14.342	8.681	1.594	24.617
UNDERLYING PRES. RATE	12.581	7.615	1.398	21.594
PROPOSED	14.342	8.681	1.594	24.617

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	29.427
IND. RATES				29.43	MINIMUM PREMIUM	2000
MAN. RATES	20.71	22.19	26.35	+ 29.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	15,397	311,501	2.023				15,397				5	4	9
2007	17,177	717,153	4.175				17,177			1	10	3	14
2008	17,698	470,129	2.656				17,698				4	6	10
2009	17,274	286,437	1.658				17,274				3	10	13
2010	19,450	696,436	3.580				19,450			1	2	7	10
TOTAL	86,996	2,481,656	2.853				86,996			2	24	30	56

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				54,750	6,908				221,619	14,757	13,467
2007			121,420	120,226	7,325			236,412	176,801	20,853	34,116
2008				75,145	68,504				235,589	77,756	13,135
2009				53,258	46,672				49,351	79,033	58,123
2010			129,571	41,732	73,036			218,765	56,750	143,835	32,747
TOTAL			250,991	345,111	202,445			455,177	740,110	336,234	151,588

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				94,991	15,619				962,490	60,695	16,080
2007		6,515	221,200	213,195	16,469		31,097	1,003,824	635,005	91,582	49,093
2008		5,790	50,451	139,644	114,127		38,540	243,920	925,461	291,228	20,057
2009		7,649	103,000	98,822	68,665		6,190	179,486	213,914	231,338	78,524
2010		53,135	469,383	131,630	88,652		67,134	1,290,413	425,105	304,851	44,208
TOTAL		73,089	844,034	678,282	303,532		142,961	2,717,643	3,161,975	979,694	207,962

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,777,727	5,123,483	207,962	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,594	-554,933	1,644	
TOTAL LOSSES	3,538,133	4,568,550	209,606	
EXPECTED LOSSES	1,235,343	1,629,436	143,544	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.067	5.251	.241	9.559
INDICATED (POST-TEST)	2.884	3.723	.171	6.778
PRES. ON RATE LEVEL	1.619	2.135	.188	3.942
DERIVED BY FORMULA	1.657	2.262	.186	4.105
UNDERLYING PRES. RATE	1.420	1.873	.165	3.458
PROPOSED	1.657	2.262	.186	4.105
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.91
MAN. RATES	3.34	3.56	4.22	+ 4.91
				PRESENT
				1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,315	37,157	3.508								1		1
2007	1,059												
2008	1,079												
2009	595												
2010	638												
TOTAL	4,686	37,157	.793								1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				26,652					10,505		
TOTAL				26,652					10,505		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			4,042	46,634	582			3,029	36,342	689	
TOTAL			4,042	46,634	582			3,029	36,342	689	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,071	84,247		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,222	-40,167	123	
TOTAL LOSSES		44,080	123	
EXPECTED LOSSES	170,524	111,199	13,964	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.941	.003	.944
INDICATED (POST-TEST)	.000	.667	.002	.669
PRES. ON RATE LEVEL	4.148	2.705	.340	7.193
DERIVED BY FORMULA	4.148	2.685	.337	7.170
UNDERLYING PRES. RATE	3.639	2.373	.298	6.310
PROPOSED	4.148	2.685	.337	7.170

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.571
IND. RATES				8.57	MINIMUM PREMIUM	2000
MAN. RATES	5.78	6.34	7.70	+ 8.57	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
2006	6,026	203,125	3.370				6,026				3	4	7
2007	6,374	410,678	6.443				6,374				1	7	8
2008	5,468	358,643	6.558				5,468			1		6	7
2009	4,496	154,254	3.430				4,496			1		11	12
2010	4,914	368,346	7.495				4,914				2	13	15
TOTAL	27,278	1,495,046	5.481				27,278			2	6	41	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				48,742	6,364				95,394	14,535	38,090
2007				50,128	77,977				182,129	68,300	32,144
2008			197,431		39,849			52,688		52,654	16,021
2009			75,077		12,060			9,159		49,743	8,215
2010				44,588	39,514				55,601	212,891	15,752
TOTAL			272,508	143,458	175,764			61,847	333,124	398,123	110,222

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				84,568	14,389				414,296	59,782	45,479
2007			10,061	97,112	146,765			54,138	644,869	270,029	46,255
2008		25,694	401,300	19,979	66,873		17,199	287,498	39,937	174,886	24,464
2009		14,266	187,111	14,228	18,617		2,769	91,448	46,942	138,731	11,098
2010		20,375	196,478	86,381	48,728		32,255	626,225	409,810	418,453	21,265
TOTAL		60,335	794,950	302,268	295,372		52,223	1,059,309	1,555,854	1,061,881	148,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,966,817	3,215,375	148,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261,349	-504,560	1,257	
TOTAL LOSSES	1,705,468	2,710,815	149,818	
EXPECTED LOSSES	1,327,074	1,428,004	124,115	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.252	9.938	.549	16.739
INDICATED (POST-TEST)	4.433	7.046	.389	11.868
PRES. ON RATE LEVEL	5.546	5.968	.519	12.033
DERIVED BY FORMULA	5.524	6.011	.514	12.049
UNDERLYING PRES. RATE	4.865	5.235	.455	10.555
PROPOSED	5.517	6.003	.513	12.033
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				14.38
MAN. RATES	8.88	10.37	12.88	+ 14.38
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,251	1,495,935	23.931						5	4	23	32	
2007	6,151	281,481	4.576							5	20	25	
2008	7,386	782,043	10.588						2	6	27	35	
2009	6,711	1,324,597	19.737						1	6	17	24	
2010	7,560	494,017	6.534							2	27	29	
TOTAL	34,059	4,378,073	12.854						8	23	114	145	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006			581,134	117,107	76,162			434,243	118,723	143,781	24,785
2007				54,266	25,776				83,121	41,637	76,681
2008			208,590	122,911	52,387			96,729	160,631	95,711	45,084
2009			233,174	205,806	198,431			138,816	311,638	190,473	46,259
2010				55,514	119,812				28,199	207,270	83,222
TOTAL			1,022,898	555,604	472,568			669,788	702,312	678,872	276,031

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006			1,147,332	203,181	172,205			1,938,568	515,614	591,371	29,594
2007			9,045	98,059	49,331			24,978	296,582	162,793	110,344
2008		35,950	486,053	221,353	93,379		57,588	682,798	676,110	342,235	68,843
2009		63,569	842,348	409,719	295,182		55,376	1,577,032	1,115,969	609,506	62,496
2010		40,933	397,818	179,296	136,255		26,606	514,102	345,279	399,098	112,349
TOTAL		140,452	2,882,596	1,111,608	746,352		139,570	4,737,478	2,949,554	2,105,003	383,626

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,900,096	6,912,517	383,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-227,134	-360,996	841	
TOTAL LOSSES	7,672,962	6,551,521	384,467	
EXPECTED LOSSES	1,154,940	1,065,365	73,909	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.528	19.236	1.129	42.893
INDICATED (POST-TEST)	15.972	13.638	.800	30.410
PRES. ON RATE LEVEL	3.866	3.566	.247	7.679
DERIVED BY FORMULA	4.108	3.969	.275	8.352
UNDERLYING PRES. RATE	3.391	3.128	.217	6.736
PROPOSED	4.108	3.969	.275	8.352
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				9.98
MAN. RATES	6.27	6.77	8.22	+ 9.98
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	34,490	2,403,005	6.967							7	5	45	57
2007	36,451	2,522,469	6.920							7	13	31	51
2008	37,577	1,951,299	5.192							5	16	16	37
2009	40,697	1,048,634	2.576							3	8	19	30
2010	44,423	520,782	1.172								5	19	24
TOTAL	193,638	8,446,189	4.362							22	47	130	199

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			992,626	109,256	148,323			645,192	130,144	281,533	95,931
2007			1,183,085	261,998	85,631			571,835	209,778	146,010	64,132
2008			844,037	363,948	46,105			342,104	270,640	57,272	27,193
2009			309,011	162,246	58,626			150,078	217,490	113,782	37,401
2010				59,641	117,242				132,761	172,736	38,402
TOTAL			3,328,759	957,089	455,927			1,709,209	960,813	771,333	263,059

TRANSLATED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2006			2,015,445	189,559	335,358			3,086,641	565,215	1,157,946	114,542
2007		71,469	2,265,832	490,120	167,520		84,667	2,656,795	808,669	568,855	92,286
2008		133,784	1,850,816	635,153	103,811		152,259	2,042,156	1,125,817	240,837	41,524
2009		76,638	991,895	281,126	103,381		53,483	1,545,622	787,567	376,447	50,529
2010		41,439	402,470	180,971	134,088		42,303	831,186	513,978	367,533	51,843
TOTAL		323,330	7,526,458	1,776,929	844,158		332,712	10,162,400	3,801,246	2,711,618	350,724

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			18,344,900	9,133,951	350,724		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-2,249,202	-2,307,506	4,085		
TOTAL LOSSES			16,095,698	6,826,445	354,809		
EXPECTED LOSSES			11,540,825	6,787,013	350,485		
CREDIBILITY			.06	.14	.15		
PURE PREMIUMS							
INDICATED (PRE-TEST)			8.312	3.525	.183	12.020	
INDICATED (POST-TEST)			5.893	2.499	.130	8.522	
PRES. ON RATE LEVEL			6.794	3.996	.206	10.996	
DERIVED BY FORMULA			6.740	3.786	.195	10.721	
UNDERLYING PRES. RATE			5.960	3.505	.181	9.646	
PROPOSED			6.740	3.786	.195	10.721	
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE		12.815
IND. RATES				12.82	MINIMUM PREMIUM		2000
MAN. RATES	9.67	10.24	11.77	+ 12.82	PRESENT		2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	19,959	791,630	3.966							1	3	6	10
2007	18,203	571,788	3.141							2	1	11	14
2008	20,009	251,479	1.256								1	7	8
2009	12,990	461,602	3.553							2	2	4	8
2010	12,638	99,290	.785								2	4	6
TOTAL	83,799	2,175,789	2.596							5	9	32	46

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			115,553	77,986	10,843			202,831	69,072	42,048	273,297
2007			196,670	3,900	29,424			203,658	14,988	87,332	35,816
2008				4,779	78,922				28,387	119,440	19,951
2009			263,251	27,044	1,888			108,017	30,210	7,308	23,884
2010				31,511	3,566				37,523	4,865	21,825
TOTAL			575,474	145,220	124,643			514,506	180,180	260,993	374,773

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			242,430	135,305	24,516			1,033,627	299,980	172,943	326,317
2007		11,879	371,125	13,925	55,358		30,152	929,857	89,053	332,210	51,539
2008		856	18,183	29,509	127,384		5,295	52,558	169,052	396,871	30,465
2009		51,307	664,116	62,294	12,352		24,985	743,561	131,738	33,674	32,267
2010		9,031	86,026	36,310	8,353		7,415	147,959	84,419	21,154	29,464
TOTAL		73,073	1,381,880	277,343	227,963		67,847	2,907,562	774,242	956,852	470,052

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,430,362	2,236,400	470,052	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-501,468	-498,459	1,482	
TOTAL LOSSES	3,928,894	1,737,941	471,534	
EXPECTED LOSSES	2,472,072	1,407,822	158,381	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.688	2.074	.563	7.325
INDICATED (POST-TEST)	3.324	1.470	.399	5.193
PRES. ON RATE LEVEL	3.363	1.915	.216	5.494
DERIVED BY FORMULA	3.362	1.879	.231	5.472
UNDERLYING PRES. RATE	2.950	1.680	.189	4.819
PROPOSED	3.362	1.879	.231	5.472
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.54
MAN. RATES	4.79	5.01	5.88	+ 6.54
				PRESENT
				1740

+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
2006	41,460	1,865,479	4.499				41,460			6	7	25	38
2007	40,764	3,307,356	8.113				40,764			5	8	28	41
2008	39,149	1,258,617	3.214				39,149	1		1	9	27	38
2009	37,734	1,218,899	3.230				37,734			2	9	15	26
2010	39,924	1,700,886	4.260				39,924			3	7	28	38
TOTAL	199,031	9,351,237	4.698				199,031	1		17	40	123	181

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			642,796	241,776	152,173			392,414	157,478	234,823	44,019
2007			1,410,525	130,510	133,273			1,275,472	142,395	185,627	29,554
2008	374,114		90,043	224,472	179,325	216		3,945	230,195	133,779	22,528
2009			344,734	241,400	52,382			201,957	285,629	32,397	60,400
2010			496,171	210,875	206,939			298,086	196,322	244,755	47,738
TOTAL	374,114		2,984,269	1,049,033	724,092	216		2,171,874	1,012,019	831,381	204,239

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,330,557	419,482	344,065			1,927,288	683,928	965,827	52,559
2007		48,068	1,519,419	258,797	253,058		98,932	3,075,337	592,797	714,712	42,528
2008	681,246	28,723	324,999	414,217	301,359	202	39,267	271,196	935,399	474,662	34,400
2009		87,385	1,124,306	384,726	102,238		64,526	1,839,442	925,138	168,122	81,600
2010		227,150	1,975,575	497,454	273,461		134,899	2,606,876	935,792	551,481	64,446
TOTAL	681,246	391,326	6,274,856	1,974,676	1,274,181	202	337,624	9,720,139	4,073,054	2,874,804	275,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,405,393	10,196,715	275,533	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,412,801	-1,790,914	2,041	
TOTAL LOSSES	14,992,592	8,405,801	277,574	
EXPECTED LOSSES	12,192,640	5,152,912	189,080	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.533	4.223	.139	11.895
INDICATED (POST-TEST)	5.341	2.994	.099	8.434
PRES. ON RATE LEVEL	6.984	2.951	.108	10.043
DERIVED BY FORMULA	6.885	2.957	.107	9.949
UNDERLYING PRES. RATE	6.126	2.589	.095	8.810
PROPOSED	6.885	2.957	.107	9.949

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.893
IND. RATES				11.89	MINIMUM PREMIUM	2000
MAN. RATES	8.89	9.35	10.75	+ 11.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,485	5,185	.208									2	2
2007	1,254	19,567	1.560									2	2
2008	2,039												
2009	2,035	603	.029										
2010	1,955	11,092	.567									1	1
TOTAL	9,768	36,447	.373									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					2,971					1,423	791	
2007					7,392					12,175		
2009											603	
2010					5,253					5,839		
TOTAL					15,616					19,437	1,394	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					6,718					5,853	944	
2007			232	892	13,808			293	2,641	46,014		
2009											815	
2010		1,160	11,388	5,336	5,621		603	11,550	8,084	10,988		
TOTAL		1,160	11,620	6,228	26,147		603	11,843	10,725	62,855	1,759	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,226	105,955	1,759	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,417	-73,879	133	
TOTAL LOSSES		32,076	1,892	
EXPECTED LOSSES	502,564	214,407	12,307	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.328	.019	.347
INDICATED (POST-TEST)	.000	.233	.013	.246
PRES. ON RATE LEVEL	5.865	2.502	.144	8.511
DERIVED BY FORMULA	5.806	2.457	.141	8.404
UNDERLYING PRES. RATE	5.145	2.195	.126	7.466
PROPOSED	5.806	2.457	.141	8.404

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.046
IND. RATES				10.05	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.49	9.11	+ 10.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,533	896,661	3.810				23,533			1	5	8	14
2007	18,622	1,032,864	5.546				18,622			1	6	15	22
2008	14,411	488,741	3.391				14,411			1	3	13	17
2009	12,719	249,366	1.960				12,719				2	4	6
2010	13,399	258,971	1.932				13,399				1	4	5
TOTAL	82,684	2,926,603	3.540				82,684			3	17	44	64

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006			118,329	118,109	62,496			310,676	188,612	62,805	35,634
2007			187,144	149,703	83,496			314,950	183,032	81,705	32,834
2008			71,768	36,896	83,912			126,613	39,468	83,201	46,883
2009				25,759	15,099				99,888	48,773	59,847
2010				11,686	101,225				1,500	101,470	43,090
TOTAL			377,241	342,153	346,228			752,239	512,500	377,954	218,288

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006			151,327	204,919	141,305			965,067	819,141	258,316	42,547
2007		6,743	235,151	274,025	159,417		27,815	906,619	667,756	321,841	47,248
2008		12,416	177,839	85,730	138,003		47,496	719,915	221,573	283,814	71,590
2009		3,395	44,646	43,397	22,980		10,507	284,452	335,035	159,255	80,853
2010		25,376	248,603	114,949	110,039		10,766	206,311	143,567	191,463	58,172
TOTAL		47,930	857,566	723,020	571,744		96,584	3,082,364	2,187,072	1,214,689	300,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,084,444	4,696,525	300,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-566,834	-601,482	1,495	
TOTAL LOSSES	3,517,610	4,095,043	301,905	
EXPECTED LOSSES	2,759,992	1,656,987	157,100	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.254	4.953	.365	9.572
INDICATED (POST-TEST)	3.016	3.512	.259	6.787
PRES. ON RATE LEVEL	3.804	2.285	.217	6.306
DERIVED BY FORMULA	3.780	2.383	.220	6.383
UNDERLYING PRES. RATE	3.338	2.004	.190	5.532
PROPOSED	3.780	2.383	.220	6.383
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.63
MAN. RATES	5.25	5.69	6.75	+ 7.63
				PRESENT
				1955

+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
2006	23,029	592,868	2.574				23,029			2	3	7	12
2007	22,132	148,069	.669				22,132					9	9
2008	22,662	907,776	4.005				22,662			1	4	5	10
2009	20,389	461,147	2.261				20,389				4	12	16
2010	21,176	378,920	1.789				21,176				2	9	11
TOTAL	109,388	2,488,780	2.275				109,388			3	13	42	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			211,468	32,658	13,410			105,942	73,996	64,812	90,582
2007					35,715					81,476	30,878
2008			395,914	42,210	25,808			322,988	87,609	19,515	13,732
2009				57,352	36,471				212,858	105,565	48,901
2010				80,719	41,692				73,139	171,101	12,269
TOTAL			607,382	212,939	153,096			428,930	447,602	442,469	196,362

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			443,660	56,662	30,320			539,880	321,365	266,572	108,155
2007			1,126	4,306	66,722			1,982	17,655	307,914	44,433
2008		22,260	321,028	81,652	45,700		53,086	723,049	367,728	81,583	20,969
2009		7,688	101,386	98,288	55,054		22,404	607,299	715,406	343,901	66,065
2010		30,337	290,979	126,078	56,260		31,169	608,194	388,275	345,406	16,563
TOTAL		60,285	1,158,179	366,986	254,056		106,659	2,480,404	1,810,429	1,345,376	256,185

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,805,527	3,776,847	256,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-699,173	-537,964	2,309	
TOTAL LOSSES	3,106,354	3,238,883	258,494	
EXPECTED LOSSES	3,514,637	1,547,839	217,682	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.840	2.961	.236	6.037
INDICATED (POST-TEST)	2.014	2.099	.167	4.280
PRES. ON RATE LEVEL	3.663	1.613	.227	5.503
DERIVED BY FORMULA	3.597	1.657	.221	5.475
UNDERLYING PRES. RATE	3.213	1.415	.199	4.827
PROPOSED	3.597	1.657	.221	5.475
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.54
MAN. RATES	4.83	5.11	5.89	+ 6.54
				PRESENT
				1740

+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
2006	86,967	1,134,904	1.304				86,967			1	6	31	38
2007	91,036	1,956,713	2.149				91,036			3	9	29	41
2008	84,050	1,794,092	2.134				84,050			4	6	27	37
2009	85,626	2,006,137	2.342				85,626	1		1	17	27	46
2010	90,341	999,102	1.105				90,341				7	28	35
TOTAL	438,020	7,890,948	1.802				438,020	1		9	45	142	197

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			177,232	151,875	115,852			130,065	173,770	276,150	109,960
2007			447,872	191,104	251,355			349,441	220,978	300,669	195,294
2008			570,761	138,905	98,716			554,290	194,769	162,505	74,146
2009	626,155		96,880	304,826	69,033	47		72,552	567,569	189,359	79,716
2010				142,699	186,681				227,098	335,531	107,093
TOTAL	626,155		1,292,745	929,409	721,637	47		1,106,348	1,384,184	1,264,214	566,209

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			371,833	263,504	261,940			662,811	754,684	1,135,804	131,292
2007		24,342	794,260	371,968	474,364		45,909	1,476,794	857,444	1,152,548	281,028
2008		65,423	936,632	269,723	171,761		118,901	1,636,050	879,927	572,894	113,221
2009	711,879	51,699	660,602	435,241	122,862	157	65,023	1,797,011	1,614,846	645,959	107,696
2010		78,495	759,453	337,657	220,397		76,515	1,501,158	934,638	704,062	144,576
TOTAL	711,879	219,959	3,522,780	1,678,093	1,251,324	157	306,348	7,073,824	5,041,539	4,211,267	777,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,834,947	12,182,223	777,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,647,773	-1,858,263	4,616	
TOTAL LOSSES	10,187,174	10,323,960	782,429	
EXPECTED LOSSES	8,396,843	5,361,365	420,499	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.326	2.357	.179	4.862
INDICATED (POST-TEST)	1.649	1.671	.127	3.447
PRES. ON RATE LEVEL	2.185	1.395	.110	3.690
DERIVED BY FORMULA	2.131	1.461	.114	3.706
UNDERLYING PRES. RATE	1.917	1.224	.096	3.237
PROPOSED	2.122	1.455	.113	3.690
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.41
MAN. RATES	3.22	3.41	3.95	+ 4.41
				PRESENT
				1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,673	131,567	1.714									3	3
2007	8,166	453,811	5.557								1	2	3
2008	7,532	13,483	.179									1	1
2009	6,693	11,151	.166								1	2	3
2010	6,275	1,036,847	16.523							1	1	1	3
TOTAL	36,339	1,646,859	4.532							1	3	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					43,795					87,438	334
2007				35,644	74,768				64,396	253,507	25,496
2008					865					9,881	2,737
2009				2,050	1,197				1,180	4,458	2,266
2010			148,000	15,652	158			844,000	26,733	541	1,763
TOTAL			148,000	53,346	120,783			844,000	92,309	355,825	32,596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					99,020					359,633	399
2007			7,689	71,088	135,913			24,515	275,927	931,201	36,689
2008		5	172	240	1,394		53	2,082	5,162	32,479	4,179
2009		269	3,556	3,453	1,819		185	6,101	7,382	12,667	3,061
2010		12,449	105,259	20,905	3,844		49,970	956,778	172,846	26,773	2,380
TOTAL		12,723	116,676	95,686	241,990		50,208	989,476	461,317	1,362,753	46,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,169,083	2,161,746	46,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,821	-141,911	260	
TOTAL LOSSES	1,065,262	2,019,835	46,968	
EXPECTED LOSSES	524,009	403,000	25,801	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.931	5.558	.129	8.618
INDICATED (POST-TEST)	2.078	3.941	.091	6.110
PRES. ON RATE LEVEL	1.644	1.264	.081	2.989
DERIVED BY FORMULA	1.653	1.398	.082	3.133
UNDERLYING PRES. RATE	1.442	1.109	.071	2.622
PROPOSED	1.653	1.398	.082	3.133
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.75
MAN. RATES	2.56	2.76	3.20	+ 3.75
				PRESENT
				1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,805	113,919	1.962								1	6	7
2007	6,319	246,677	3.903								4	4	8
2008	5,181	69,362	1.338									4	4
2009	3,937	3,748	.095										
2010	5,045	403,624	8.000							1	2	4	7
TOTAL	26,287	837,330	3.185							1	7	18	26

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				28,507	7,089				53,438	19,993	4,892	
2007				48,868	8,370				147,238	17,178	25,023	
2008					32,480					35,171	1,711	
2009											3,748	
2010			72,937	63,195	59,320			44,149	28,703	128,412	6,908	
TOTAL			72,937	140,570	107,259			44,149	229,379	200,754	42,282	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				49,460	16,027				232,081	82,231	5,841	
2007			7,675	86,515	16,700			42,854	513,091	74,548	36,008	
2008		211	6,522	8,989	52,327		206	7,406	18,389	115,597	2,613	
2009											5,064	
2010		52,033	463,602	137,967	76,429		31,426	605,061	270,571	255,791	9,326	
TOTAL		52,244	477,799	282,931	161,483		31,632	655,321	1,034,132	528,167	58,852	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,216,996	2,006,713	58,852	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-209,775	-352,314	472	
TOTAL LOSSES	1,007,221	1,654,399	59,324	
EXPECTED LOSSES	1,076,979	999,168	45,739	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.832	6.294	.226	10.352
INDICATED (POST-TEST)	2.717	4.462	.160	7.339
PRES. ON RATE LEVEL	4.671	4.333	.198	9.202
DERIVED BY FORMULA	4.651	4.338	.196	9.185
UNDERLYING PRES. RATE	4.097	3.801	.174	8.072
PROPOSED	4.651	4.338	.196	9.185

YEAR	8-1-11	12-1-11	12-1-12	12-1-13	IND. RATE	10.979
IND. RATES				10.98	MINIMUM PREMIUM	2000
MAN. RATES	7.70	8.35	9.85	+ 10.98	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	258,425	3,558,148	1.376					1		9	8	58	76
2007	258,118	3,053,460	1.182							5	16	47	68
2008	223,853	3,051,662	1.363							4	17	32	53
2009	195,343	1,992,706	1.020							3	19	37	59
2010	210,111	1,654,723	.787							1	4	48	53
TOTAL	1,145,850	13,310,699	1.162					1		22	64	222	309

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	513,583		980,781	118,091	303,551			769,165	167,049	473,744	232,184
2007			693,906	268,522	140,869			983,701	374,291	374,663	217,508
2008			663,286	313,291	155,976			380,512	968,911	329,784	239,902
2009			329,961	357,544	240,961			292,253	392,598	249,174	130,215
2010			141,482	52,909	368,444			53,968	63,097	750,093	224,730
TOTAL	513,583		2,809,416	1,110,357	1,209,801			2,479,599	1,965,946	2,177,458	1,044,539

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	764,725		1,846,883	204,887	686,329			3,538,336	725,495	1,948,511	277,228
2007		30,162	983,536	495,855	269,800		101,663	3,230,359	1,437,647	1,444,412	312,994
2008		102,962	1,426,855	547,124	274,606		237,071	2,660,363	3,064,661	1,209,388	366,330
2009		101,354	1,328,220	648,154	369,910		85,829	2,473,289	1,440,777	797,892	175,920
2010		138,539	1,275,788	452,740	409,456		104,877	2,016,552	1,209,808	1,437,990	303,386
TOTAL	764,725	373,017	6,861,282	2,348,760	2,010,101		529,440	13,918,899	7,878,388	6,838,193	1,435,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,447,363	19,075,442	1,435,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,443,837	-2,840,261	8,675	
TOTAL LOSSES	20,003,526	16,235,181	1,444,533	
EXPECTED LOSSES	12,329,346	8,043,867	847,929	
CREDIBILITY	.18	.45	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.746	1.417	.126	3.289
INDICATED (POST-TEST)	1.238	1.005	.089	2.332
PRES. ON RATE LEVEL	1.227	.800	.084	2.111
DERIVED BY FORMULA	1.229	.892	.086	2.207
UNDERLYING PRES. RATE	1.076	.702	.074	1.852
PROPOSED	1.229	.892	.086	2.207
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.64
MAN. RATES	1.80	1.93	2.26	+ 2.64
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.638
				950
				840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,010	6,870	.098										
2007	6,727	13,308	.197									1	1
2008	6,251	24,388	.390									1	1
2009	6,678	1,079	.016										
2010	6,226	12,414	.199										
TOTAL	32,892	58,059	.177									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											6,870
2007					1,777					11,531	
2008					1,557					19,410	3,421
2009											1,079
2010											12,414
TOTAL					3,334					30,941	23,784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											8,203
2007			55	213	3,320			281	2,499	43,577	
2008		11	311	429	2,509		114	4,083	10,139	63,799	5,224
2009											1,458
2010											16,759
TOTAL		11	366	642	5,829		114	4,364	12,638	107,376	31,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,855	126,485	31,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,571	-29,473	157	
TOTAL LOSSES		97,012	31,801	
EXPECTED LOSSES	208,207	84,205	14,802	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.295	.097	.392
INDICATED (POST-TEST)	.000	.209	.069	.278
PRES. ON RATE LEVEL	.722	.292	.051	1.065
DERIVED BY FORMULA	.708	.289	.052	1.049
UNDERLYING PRES. RATE	.633	.256	.045	.934
PROPOSED	.708	.289	.052	1.049
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.25
MAN. RATES	.88	.94	1.14	+ 1.25
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.253
				605
				565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	467	13,000	2.783									1	1
2007	533												
2008	300												
2009	178												
2010	365												
TOTAL	1,843	13,000	.705									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					13,000						
TOTAL					13,000						

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					29,393						
TOTAL					29,393						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		29,393		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,103	-12,669	28	
TOTAL LOSSES		16,724	28	
EXPECTED LOSSES	26,797	35,036	2,802	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.907	.002	.909
INDICATED (POST-TEST)	.000	.643	.001	.644
PRES. ON RATE LEVEL	1.658	2.167	.173	3.998
DERIVED BY FORMULA	1.658	2.152	.171	3.981
UNDERLYING PRES. RATE	1.454	1.901	.152	3.507
PROPOSED	1.658	2.152	.171	3.981
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.76
MAN. RATES	3.30	3.61	4.28	+ 4.76
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	10,766	803,821	7.466				10,766			1	3	17	21
2007	11,297	988,814	8.752				11,297			2	1	11	14
2008	12,295	888,707	7.228				12,295			3	3	14	20
2009	11,994	785,384	6.548				11,994			2	9	11	22
2010	12,340	362,892	2.940				12,340			1		14	15
TOTAL	58,692	3,829,618	6.525				58,692			9	16	67	92

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			61,379	47,765	33,512			190,705	35,760	64,444	370,256
2007			400,147	13,789	35,324			489,404	12,302	14,787	23,061
2008			339,832	51,583	27,040			368,973	48,138	30,246	22,895
2009			243,673	96,194	122,633			105,596	69,122	129,852	18,314
2010			65,816		44,987			116,573		99,965	35,551
TOTAL			1,110,847	209,331	263,496			1,271,251	165,322	339,294	470,077

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			120,375	82,872	75,768			908,459	155,306	265,058	442,086
2007		13,194	413,680	32,335	66,628		33,553	1,031,371	66,097	57,999	33,185
2008		44,724	662,711	104,705	50,437		102,621	1,600,854	266,103	116,890	34,961
2009		60,088	792,782	224,164	183,337		30,481	912,830	352,620	383,306	24,742
2010		30,134	258,144	56,671	51,618		44,295	845,106	226,563	201,169	47,994
TOTAL		148,140	2,247,692	500,747	427,788		210,950	5,298,620	1,066,689	1,024,422	582,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,905,402	3,019,646	582,968	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-427,740	-668,960	1,696	
TOTAL LOSSES	7,477,662	2,350,686	584,664	
EXPECTED LOSSES	2,177,474	1,956,204	152,012	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.741	4.005	.996	17.742
INDICATED (POST-TEST)	9.033	2.840	.706	12.579
PRES. ON RATE LEVEL	4.229	3.800	.295	8.324
DERIVED BY FORMULA	4.373	3.742	.324	8.439
UNDERLYING PRES. RATE	3.710	3.333	.259	7.302
PROPOSED	4.373	3.742	.324	8.439
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				10.09
MAN. RATES	6.99	7.49	8.91	+ 10.09
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,923	154,643	2.610				5,923					3	3
2007	7,024	281,682	4.010				7,024				1	5	6
2008	5,965	527,197	8.838				5,965			1		5	6
2009	5,118	592,008	11.567				5,118				1	4	5
2010	4,611	416,153	9.025				4,611			1		2	3
TOTAL	28,641	1,971,683	6.884				28,641			2	2	19	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					49,157					96,896	8,590
2007				8,017	160,298				11,830	95,718	5,819
2008			235,000		22,746			208,536		59,670	1,245
2009				110	219,546				11,860	359,789	703
2010			208,573		347			204,113		2,617	503
TOTAL			443,573	8,127	452,094			412,649	23,690	614,690	16,860

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					111,143					398,533	10,256
2007			6,273	33,354	299,637			5,740	61,667	362,518	8,374
2008		18,160	283,044	12,632	38,536		40,153	663,362	60,419	200,412	1,901
2009		8,878	151,854	129,474	300,714		7,738	284,621	351,612	1,002,620	950
2010		33,238	263,980	18,328	6,029		31,041	591,545	83,501	16,704	679
TOTAL		60,276	705,151	193,788	756,059		78,932	1,545,268	557,199	1,980,787	22,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,389,627	3,487,833	22,160	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,519	-155,795	327	
TOTAL LOSSES	2,275,108	3,332,038	22,487	
EXPECTED LOSSES	583,704	439,067	33,510	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.944	11.634	.079	19.657
INDICATED (POST-TEST)	5.632	8.249	.056	13.937
PRES. ON RATE LEVEL	2.323	1.748	.133	4.204
DERIVED BY FORMULA	2.389	2.008	.130	4.527
UNDERLYING PRES. RATE	2.038	1.533	.117	3.688
PROPOSED	2.389	2.008	.130	4.527

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.411
IND. RATES				5.41	MINIMUM PREMIUM	1645
MAN. RATES	3.68	3.82	4.50	+ 5.41	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	442	4,128	.933										
2007	390	19,249	4.935								1	3	4
2008	701	4,754	.678									2	2
2009	832	48,992	5.888								1	4	5
2010	980	116,478	11.885								1		1
TOTAL	3,345	193,601	5.788								3	9	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,128
2007				8,119	3,210				3,957	3,963	
2008					636					3,362	756
2009				17,145	802				23,724	5,991	1,330
2010				38,013					75,820		2,645
TOTAL				63,277	4,648				103,501	13,316	8,859

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,929
2007			1,333	14,594	6,174			1,231	14,550	15,236	
2008		3	125	176	1,026		16	708	1,758	11,049	1,154
2009		1,887	23,324	23,435	2,628		2,390	63,587	74,646	22,281	1,797
2010		9,949	94,439	39,429	5,475		13,970	279,518	156,969	24,216	3,571
TOTAL		11,839	119,221	77,634	15,303		16,376	345,044	247,923	72,782	11,451

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	492,480	413,642	11,451	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,600	-45,999	86	
TOTAL LOSSES	462,880	367,643	11,537	
EXPECTED LOSSES	152,399	143,534	6,423	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.838	10.991	.345	25.174
INDICATED (POST-TEST)	9.811	7.793	.245	17.849
PRES. ON RATE LEVEL	5.194	4.891	.219	10.304
DERIVED BY FORMULA	5.194	4.920	.219	10.333
UNDERLYING PRES. RATE	4.556	4.291	.192	9.039
PROPOSED	5.194	4.920	.219	10.333

YEAR	8-1-11	12-1-11	12-1-12	12-1-13	IND. RATE	12.352
IND. RATES				12.35	MINIMUM PREMIUM	2000
MAN. RATES	7.73	8.82	11.03	+ 12.35	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	56,376	1,515,729	2.688							4	1	37	42
2007	51,063	4,096,771	8.022							3	5	18	26
2008	39,754	1,585,178	3.987							1	4	15	20
2009	35,803	1,259,746	3.518							2	6	12	20
2010	36,592	2,886,877	7.889						1	2	4	10	17
TOTAL	219,588	11,344,301	5.166						1	12	20	92	125

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			498,152	41,479	104,768			451,305	17,833	279,973	122,219
2007			1,035,683	130,497	65,533			2,560,531	115,309	133,323	55,895
2008			421,594	61,552	135,443			611,323	56,382	246,875	52,009
2009			403,814	233,953	44,037			186,345	265,251	51,913	74,433
2010		372,900	254,928	116,848	68,926		1,270,000	461,666	161,548	127,324	52,737
TOTAL		372,900	2,614,171	584,329	418,707		1,270,000	4,271,170	616,323	839,408	357,293

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			940,589	71,966	236,878			1,847,131	77,449	1,151,529	145,929
2007		21,343	685,883	242,619	125,820		94,886	2,942,217	485,297	515,116	80,433
2008		19,958	284,625	141,502	222,830		63,649	974,698	379,784	825,686	79,418
2009		85,707	1,101,684	369,555	90,059		57,679	1,643,181	873,910	216,048	100,559
2010	15,339	252,306	915,545	222,336	100,406	52,502	764,345	2,718,913	737,889	324,978	71,195
TOTAL	15,339	379,314	3,928,326	1,047,978	775,993	52,502	980,559	10,126,140	2,554,329	3,033,357	477,534

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,482,180	7,411,657	477,534	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,846,858	-1,729,989	4,894	
TOTAL LOSSES	13,635,322	5,681,668	482,428	
EXPECTED LOSSES	9,159,015	4,806,782	502,857	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.210	2.587	.220	9.017
INDICATED (POST-TEST)	4.403	1.834	.156	6.393
PRES. ON RATE LEVEL	4.755	2.495	.261	7.511
DERIVED BY FORMULA	4.734	2.396	.244	7.374
UNDERLYING PRES. RATE	4.171	2.189	.229	6.589
PROPOSED	4.734	2.396	.244	7.374
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.81
MAN. RATES	6.84	7.08	8.04	+ 8.81
				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
2006	3,751	334,157	8.908				3,751			1		1	2
2007	2,844	344	.012				2,844						
2008	2,082						2,082						
2009	2,569	51,519	2.005				2,569				1	1	2
2010	3,143	19,010	.604				3,143					2	2
TOTAL	14,389	405,030	2.815				14,389			1	1	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			117,366		1,143			207,475		1,926	6,247
2007											344
2009				17,000	1,287					10,409	22,823
2010					6,197					8,656	4,157
TOTAL			117,366	17,000	8,627			207,475		20,991	33,571

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			246,234		2,584			1,057,293		7,922	7,459
2007											495
2009		1,894	23,474	23,525	3,278		191	7,379	9,172	28,924	30,834
2010		1,366	13,444	6,297	6,633		893	17,137	11,984	16,295	5,612
TOTAL		3,260	283,152	29,822	12,495		1,084	1,081,809	21,156	53,141	44,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,369,305	116,614	44,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-142,314	-136,047	681	
TOTAL LOSSES	1,226,991		45,081	
EXPECTED LOSSES	704,630	384,475	61,729	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.527	.000	.313	8.840
INDICATED (POST-TEST)	6.046	.000	.222	6.268
PRES. ON RATE LEVEL	5.583	3.046	.489	9.118
DERIVED BY FORMULA	5.588	2.985	.481	9.054
UNDERLYING PRES. RATE	4.897	2.672	.429	7.998
PROPOSED	5.588	2.985	.481	9.054
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				10.82
MAN. RATES	8.26	8.53	9.76	+ 10.82
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,463	192,126	5.547							2	4	6	
2007	3,355	256,451	7.643							1		1	
2008	2,869	16,548	.576								1	1	
2009	3,104	23,755	.765								3	3	
2010	3,171	152,046	4.794							1	2	3	
TOTAL	15,962	640,926	4.015							4	10	14	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				50,909	17,837				31,863	86,425	5,092	
2007				41,664					212,120		2,667	
2008					4,207					4,099	8,242	
2009					16,164					7,591		
2010				8,233	71,529				13,514	57,152	1,618	
TOTAL				100,806	109,737				257,497	155,267	17,619	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				88,327	40,330				138,381	355,466	6,080	
2007			6,319	72,902	909			61,134	733,824	13,870	3,838	
2008		27	844	1,163	6,776		23	863	2,145	13,475	12,586	
2009		654	11,166	9,525	22,140		136	5,382	6,685	21,093		
2010		17,930	175,617	81,209	77,753		8,400	162,901	107,093	111,889	2,184	
TOTAL		18,611	193,946	253,126	147,908		8,559	230,280	988,128	515,793	24,688	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	451,396	1,904,955	24,688	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,405	-170,408	558	
TOTAL LOSSES	266,991	1,734,547	25,246	
EXPECTED LOSSES	929,627	486,203	51,877	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.673	10.867	.158	12.698
INDICATED (POST-TEST)	1.186	7.705	.112	9.003
PRES. ON RATE LEVEL	6.639	3.472	.371	10.482
DERIVED BY FORMULA	6.584	3.599	.363	10.546
UNDERLYING PRES. RATE	5.824	3.046	.325	9.195
PROPOSED	6.544	3.577	.361	10.482
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				12.53
MAN. RATES	8.87	9.51	11.22	+ 12.53
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	835	8,218	.984									1	1
2007	1,337	78,978	5.907								1	1	2
2008	1,202	3,745	.311									1	1
2009	1,321	1,373,460	103.971							1			1
2010	1,311	337	.025										
TOTAL	6,006	1,464,738	24.388							1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,034					3,630	554
2007				35,734	3,257				29,558	5,325	5,104
2008					1,813					1,932	
2009			252,960					1,120,500			
2010											337
TOTAL			252,960	35,734	9,104			1,120,500	29,558	10,887	5,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					9,121					14,930	661
2007			5,522	62,919	6,863			8,650	103,409	22,058	7,345
2008		11	365	500	2,922		8	408	1,011	6,351	
2009		5,802	75,300	2,998	883		28,449	859,449	47,929	8,019	
2010											455
TOTAL		5,813	81,187	66,417	19,789		28,457	868,507	152,349	51,358	8,461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	983,964	289,913	8,461	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,354	-57,697	286	
TOTAL LOSSES	907,610	232,216	8,747	
EXPECTED LOSSES	405,525	169,609	24,865	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.112	3.866	.146	19.124
INDICATED (POST-TEST)	10.714	2.741	.104	13.559
PRES. ON RATE LEVEL	7.697	3.220	.472	11.389
DERIVED BY FORMULA	7.727	3.215	.468	11.410
UNDERLYING PRES. RATE	6.752	2.824	.414	9.990
PROPOSED	7.727	3.215	.468	11.410
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				13.64
MAN. RATES	9.81	10.39	12.19	+ 13.64
IND. RATE				
MINIMUM PREMIUM				2000
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
2006													
2007	106						106						
2008	343						343						
2009	744	7,384	.992				744						
2010	1,492	100,342	6.725				1,492					2	2
TOTAL	2,685	107,726	4.012				2,685					2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,384
2010					12,414					84,519	3,409
TOTAL					12,414					84,519	10,793

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											9,976
2010		2,736	26,932	12,611	13,288		8,730	167,236	116,996	159,081	4,602
TOTAL		2,736	26,932	12,611	13,288		8,730	167,236	116,996	159,081	14,578

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	205,634	301,976	14,578	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,649	-20,401	221	
TOTAL LOSSES	173,985	281,575	14,799	
EXPECTED LOSSES	187,924	74,133	11,008	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.480	10.487	.551	17.518
INDICATED (POST-TEST)	4.594	7.435	.391	12.420
PRES. ON RATE LEVEL	7.979	3.148	.467	11.594
DERIVED BY FORMULA	7.979	3.191	.466	11.636
UNDERLYING PRES. RATE	6.999	2.761	.410	10.170
PROPOSED	7.979	3.191	.466	11.636
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				13.91
MAN. RATES	9.50	10.34	12.41	+ 13.91
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	831												
2007	674												
2008	859	387	.045										
2009	866												
2010	1,123	148,569	13.229									3	3
TOTAL	4,353	148,956	3.422									3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											387
2010					63,666					84,207	696
TOTAL					63,666					84,207	1,083

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											591
2010		14,033	138,097	64,679	68,150		8,706	166,629	116,574	158,492	940
TOTAL		14,033	138,097	64,679	68,150		8,706	166,629	116,574	158,492	1,531

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	327,465	407,895	1,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,731	-55,202	204	
TOTAL LOSSES	282,734	352,693	1,735	
EXPECTED LOSSES	226,704	165,066	16,672	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.495	8.102	.040	14.637
INDICATED (POST-TEST)	4.605	5.744	.028	10.377
PRES. ON RATE LEVEL	5.937	4.323	.437	10.697
DERIVED BY FORMULA	5.937	4.337	.433	10.707
UNDERLYING PRES. RATE	5.208	3.792	.383	9.383
PROPOSED	5.931	4.333	.433	10.697
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				12.79
MAN. RATES	9.09	9.69	11.45	+ 12.79
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	179,347	1,122,082	.625							1	6	11	18
2007	204,565	4,305,241	2.104					1	1	6	21	22	51
2008	188,362	3,860,214	2.049					1		4	15	50	70
2009	188,707	6,868,740	3.639							10	44	53	107
2010	184,683	2,449,987	1.326								14	54	68
TOTAL	945,664	18,606,264	1.968					2	1	21	100	190	314

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			305,239	186,821	23,705			358,323	124,793	87,040	36,161
2007	540,153	492,654	586,229	405,870	117,234		736,450	351,263	456,772	231,350	387,266
2008	602,876		650,922	300,784	371,179	450		417,182	487,250	442,140	587,431
2009			1,134,937	1,287,951	305,413			1,340,250	1,668,362	530,019	601,808
2010			438,078		238,828				715,158	565,133	492,790
TOTAL	1,143,029	492,654	2,677,327	2,619,504	1,056,359	450	736,450	2,467,018	3,452,335	1,855,682	2,105,456

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			267,132	324,134	53,597			761,702	541,976	357,995	43,176
2007	1,028,835	181,275	1,169,608	734,895	228,769		929,310	1,732,980	1,661,845	906,236	557,275
2008	1,028,439	106,251	1,496,316	614,795	621,711	395	206,576	2,611,062	2,153,059	1,540,438	897,008
2009		327,588	4,204,204	1,994,176	559,653		352,027	10,045,176	5,633,545	1,918,962	813,043
2010		159,938	1,536,566	667,857	314,706		173,493	3,420,510	2,075,157	1,263,127	665,267
TOTAL	2,057,274	775,052	8,673,826	4,335,857	1,778,436	395	1,661,406	18,571,430	12,065,582	5,986,758	2,975,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,739,383	24,166,633	2,975,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,269,458	-3,257,905	18,417	
TOTAL LOSSES	29,469,925	20,908,728	2,994,186	
EXPECTED LOSSES	11,612,753	9,380,986	1,711,652	
CREDIBILITY	.16	.40	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.116	2.211	.317	5.644
INDICATED (POST-TEST)	2.209	1.568	.225	4.002
PRES. ON RATE LEVEL	1.400	1.131	.206	2.737
DERIVED BY FORMULA	1.529	1.306	.214	3.049
UNDERLYING PRES. RATE	1.228	.992	.181	2.401
PROPOSED	1.529	1.306	.214	3.049
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.64
MAN. RATES	2.26	2.36	2.93	+ 3.64
				PRESENT
				1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,643	28,097	.771								1	2	3
2007	2,814	131,077	4.658								2	3	5
2008	2,197	116,134	5.286								2	2	4
2009	1,627												
2010	2,707	46,902	1.732									3	3
TOTAL	12,988	322,210	2.481								5	10	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				7,500	7,416				7,758	3,436	1,987
2007				53,785	13,710				54,593	7,811	1,178
2008				26,699	19,657				55,051	10,350	4,377
2010					15,274					28,189	3,439
TOTAL				87,984	56,057				117,402	49,786	10,981

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,013	16,768				33,693	14,132	2,372
2007			8,589	95,764	26,787			15,928	190,558	33,089	1,695
2008		2,022	16,986	48,320	33,007		8,962	55,350	212,167	42,341	6,684
2010		3,362	33,125	15,513	16,344		2,910	55,773	39,020	53,057	4,643
TOTAL		5,384	58,700	172,610	92,906		11,872	127,051	475,438	142,619	15,394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	203,007	883,573	15,394	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,307	-89,823	340	
TOTAL LOSSES	115,700	793,750	15,734	
EXPECTED LOSSES	433,670	252,098	32,729	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.891	6.111	.121	7.123
INDICATED (POST-TEST)	.632	4.333	.086	5.051
PRES. ON RATE LEVEL	3.806	2.213	.287	6.306
DERIVED BY FORMULA	3.774	2.255	.283	6.312
UNDERLYING PRES. RATE	3.339	1.941	.252	5.532
PROPOSED	3.770	2.253	.283	6.306

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.538
IND. RATES				7.54	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.69	6.75	+ 7.54	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1												
2007													
2008													
2009													
2010													
TOTAL	1												

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	-6		
TOTAL LOSSES				
EXPECTED LOSSES	17	14	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.953	1.593	.209	3.755
DERIVED BY FORMULA	1.953	1.593	.209	3.755
UNDERLYING PRES. RATE	1.713	1.397	.184	3.294
PROPOSED	1.953	1.593	.209	3.755

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.488
IND. RATES				4.49	MINIMUM PREMIUM	1415
MAN. RATES	3.15	3.37	4.02	+ 4.49	PRESENT	1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	954	152,133	15.946								3		3
2007	2,349	52,017	2.214								1	4	5
2008	2,027	95,645	4.718								2	2	4
2009	2,405	5,587	.232									1	1
2010	1,507	14,494	.961									3	3
TOTAL	9,242	319,876	3.461								6	10	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				82,371					69,762		
2007				9,271	7,236				11,469	16,240	7,801
2008				65,239	3,631				21,030	2,577	3,168
2009					58					714	4,815
2010					1,103					10,196	3,195
TOTAL				156,881	12,028				102,261	29,727	18,979

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				142,914					302,977		
2007			1,633	17,095	13,718			3,699	43,196	62,128	11,226
2008		4,661	32,582	105,784	9,114		3,418	20,856	80,337	11,655	4,838
2009			36	32	79		11	506	625	1,984	6,505
2010		243	2,390	1,120	1,176		1,049	20,180	14,115	19,189	4,313
TOTAL		4,904	36,641	266,945	24,087		4,478	45,241	441,250	94,956	26,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	91,264	827,238	26,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,028	-45,256	124	
TOTAL LOSSES	60,236	781,982	27,006	
EXPECTED LOSSES	166,079	131,143	11,830	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.652	8.461	.292	9.405
INDICATED (POST-TEST)	.462	5.999	.207	6.668
PRES. ON RATE LEVEL	2.048	1.618	.146	3.812
DERIVED BY FORMULA	2.032	1.706	.147	3.885
UNDERLYING PRES. RATE	1.797	1.419	.128	3.344
PROPOSED	2.032	1.706	.147	3.885
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.64
MAN. RATES	3.49	3.58	4.08	+ 4.64
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.644
				1450
				1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	26,165	2,729,177	10.430						2	1	3	13	19
2007	24,081	2,090,377	8.680							3	3	16	22
2008	23,749	1,892,972	7.970							3	9	15	27
2009	25,874	1,355,811	5.240							3	8	17	28
2010	26,273	1,779,511	6.773							2	4	23	29
TOTAL	126,142	9,847,848	7.807						2	12	27	84	125

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		1,105,229	147,401	88,544	31,446		783,293	386,720	72,686	61,345	52,513
2007			721,489	58,736	233,740			679,942	57,666	276,491	62,313
2008			404,490	256,339	149,794			662,281	169,166	185,288	65,614
2009			311,306	140,858	97,913			280,647	216,114	214,562	94,411
2010			211,471	73,275	311,628			107,895	42,461	915,728	117,053
TOTAL		1,105,229	1,796,157	617,752	824,521		783,293	2,117,485	558,093	1,653,414	391,904

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		750,911	139,547	153,624	71,100		1,306,757	889,287	315,675	252,312	62,700
2007		31,991	1,011,601	140,518	438,768		59,531	1,846,420	295,482	1,051,026	89,668
2008		57,056	740,502	466,456	258,142		160,552	2,362,933	829,213	648,836	100,193
2009		72,154	942,058	273,700	154,710		75,902	2,239,196	907,164	661,990	127,549
2010		145,988	1,306,279	396,157	321,855		97,623	1,873,178	951,339	1,088,617	158,022
TOTAL		1,058,100	4,139,987	1,430,455	1,244,575		1,700,365	9,211,014	3,298,873	3,702,781	538,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,109,466	9,676,684	538,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-699,005	-1,113,252	2,780	
TOTAL LOSSES	15,410,461	8,563,432	540,912	
EXPECTED LOSSES	3,510,532	3,216,623	251,022	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.217	6.789	.429	19.435
INDICATED (POST-TEST)	8.662	4.813	.304	13.779
PRES. ON RATE LEVEL	3.173	2.906	.227	6.306
DERIVED BY FORMULA	3.393	3.097	.235	6.725
UNDERLYING PRES. RATE	2.783	2.550	.199	5.532
PROPOSED	3.393	3.097	.235	6.725
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.04
MAN. RATES	5.20	5.64	6.75	+ 8.04
				PRESENT
				1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	68												
2007	75												
2008	206												
2009	135												
2010	161												
TOTAL	645												

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.	-2,496	-2,612	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	12,823	8,314	1,219	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.266	1.469	.216	3.951
DERIVED BY FORMULA	2.266	1.469	.216	3.951
UNDERLYING PRES. RATE	1.988	1.289	.189	3.466
PROPOSED	2.266	1.469	.216	3.951
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.72
MAN. RATES	3.26	3.53	4.23	+ 4.72

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,628	62,410	2.374									1	1
2007	2,530	88,331	3.491								3	2	5
2008	2,274	19,430	.854								1		1
2009	2,195	201,480	9.179								2	1	3
2010	1,862	89	.004										
TOTAL	11,489	371,740	3.236								6	4	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,493					43,505	7,412
2007				37,338	82				45,497	834	4,580
2008				13,605					5,194		631
2009				52,328	19,705				116,981	5,166	7,300
2010											89
TOTAL				103,271	31,280				167,672	49,505	20,012

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					25,986					178,936	8,850
2007			5,665	65,343	967			13,136	157,574	6,124	6,591
2008		967	6,642	21,850	681		831	5,023	19,508	784	964
2009		6,463	83,125	81,685	31,645		11,343	296,321	346,605	42,135	9,862
2010											120
TOTAL		7,430	95,432	168,878	59,279		12,174	314,480	523,687	227,979	26,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	429,516	979,823	26,387	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,342	-154,535	386	
TOTAL LOSSES	334,174	825,288	26,773	
EXPECTED LOSSES	473,347	434,628	39,176	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.909	7.183	.233	10.325
INDICATED (POST-TEST)	2.062	5.093	.165	7.320
PRES. ON RATE LEVEL	4.697	4.313	.388	9.398
DERIVED BY FORMULA	4.671	4.329	.384	9.384
UNDERLYING PRES. RATE	4.120	3.783	.341	8.244
PROPOSED	4.671	4.329	.384	9.384
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				11.22
MAN. RATES	8.06	8.59	10.06	+ 11.22
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,118	21,071	.994							1	1	2	
2007	1,190												
2008	2,977	640	.021							1		1	
2009	464	2,393	.515										
2010	306	409	.133										
TOTAL	7,055	24,513	.347							2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				10,765	118				4,157	458	5,573
2008				74					566		
2009											2,393
2010											409
TOTAL				10,839	118				4,723	458	8,375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				18,677	267				18,054	1,884	6,654
2008		5	36	117	4		99	550	2,125	88	
2009											3,233
2010											552
TOTAL		5	36	18,794	271		99	550	20,179	1,972	10,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	690	41,216	10,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,579	-25,836	71	
TOTAL LOSSES		15,380	10,510	
EXPECTED LOSSES	124,310	73,019	11,359	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.218	.149	.367
INDICATED (POST-TEST)	.000	.155	.106	.261
PRES. ON RATE LEVEL	2.009	1.180	.183	3.372
DERIVED BY FORMULA	1.989	1.160	.181	3.330
UNDERLYING PRES. RATE	1.762	1.035	.161	2.958
PROPOSED	1.989	1.160	.181	3.330

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.980
IND. RATES				3.98	MINIMUM PREMIUM	1285
MAN. RATES	2.57	2.91	3.61	+ 3.98	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	7,068	3,229	.045										
2007	10,897	62,381	.572									2	2
2008	10,416	386	.003										
2009	10,383	78,993	.760									2	2
2010	10,282	1,636	.015										
TOTAL	49,046	146,625	.299									4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,229
2007					26,619					30,681	5,081
2008											386
2009					21,151					50,231	7,611
2010											1,636
TOTAL					47,770					80,912	17,943

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,855
2007			839	3,210	49,730			746	6,650	115,950	7,312
2008											589
2009		853	14,614	12,461	28,967		920	35,598	44,250	139,583	10,282
2010											2,209
TOTAL		853	15,453	15,671	78,697		920	36,344	50,900	255,533	24,247

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,570	400,801	24,247	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,089	-62,822	271	
TOTAL LOSSES	2,481	337,979	24,518	
EXPECTED LOSSES	269,754	184,413	24,033	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.005	.689	.050	.744
INDICATED (POST-TEST)	.004	.489	.035	.528
PRES. ON RATE LEVEL	.627	.429	.056	1.112
DERIVED BY FORMULA	.615	.433	.055	1.103
UNDERLYING PRES. RATE	.550	.376	.049	.975
PROPOSED	.615	.433	.055	1.103
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.32
MAN. RATES	1.00	1.04	1.19	+ 1.32
				PRESENT
				575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,115	47,547	.521									3	3
2007	8,416	154,375	1.834								2	2	4
2008	7,212	72,389	1.003								2	2	4
2009	7,238	75,194	1.038								1	2	3
2010	7,382	63,117	.855									3	3
TOTAL	39,363	412,622	1.048								5	12	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,547					32,931	10,069
2007				63,705	1,302				65,557	12,978	10,833
2008				19,163	926				47,133	1,987	3,180
2009				42,401	2,172				17,318	1,212	12,091
2010					28,293					18,630	16,194
TOTAL				125,269	37,240				130,008	67,738	52,367

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,281					135,445	12,022
2007			9,700	111,625	3,821			19,211	229,605	53,335	15,589
2008		1,369	9,538	31,030	2,453		7,620	45,947	178,062	13,664	4,856
2009		4,677	57,823	58,063	6,750		1,687	44,179	51,704	7,483	16,335
2010		6,238	61,372	28,741	30,285		1,933	36,874	25,789	35,070	21,862
TOTAL		12,284	138,433	229,459	53,590		11,240	146,211	485,160	244,997	70,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	308,168	1,013,206	70,664	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,529	-167,687	575	
TOTAL LOSSES	136,639	845,519	71,239	
EXPECTED LOSSES	857,326	474,718	55,108	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.347	2.148	.181	2.676
INDICATED (POST-TEST)	.246	1.523	.128	1.897
PRES. ON RATE LEVEL	2.483	1.375	.159	4.017
DERIVED BY FORMULA	2.438	1.382	.157	3.977
UNDERLYING PRES. RATE	2.178	1.206	.140	3.524
PROPOSED	2.438	1.382	.157	3.977
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.75
MAN. RATES	3.57	3.74	4.30	+ 4.75

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,018	6,032	.120									1	1
2007	5,119	7,240	.141									1	1
2008	4,839	135,058	2.791								2	2	2
2009	4,704	22,098	.469									2	2
2010	4,790	29,219	.610									2	2
TOTAL	24,470	199,647	.816								2	6	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					1,803					1,880	2,349	
2007					1,529					5,711		
2008				47,646					86,709		703	
2009					3,935					17,348	815	
2010					1,666					26,303	1,250	
TOTAL				47,646	8,933				86,709	51,242	5,117	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					4,077					7,732	2,805	
2007			48	184	2,857			138	1,239	21,585		
2008		3,385	23,263	76,523	2,384		14,026	83,752	325,652	13,119	1,073	
2009		160	2,716	2,316	5,390		316	12,290	15,285	48,208	1,101	
2010		364	3,613	1,690	1,784		2,720	52,043	36,410	49,504	1,688	
TOTAL		3,909	29,640	80,713	16,492		17,062	148,223	378,586	140,148	6,667	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	198,834	615,939	6,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,145	-87,324	398	
TOTAL LOSSES	118,689	528,615	7,065	
EXPECTED LOSSES	405,712	250,819	37,194	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.485	2.160	.029	2.674
INDICATED (POST-TEST)	.344	1.531	.021	1.896
PRES. ON RATE LEVEL	1.890	1.169	.173	3.232
DERIVED BY FORMULA	1.875	1.180	.167	3.222
UNDERLYING PRES. RATE	1.658	1.025	.152	2.835
PROPOSED	1.875	1.180	.167	3.222
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.85
MAN. RATES	2.82	2.96	3.46	+ 3.85
IND. RATE				
MINIMUM PREMIUM				3.851
PRESENT				1255
				1140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	22,584	563,783	2.496							2		4	6
2007	20,810	166,483	.800								1	6	7
2008	21,368	22,241	.104										
2009	19,096	110,147	.576								1	1	2
2010	19,192	65,914	.343									3	3
TOTAL	103,050	928,568	.901							2	2	14	18

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			181,899		15,210			304,820		35,902	25,952	
2007				6,048	11,838				75,057	54,684	18,856	
2008											22,241	
2009				33,245	6,632				29,070	31,160	10,040	
2010					20,780					32,337	12,797	
TOTAL			181,899	39,293	54,460			304,820	104,127	154,083	89,886	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006			323,662		34,390			1,189,786		147,665	30,987	
2007			1,291	12,010	22,246			22,965	271,510	211,570	27,134	
2008											33,962	
2009		3,868	48,743	48,432	12,043		3,366	94,806	112,449	93,495	13,564	
2010		4,574	45,076	21,108	22,245		3,343	63,980	44,762	60,868	17,276	
TOTAL		8,442	418,772	81,550	90,924		6,709	1,371,537	428,721	513,598	122,923	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,805,460	1,114,793	122,923	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,008	-202,622	815	
TOTAL LOSSES	1,634,452	912,171	123,738	
EXPECTED LOSSES	853,255	580,171	78,319	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.586	.885	.120	2.591
INDICATED (POST-TEST)	1.124	.627	.085	1.836
PRES. ON RATE LEVEL	.944	.642	.086	1.672
DERIVED BY FORMULA	.951	.641	.086	1.678
UNDERLYING PRES. RATE	.828	.563	.076	1.467
PROPOSED	.951	.641	.086	1.678
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.01
MAN. RATES	1.43	1.54	1.79	+ 2.01

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	103,782	263,497	.253							3	6	9	
2007	125,206	85,150	.068							1	4	5	
2008	116,972	179,226	.153							3	3	6	
2009	105,743	586,883	.555							10	4	14	
2010	122,907	301,652	.245						1		2	3	
TOTAL	574,610	1,416,408	.246						1	17	19	37	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				95,102	24,316				83,011	30,383	30,685
2007				34,237	14,504					16,088	20,321
2008				85,507	37,481				25,670	16,016	14,552
2009				190,621	5,756				361,138	6,772	22,596
2010			112,019		1,995			167,268		9,097	11,273
TOTAL			112,019	405,467	84,052			167,268	469,819	78,356	99,427

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				165,002	54,978				360,517	124,967	36,638
2007			5,651	61,657	27,840			393	3,487	60,801	29,242
2008		6,322	49,277	147,701	64,664		4,248	28,175	104,797	56,527	22,221
2009		20,860	257,179	258,686	24,849		34,850	908,293	1,061,946	104,590	30,527
2010		22,709	181,119	14,103	5,933		32,479	618,877	94,439	29,187	15,219
TOTAL		49,891	493,226	647,149	178,264		71,577	1,555,738	1,625,186	376,072	133,847

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,170,432	2,826,671	133,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-138,203	-286,432	575	
TOTAL LOSSES	2,032,229	2,540,239	134,422	
EXPECTED LOSSES	718,264	833,184	51,715	
CREDIBILITY	.12	.29	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.354	.442	.023	.819
INDICATED (POST-TEST)	.251	.313	.016	.580
PRES. ON RATE LEVEL	.143	.165	.010	.318
DERIVED BY FORMULA	.156	.208	.012	.376
UNDERLYING PRES. RATE	.125	.145	.009	.279
PROPOSED	.156	.208	.012	.376
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.45
MAN. RATES	.30	.28	.34	+ .45
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4,983	4,348	.087										
2007	5,266	1,696	.032										
2008	4,928	47,076	.955									1	1
2009	5,229	1,259	.024										
2010	5,569												
TOTAL	25,975	54,379	.209									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,348
2007											1,696
2008					8,287					38,789	
2009											1,259
TOTAL					8,287					38,789	7,303

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											5,192
2007											2,441
2008		55	1,664	2,293	13,353		221	8,170	20,275	127,492	
2009											1,701
TOTAL		55	1,664	2,293	13,353		221	8,170	20,275	127,492	9,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,110	163,413	9,334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,448	-35,099	174	
TOTAL LOSSES		128,314	9,508	
EXPECTED LOSSES	63,639	101,822	15,585	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.494	.037	.531
INDICATED (POST-TEST)	.000	.350	.026	.376
PRES. ON RATE LEVEL	.279	.447	.069	.795
DERIVED BY FORMULA	.276	.443	.067	.786
UNDERLYING PRES. RATE	.245	.392	.060	.697
PROPOSED	.276	.443	.067	.786
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.94
MAN. RATES	.66	.72	.85	+ .94
IND. RATE				
MINIMUM PREMIUM				525
PRESENT				490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	57,730	1,295,247	2.243							2	5	10	17
2007	59,399	242,817	.408								2	14	16
2008	60,476	415,245	.686								5	18	23
2009	64,914	448,885	.691								4	21	25
2010	67,166	562,910	.838								2	27	29
TOTAL	309,685	2,965,104	.957							2	18	90	110

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			222,434	54,929	25,424			752,227	146,239	51,443	42,551
2007				36,782	42,669				58,718	40,369	64,279
2008				61,251	86,595				68,503	168,736	30,160
2009				22,680	65,017				58,228	209,591	93,369
2010				25,783	100,485				40,995	318,117	77,530
TOTAL			222,434	201,425	320,190			752,227	372,683	788,256	307,889

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			213,125	95,302	57,483			1,669,421	635,116	211,585	50,806
2007			6,928	69,501	80,511			17,904	211,884	156,401	92,497
2008		4,920	47,302	122,329	142,576		12,047	101,692	345,485	564,970	46,054
2009		5,084	75,044	68,670	91,065		9,447	294,172	354,879	596,254	126,141
2010		28,893	282,027	128,842	111,261		40,436	780,585	525,242	611,851	104,666
TOTAL		38,897	624,426	484,644	482,896		61,930	2,863,774	2,072,606	2,141,061	420,164

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,589,027	5,181,207	420,164	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-293,081	-847,602	2,776	
TOTAL LOSSES	3,295,946	4,333,605	422,940	
EXPECTED LOSSES	1,492,681	2,474,383	244,651	
CREDIBILITY	.08	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.064	1.399	.137	2.600
INDICATED (POST-TEST)	.754	.992	.097	1.843
PRES. ON RATE LEVEL	.549	.911	.090	1.550
DERIVED BY FORMULA	.565	.926	.091	1.582
UNDERLYING PRES. RATE	.482	.799	.079	1.360
PROPOSED	.565	.926	.091	1.582

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.891
IND. RATES				1.89	MINIMUM PREMIUM	765
MAN. RATES	1.34	1.42	1.66	+ 1.89	PRESENT	695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,524	3,549	.140										
2007	2,423	24,354	1.005								1		1
2008	1,072	23,432	2.185								1		1
2009	1,439	1,296	.090										
2010	2,079	837	.040										
TOTAL	9,537	53,468	.561								2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,549
2007				18,300					5,826		228
2008				15,000					8,180		252
2009											1,296
2010											837
TOTAL				33,300					14,006		6,162

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,238
2007			2,775	32,020	399			1,680	20,153	379	328
2008		1,068	7,325	24,092	752		1,327	7,903	30,722	1,239	385
2009											1,751
2010											1,130
TOTAL		1,068	10,100	56,112	1,151		1,327	9,583	50,875	1,618	7,832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,078	109,756	7,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,355	-8,517	45	
TOTAL LOSSES	17,723	101,239	7,877	
EXPECTED LOSSES	22,316	23,556	4,101	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.186	1.062	.083	1.331
INDICATED (POST-TEST)	.132	.753	.059	.944
PRES. ON RATE LEVEL	.267	.282	.048	.597
DERIVED BY FORMULA	.266	.291	.048	.605
UNDERLYING PRES. RATE	.234	.247	.043	.524
PROPOSED	.266	.291	.048	.605
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.72
MAN. RATES	.53	.53	.64	+ .72

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	5,479	145,902	2.662								2	4	6
2007	6,061	5,995	.098									1	1
2008	6,575	53,101	.807									2	2
2009	6,314	13,445	.212									1	1
2010	6,544	54,591	.834									1	1
TOTAL	30,973	273,034	.882								2	9	11

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				34,755	12,508				40,348	53,709	4,582	
2007					592					966	4,437	
2008					4,322					35,193	13,586	
2009					2,154					2,431	8,860	
2010					8,001					41,479	5,111	
TOTAL				34,755	27,577				40,348	133,778	36,576	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				60,300	28,280				175,232	220,904	5,471	
2007			18	71	1,105			25	210	3,652	6,385	
2008		28	868	1,195	6,963		206	7,410	18,397	115,673	20,746	
2009		88	1,487	1,266	2,952		48	1,722	2,142	6,755	11,970	
2010		1,761	17,359	8,129	8,564		4,287	82,065	57,416	78,066	6,900	
TOTAL		1,877	19,732	70,961	47,864		4,541	91,222	253,397	425,050	51,472	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	117,372	797,272	51,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,023	-120,286	506	
TOTAL LOSSES	44,349	676,986	51,978	
EXPECTED LOSSES	373,844	352,473	45,220	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.143	2.186	.168	2.497
INDICATED (POST-TEST)	.101	1.550	.119	1.770
PRES. ON RATE LEVEL	1.376	1.297	.167	2.840
DERIVED BY FORMULA	1.351	1.307	.165	2.823
UNDERLYING PRES. RATE	1.207	1.138	.146	2.491
PROPOSED	1.351	1.307	.165	2.823
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.37
MAN. RATES	2.56	2.64	3.04	+ 3.37
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	101,236	1,619,789	1.600								11	46	57
2007	106,510	1,558,528	1.463							1	11	34	46
2008	114,781	1,978,179	1.723							3	13	35	51
2009	111,015	1,524,680	1.373								9	47	56
2010	116,371	1,283,355	1.102								4	47	51
TOTAL	549,913	7,964,531	1.448							4	48	209	261

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				185,997	402,014				153,004	735,511	143,263
2007			78,647	208,011	101,899			299,741	498,541	226,930	144,759
2008			314,213	175,979	63,695			896,133	208,728	144,283	175,148
2009				183,129	187,743				420,239	519,147	214,422
2010				88,922	307,886				131,355	578,393	176,799
TOTAL			392,860	842,038	1,063,237			1,195,874	1,411,867	2,204,264	854,391

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				322,705	908,955				664,498	3,025,156	171,056
2007		2,589	115,339	377,022	194,961		24,193	890,043	1,788,534	891,168	208,309
2008		45,615	604,260	311,764	114,860		130,299	1,796,947	929,621	516,137	267,451
2009		25,800	353,308	335,998	272,119		43,645	1,256,242	1,495,650	1,526,954	289,684
2010		91,129	888,773	405,007	342,394		83,988	1,628,722	1,072,613	1,130,588	238,678
TOTAL		165,133	1,961,680	1,752,496	1,833,289		282,125	5,571,954	5,950,916	7,090,003	1,175,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,980,892	16,626,704	1,175,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,182,424	-2,431,823	7,805	
TOTAL LOSSES	6,798,468	14,194,881	1,182,983	
EXPECTED LOSSES	6,027,047	7,110,374	698,390	
CREDIBILITY	.11	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.236	2.581	.215	4.032
INDICATED (POST-TEST)	.876	1.830	.152	2.858
PRES. ON RATE LEVEL	1.249	1.474	.145	2.868
DERIVED BY FORMULA	1.208	1.574	.147	2.929
UNDERLYING PRES. RATE	1.096	1.293	.127	2.516
PROPOSED	1.183	1.541	.144	2.868
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.43
MAN. RATES	2.33	2.53	3.07	+ 3.43
				PRESENT
				1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	33,715	863,135	2.560							10	18	28	
2007	32,913	961,849	2.922						1	8	19	28	
2008	33,143	996,049	3.005						2	9	11	22	
2009	32,105	1,965,315	6.121						2	12	7	21	
2010	32,401	479,139	1.478							1	10	11	
TOTAL	164,277	5,265,487	3.205						5	40	65	110	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				284,955	64,369				303,905	78,690	131,216	
2007			195,601	113,060	68,096			147,190	186,169	185,954	65,779	
2008			189,878	234,367	51,490			91,744	201,714	147,706	79,150	
2009			439,442	358,385	39,998			515,203	480,173	55,785	76,329	
2010				20,856	98,935				87,818	181,927	89,603	
TOTAL			824,921	1,011,623	322,888			754,137	1,259,779	650,062	442,077	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				494,396	145,538				1,319,859	323,650	156,671	
2007		11,188	367,381	209,378	129,965		20,638	690,149	696,856	715,742	94,656	
2008		41,461	503,017	399,266	97,254		62,930	707,277	856,417	519,180	120,862	
2009		78,128	993,287	523,038	92,422		81,278	2,270,792	1,510,614	278,670	103,120	
2010		27,281	266,422	122,139	108,900		34,977	683,738	433,669	370,456	120,964	
TOTAL		158,058	2,130,107	1,748,217	574,079		199,823	4,351,956	4,817,415	2,207,698	596,273	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,839,944	9,347,409	596,273	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-634,698	-1,318,216	3,800	
TOTAL LOSSES	6,205,246	8,029,193	600,073	
EXPECTED LOSSES	3,196,830	3,799,728	353,195	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.777	4.888	.365	9.030
INDICATED (POST-TEST)	2.678	3.466	.259	6.403
PRES. ON RATE LEVEL	2.218	2.637	.245	5.100
DERIVED BY FORMULA	2.241	2.736	.247	5.224
UNDERLYING PRES. RATE	1.946	2.313	.215	4.474
PROPOSED	2.241	2.736	.247	5.224
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.24
MAN. RATES	4.19	4.59	5.46	+ 6.24

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,697	162,454	4.394								1	2	3
2007	4,059	49,791	1.226									3	3
2008	6,381	113,560	1.779								1	3	4
2009	6,333	139,166	2.197								2	1	3
2010	6,464	93,312	1.443								1	1	2
TOTAL	26,934	558,283	2.073								5	10	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				37,561	7,006				89,587	22,502	5,798
2007					19,451					29,528	812
2008				30,000	4,630				50,916	8,351	19,663
2009				48,822	654				79,438	3,858	6,394
2010				20,900	7,482				6,000	37,547	21,383
TOTAL				137,283	39,223				225,941	101,786	54,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				65,168	15,841				389,076	92,550	6,923
2007			615	2,346	36,339			716	6,396	111,593	1,168
2008		2,164	15,579	49,461	8,960		8,283	50,937	195,600	35,150	30,025
2009		5,312	65,297	65,769	5,244		7,710	201,466	235,680	29,580	8,638
2010		7,122	68,153	29,280	11,021		4,986	96,414	64,399	72,586	28,867
TOTAL		14,598	149,644	212,024	77,405		20,979	349,533	891,151	341,459	75,621

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	534,754	1,522,039	75,621	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,339	-73,110	464	
TOTAL LOSSES	494,415	1,448,929	76,085	
EXPECTED LOSSES	206,853	222,744	38,247	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.836	5.380	.282	7.498
INDICATED (POST-TEST)	1.302	3.814	.200	5.316
PRES. ON RATE LEVEL	.875	.943	.162	1.980
DERIVED BY FORMULA	.884	1.058	.164	2.106
UNDERLYING PRES. RATE	.768	.827	.142	1.737
PROPOSED	.884	1.058	.164	2.106
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.52
MAN. RATES	1.79	1.84	2.12	+ 2.52
				PRESENT
				805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	8,040												
2007	8,069												
2008	8,853												
2009	8,193	1,253	.015										
2010	8,187												
TOTAL	41,342	1,253	.003										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009											1,253	
TOTAL											1,253	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009											1,693	
TOTAL											1,693	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,467	-24,060	109	
TOTAL LOSSES			1,802	
EXPECTED LOSSES	153,793	69,869	9,923	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	.424	.193	.027	.644
DERIVED BY FORMULA	.416	.183	.026	.625
UNDERLYING PRES. RATE	.372	.169	.024	.565
PROPOSED	.416	.183	.026	.625
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.75
MAN. RATES	.57	.61	.69	+ .75

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	484												
2007	823												
2008	766												
2009	813												
2010	873												
TOTAL	3,759												

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.	-6,770	-9,394	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	36,312	27,892	2,029	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.101	.846	.062	2.009
DERIVED BY FORMULA	1.101	.838	.061	2.000
UNDERLYING PRES. RATE	.966	.742	.054	1.762
PROPOSED	1.101	.838	.061	2.000
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.39
MAN. RATES	1.91	1.92	2.15	+ 2.39
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	10,118												
2007	11,691	21,610	.184										
2008	9,048												
2009	6,857												
2010	7,798												
TOTAL	45,512	21,610	.047										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												21,610
TOTAL												21,610

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												31,097
TOTAL												31,097

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B					31,097		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-28,813	-24,831	135		
TOTAL LOSSES					31,232		
EXPECTED LOSSES			147,915	69,633	13,652		
CREDIBILITY			.02	.05	.06		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.069	.069	
INDICATED (POST-TEST)			.000	.000	.049	.049	
PRES. ON RATE LEVEL			.371	.174	.034	.579	
DERIVED BY FORMULA			.364	.165	.035	.564	
UNDERLYING PRES. RATE			.325	.153	.030	.508	
PROPOSED			.364	.165	.035	.564	
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE		.674
IND. RATES				.67	MINIMUM PREMIUM		460
MAN. RATES	.59	.56	.62	+ .67	PRESENT		427

+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
2006	2,751	37,206	1.352				2,751				1		1
2007	2,804	5,103	.181				2,804					1	1
2008	2,638	4,951	.187				2,638					1	1
2009	2,323	75,273	3.240				2,323				1		1
2010	1,577						1,577						
TOTAL	12,093	122,533	1.013				12,093				2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				12,669					12,736		11,801
2007					692					777	3,634
2008					1,179					3,772	
2009				55,710					19,563		
TOTAL				68,379	1,871				32,299	4,549	15,435

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				21,981					55,312		14,090
2007			22	84	1,292			21	169	2,937	5,229
2008		8	238	326	1,898		23	790	1,974	12,397	
2009		6,030	74,001	74,611	4,958		1,881	48,945	57,202	4,646	
TOTAL		6,038	74,261	97,002	8,148		1,904	49,756	114,657	19,980	19,319

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	131,959	239,787	19,319	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,134	-93,106	238	
TOTAL LOSSES	46,825	146,681	19,557	
EXPECTED LOSSES	419,990	259,515	26,121	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.387	1.213	.162	1.762
INDICATED (POST-TEST)	.274	.860	.115	1.249
PRES. ON RATE LEVEL	3.959	2.447	.246	6.652
DERIVED BY FORMULA	3.922	2.415	.243	6.580
UNDERLYING PRES. RATE	3.473	2.146	.216	5.835
PROPOSED	3.922	2.415	.243	6.580
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.87
MAN. RATES	5.86	6.14	7.12	+ 7.87
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	198												
2007	232												
2008	261												
2009	225	7,848	34.880									1	1
2010	184	2,146	11.663										
TOTAL	1,100	9,994	9.085									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,154					5,694	
2010											2,146
TOTAL					2,154					5,694	2,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		88	1,487	1,266	2,952		103	4,033	5,017	15,821	
2010											2,897
TOTAL		88	1,487	1,266	2,952		103	4,033	5,017	15,821	2,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,711	25,056	2,897	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,353	-42,171	171	
TOTAL LOSSES			3,068	
EXPECTED LOSSES	108,015	121,758	16,728	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	2,789	2,789
INDICATED (POST-TEST)	.000	.000	1,977	1,977
PRES. ON RATE LEVEL	111.944	126.184	17.337	255.465
DERIVED BY FORMULA	110.825	123.660	16.876	251.361
UNDERLYING PRES. RATE	98.196	110.688	15.208	224.092
PROPOSED	110.825	123.660	16.876	251.361
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				300.48
MAN. RATES	161.76	197.88	273.45	+300.48
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	52	3,468	66.692									1	1
2007	40												
2008	49	695	14.183										
2009	35	78,155	2233.000								1		1
2010	26												
TOTAL	202	82,318	407.515								1	1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					226					2,992	250	
2008											695	
2009				10,397					67,758			
TOTAL				10,397	226				67,758	2,992	945	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					511					12,306	299	
2008											1,061	
2009		1,126	13,809	13,924	926		6,512	169,516	198,126	16,093		
TOTAL		1,126	13,809	13,924	1,437		6,512	169,516	198,126	28,399	1,360	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	190,963	241,886	1,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,150	-3,758	27	
TOTAL LOSSES	189,813	238,128	1,387	
EXPECTED LOSSES	5,496	10,528	2,910	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	939.668	1178.851	6.866	2125.385
INDICATED (POST-TEST)	666.225	835.805	4.868	1506.898
PRES. ON RATE LEVEL	31.022	59.420	16.425	106.867
DERIVED BY FORMULA	31.022	59.420	16.309	106.751
UNDERLYING PRES. RATE	27.212	52.123	14.408	93.743
PROPOSED	31.056	59.484	16.327	106.867
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				127.75
MAN. RATES	83.29	92.81	114.39	+127.75
IND. RATE				
				127.748
MINIMUM PREMIUM				417
PRESENT				398

+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
2006	610	1,345	.220				610						
2007	638	793	.124				638						
2008	640	1,822	.284				640						
2009	645	8,861	1.373				645					1	1
2010	685	80,105	11.694				685					2	2
TOTAL	3,218	92,926	2.888				3,218					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,345
2007											793
2008											1,822
2009					812					8,049	
2010					37,863					36,845	5,397
TOTAL					38,675					44,894	9,357

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											1,606
2007											1,141
2008											2,782
2009		33	564	478	1,112		148	5,697	7,087	22,369	
2010		8,352	82,132	38,464	40,530		3,810	72,911	51,003	69,345	7,286
TOTAL		8,385	82,696	38,942	41,642		3,958	78,608	58,090	91,714	12,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	173,647	230,388	12,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,680	-30,392	102	
TOTAL LOSSES	141,967	199,996	12,917	
EXPECTED LOSSES	161,608	88,464	9,171	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.412	6.215	.401	11.028
INDICATED (POST-TEST)	3.128	4.406	.284	7.818
PRES. ON RATE LEVEL	5.725	3.134	.325	9.184
DERIVED BY FORMULA	5.725	3.147	.325	9.197
UNDERLYING PRES. RATE	5.022	2.749	.285	8.056
PROPOSED	5.717	3.143	.324	9.184

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.978
IND. RATES				10.98	MINIMUM PREMIUM	2000
MAN. RATES	8.83	8.81	9.83	+ 10.98	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
2006	14,834	228,475	1.540				14,834				3	3	6
2007	11,035	995,442	9.020				11,035			2	1	7	10
2008	11,188	486,235	4.346				11,188			2	2	2	6
2009	12,550	113,427	.903				12,550				1	2	3
2010	11,817	268,071	2.268				11,817			1	1	2	4
TOTAL	61,424	2,091,650	3.405				61,424			5	8	16	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				65,135	16,661				89,432	37,617	19,630
2007			513,310	15,388	10,527			429,526	13,049	11,539	2,103
2008			297,266	7,236	4,397			158,613	1,586	13,806	3,331
2009				39,904	1,545				37,744	1,153	33,081
2010			133,200	26,829	9,593			44,500	23,604	10,861	19,484
TOTAL			943,776	154,492	42,723			632,639	165,415	74,976	77,629

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				113,009	37,671				388,403	154,719	23,438
2007		14,324	448,284	32,477	20,373		23,871	735,141	62,113	45,402	3,026
2008		38,675	593,989	26,250	11,450		50,582	825,999	50,070	51,041	5,086
2009		4,384	54,066	54,354	5,666		3,654	95,241	111,385	12,168	44,692
2010		50,077	412,409	59,767	21,116		18,440	355,617	97,566	32,950	26,303
TOTAL		107,460	1,508,748	285,857	96,276		96,547	2,011,998	709,537	296,280	102,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,724,753	1,387,950	102,545	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-353,080	-526,923	1,691	
TOTAL LOSSES	3,371,673	861,027	104,236	
EXPECTED LOSSES	1,721,716	1,501,818	159,089	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.489	1.402	.170	7.061
INDICATED (POST-TEST)	3.892	.994	.121	5.007
PRES. ON RATE LEVEL	3.196	2.787	.295	6.278
DERIVED BY FORMULA	3.217	2.679	.283	6.179
UNDERLYING PRES. RATE	2.803	2.445	.259	5.507
PROPOSED	3.217	2.679	.283	6.179
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.39
MAN. RATES	5.50	5.85	6.72	+ 7.39
				PRESENT
				1950

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	105	5,206	49,580										
2007	116	34,124	294,172								1	1	2
2008	100	72,849	728,490								1	1	2
2009	81	84	1,037										
2010	91												
TOTAL	493	112,263	227,714								2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											5,206
2007				10,651	2,289				11,169	5,422	4,593
2008				10,090	3,672				57,179	1,908	
2009											84
TOTAL				20,741	5,961				68,348	7,330	9,883

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											6,216
2007			1,688	18,913	4,507			3,347	39,813	21,221	6,609
2008		744	5,662	17,224	6,420		9,244	55,633	215,750	14,924	
2009											113
TOTAL		744	7,350	36,137	10,927		9,244	58,980	255,563	36,145	12,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	76,318	338,772	12,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,543	-27,730	110	
TOTAL LOSSES	62,775	311,042	13,048	
EXPECTED LOSSES	69,241	78,790	10,659	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	127,333	630,917	26,467	784,717
INDICATED (POST-TEST)	90,279	447,320	18,765	556,364
PRES. ON RATE LEVEL	160,110	182,189	24,648	366,947
DERIVED BY FORMULA	159,412	187,492	24,530	371,434
UNDERLYING PRES. RATE	140,447	159,815	21,621	321,883
PROPOSED	159,412	187,492	24,530	371,434

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	444.012
IND. RATES				444.01	MINIMUM PREMIUM	734
MAN. RATES	285.41	315.69	392.78	+444.01	PRESENT	686

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	137	20,227	147.642									1	1
2007	155	41,393	267.051									2	2
2008	174	4,998	28.724								1		1
2009	162	7,514	46.382									1	1
2010	159	1,556	9.786										
TOTAL	787	75,688	96.173								1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					572					3,155	16,500
2007					20,336					18,320	2,737
2008				315					1,155		3,528
2009					548					3,779	3,187
2010											1,556
TOTAL				315	21,456				1,155	25,254	27,508

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,293					12,977	19,701
2007			642	2,453	37,990			444	3,968	69,236	3,939
2008		25	154	507	16		183	1,116	4,339	175	5,387
2009		23	376	323	751		68	2,676	3,328	10,503	4,306
2010											2,101
TOTAL		48	1,172	3,283	40,050		251	4,236	11,635	92,891	35,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,707	147,859	35,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,880	-64,550	265	
TOTAL LOSSES		83,309	35,699	
EXPECTED LOSSES	224,147	188,988	24,010	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	105.856	45.361	151.217
INDICATED (POST-TEST)	.000	75.052	32.161	107.213
PRES. ON RATE LEVEL	324.686	273.756	34.779	633.221
DERIVED BY FORMULA	321.439	267.795	34.674	623.908
UNDERLYING PRES. RATE	284.812	240.137	30.508	555.457
PROPOSED	321.439	267.794	34.675	623.908
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				745.82
MAN. RATES	439.29	525.21	677.80	+745.82
				PRESENT
				981

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	51,182	1,577,075	3.081						3	12	22	37	
2007	48,996	755,432	1.541							9	12	21	
2008	36,938	1,504,681	4.073						3	7	14	24	
2009	41,593	492,117	1.183							9	8	17	
2010	38,722	422,322	1.090							5	15	20	
TOTAL	217,431	4,751,627	2.185						6	42	71	119	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			371,762	220,480	49,884			310,766	394,701	116,142	113,340
2007				208,397	32,021				302,119	102,511	110,384
2008			666,938	100,069	38,770			354,831	211,396	91,608	41,069
2009				119,919	25,383				249,482	34,041	63,292
2010				97,982	24,017				93,759	154,701	51,863
TOTAL			1,038,700	746,847	170,075			665,597	1,251,457	499,003	379,948

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			719,647	381,345	112,786			1,440,002	1,703,732	477,692	135,328
2007			32,612	368,502	64,364			89,560	1,067,380	407,170	158,842
2008		66,962	978,197	192,416	73,724		112,042	1,487,765	898,610	341,413	62,712
2009		14,001	176,834	175,556	45,436		24,622	648,255	759,492	153,839	85,507
2010		30,934	295,517	126,026	39,825		33,272	651,791	408,285	321,125	70,015
TOTAL		111,897	2,202,807	1,243,845	336,135		169,936	4,317,373	4,837,499	1,701,239	512,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,802,013	8,118,718	512,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-657,320	-1,264,135	3,420	
TOTAL LOSSES	6,144,693	6,854,583	515,824	
EXPECTED LOSSES	3,285,382	3,541,951	334,844	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.826	3.153	.237	6.216
INDICATED (POST-TEST)	2.004	2.235	.168	4.407
PRES. ON RATE LEVEL	1.723	1.856	.176	3.755
DERIVED BY FORMULA	1.740	1.913	.175	3.828
UNDERLYING PRES. RATE	1.511	1.629	.154	3.294
PROPOSED	1.740	1.913	.175	3.828
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.58
MAN. RATES	3.15	3.37	4.02	+ 4.58
				PRESENT
				1280

+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
2006	2,794	18,941	.677				2,794				1	1	2
2007	3,320	224,027	6.747				3,320			1		1	2
2008	2,782						2,782						
2009	2,546	93,881	3.687				2,546				1	2	3
2010	2,622	13,700	.522				2,622						
TOTAL	14,064	350,549	2.493				14,064			1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,893	1,334				4,352	2,668	694
2007			71,058		3,237			145,391		4,051	290
2009				8,926	3,750				35,526	2,927	42,752
2010											13,700
TOTAL			71,058	18,819	8,321			145,391	39,878	9,646	57,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				17,164	3,016				18,901	10,973	829
2007		4,293	133,642	1,672	6,159		21,528	659,323	13,923	16,153	417
2009		1,116	14,448	14,165	5,926		3,471	90,954	106,458	16,568	57,758
2010											18,495
TOTAL		5,409	148,090	33,001	15,101		24,999	750,277	139,282	43,694	77,499

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	928,775	231,078	77,499	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,152	-81,933	284	
TOTAL LOSSES	878,623	149,145	77,783	
EXPECTED LOSSES	258,075	233,462	27,143	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.247	1.060	.553	7.860
INDICATED (POST-TEST)	4.429	.752	.392	5.573
PRES. ON RATE LEVEL	2.092	1.892	.220	4.204
DERIVED BY FORMULA	2.115	1.869	.225	4.209
UNDERLYING PRES. RATE	1.835	1.660	.193	3.688
PROPOSED	2.115	1.869	.225	4.209
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.03
MAN. RATES	3.84	3.94	4.50	+ 5.03
				PRESENT
				1395

+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
2006	70,882	1,175,496	1.658				70,882			2	4	24	30
2007	76,211	1,416,838	1.859				76,211		1	3	8	27	39
2008	74,544	1,762,322	2.364				74,544		1	1	9	19	30
2009	73,061	888,717	1.216				73,061			1	8	12	21
2010	76,630	1,006,636	1.313				76,630				4	24	28
TOTAL	371,328	6,250,009	1.683				371,328		2	7	33	106	148

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			315,771	51,091	35,728			482,996	67,875	149,163	72,872
2007		41,174	248,405	112,700	113,853		57,356	391,417	96,023	226,615	129,295
2008		109,127	80,417	193,400	150,818		144,708	145,688	435,531	435,437	67,196
2009			68,219	137,099	65,101			122,827	286,560	122,290	86,621
2010				149,760	183,821				316,376	255,426	101,253
TOTAL		150,301	712,812	644,050	549,321		202,064	1,142,928	1,202,365	1,188,931	457,237

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			386,114	88,643	80,782			1,405,061	294,781	613,508	87,009
2007		98,880	428,604	214,823	215,489		518,616	1,187,195	404,092	864,189	186,056
2008		172,199	276,653	326,414	224,249		803,642	1,181,500	1,520,301	1,163,922	102,608
2009		29,121	378,327	227,998	103,145		53,027	1,505,228	984,766	414,430	117,025
2010		79,740	770,819	342,087	218,349		84,711	1,671,769	1,008,581	581,801	136,692
TOTAL		379,940	2,240,517	1,199,965	842,014		1,459,996	6,950,753	4,212,521	3,637,850	629,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,031,206	9,892,350	629,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-653,708	-1,232,125	4,332	
TOTAL LOSSES	10,377,498	8,660,225	633,722	
EXPECTED LOSSES	3,338,239	3,572,176	393,609	
CREDIBILITY	.09	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.795	2.332	.171	5.298
INDICATED (POST-TEST)	1.982	1.653	.121	3.756
PRES. ON RATE LEVEL	1.025	1.097	.120	2.242
DERIVED BY FORMULA	1.111	1.214	.120	2.445
UNDERLYING PRES. RATE	.899	.962	.106	1.967
PROPOSED	1.111	1.214	.120	2.445
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.92
MAN. RATES	1.71	1.91	2.40	+ 2.92
PRESENT				
875				

+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
2006	76,271	1,459,250	1.913				76,271			3	6	54	63
2007	81,432	1,831,499	2.249				81,432	1		1	5	42	49
2008	88,033	1,742,769	1.979				88,033			5	5	36	46
2009	91,025	1,985,003	2.180				91,025			3	7	49	59
2010	93,299	1,542,973	1.653				93,299				11	52	63
TOTAL	430,060	8,561,494	1.991				430,060	1		12	34	233	280

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			354,084	94,716	150,480			308,805	114,568	306,266	130,331
2007	3,500		73,350	128,543	252,952			348,475	301,444	571,271	151,964
2008			396,353	112,134	162,070			408,093	184,826	386,190	93,103
2009			365,216	94,519	327,611			296,419	193,216	572,705	135,317
2010			261,188	259,415					372,654	514,956	134,760
TOTAL	3,500		1,189,003	691,100	1,152,528			1,361,792	1,166,708	2,351,388	645,475

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			632,204	164,333	340,236			1,338,703	497,569	1,259,672	155,615
2007	6,762	2,520	105,890	256,174	475,420		29,349	999,546	1,184,420	2,179,826	218,676
2008		60,094	876,855	242,884	272,085		163,029	2,400,787	992,174	1,311,386	142,168
2009		86,802	1,174,178	352,308	466,749		79,353	2,408,040	1,154,151	1,651,533	182,813
2010		125,544	1,211,609	534,449	315,314		121,908	2,392,811	1,484,386	1,088,270	181,926
TOTAL	6,762	274,960	4,000,736	1,550,148	1,869,804		393,639	9,539,887	5,312,700	7,490,687	881,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,215,984	16,223,339	881,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,772,557	-2,668,289	7,192	
TOTAL LOSSES	12,443,427	13,555,050	888,390	
EXPECTED LOSSES	9,052,764	7,831,393	632,189	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.893	3.152	.207	6.252
INDICATED (POST-TEST)	2.051	2.235	.147	4.433
PRES. ON RATE LEVEL	2.400	2.076	.167	4.643
DERIVED BY FORMULA	2.365	2.114	.162	4.641
UNDERLYING PRES. RATE	2.105	1.821	.147	4.073
PROPOSED	2.365	2.114	.162	4.641
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.55
MAN. RATES	3.84	4.12	4.97	+ 5.55
				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
2006	4,354	91,438	2.100				4,354			1			1
2007	4,640	1,438	.030				4,640						
2008	4,030	56,142	1.393				4,030					1	1
2009	3,271	86,674	2.649				3,271				1		1
2010	4,043	1,449	.035				4,043						
TOTAL	20,338	237,141	1.166				20,338			1	1	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			64,892					23,618			2,928
2007											1,438
2008					1,668						1,516
2009				47,085					37,223	52,958	2,366
2010											1,449
TOTAL			64,892	47,085	1,668			23,618	37,223	52,958	9,697

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			136,143					120,357			3,496
2007											2,069
2008		11	335	460	2,687		305	11,149	27,677	174,063	2,315
2009		5,097	62,542	63,060	4,191		3,580	93,119	108,837	8,837	3,196
2010											1,956
TOTAL		5,108	199,020	63,520	6,878		3,885	224,625	136,514	182,900	13,032

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	432,638	389,812	13,032	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,564	-121,236	337	
TOTAL LOSSES	374,074	268,576	13,369	
EXPECTED LOSSES	299,986	346,356	31,931	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.839	1.321	.066	3.226
INDICATED (POST-TEST)	1.304	.937	.047	2.288
PRES. ON RATE LEVEL	1.682	1.941	.179	3.802
DERIVED BY FORMULA	1.678	1.911	.175	3.764
UNDERLYING PRES. RATE	1.475	1.703	.157	3.335
PROPOSED	1.678	1.911	.175	3.764
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.50
MAN. RATES	3.20	3.42	4.07	+ 4.50
				PRESENT
				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,372	7,746	.121				6,372					1	1
2007	6,022	81,945	1.360				6,022				1	1	2
2008	5,353	5,172	.096				5,353					2	2
2009	5,329	63,336	1.188				5,329				2	1	3
2010	5,053	57,456	1.137				5,053					4	4
TOTAL	28,129	215,655	.767				28,129				3	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					680					2,853	4,213
2007				7,387	561				44,078	27,218	2,701
2008					726					1,503	2,943
2009				10,231	575				41,387	7,364	3,779
2010					14,923					34,752	7,781
TOTAL				17,618	17,465				85,465	73,690	21,417

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,537					11,734	5,030
2007			1,138	12,992	1,211			13,367	158,383	105,747	3,887
2008		6	146	201	1,168		8	314	783	4,940	4,494
2009		1,129	13,987	14,041	1,700		4,104	108,760	127,497	30,285	5,105
2010		3,287	32,376	15,160	15,969		3,591	68,760	48,106	65,411	10,504
TOTAL		4,422	47,647	42,394	21,585		7,703	191,201	334,769	218,117	29,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	250,973	616,865	29,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,569	-113,766	385	
TOTAL LOSSES	172,404	503,099	29,405	
EXPECTED LOSSES	392,119	322,077	37,411	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.613	1.789	.105	2.507
INDICATED (POST-TEST)	.435	1.268	.074	1.777
PRES. ON RATE LEVEL	1.589	1.305	.152	3.046
DERIVED BY FORMULA	1.566	1.304	.149	3.019
UNDERLYING PRES. RATE	1.394	1.145	.133	2.672
PROPOSED	1.566	1.304	.149	3.019
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.61
MAN. RATES	2.63	2.75	3.26	+ 3.61
PRESENT				
				1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	19,703	3,209	.016				19,703						
2007	19,503	344,928	1.768				19,503			1	1		2
2008	18,448	250,440	1.357				18,448			1			1
2009	17,250	56,627	.328				17,250				1		1
2010	17,967	47,294	.263				17,967				1		1
TOTAL	92,871	702,498	.756				92,871			2	3		5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,209
2007			208,254	17,976				82,500	31,957		4,241
2008			76,508					155,397			18,535
2009				33,300					18,000		5,327
2010				23,863					20,009		3,422
TOTAL			284,762	75,139				237,897	69,966		34,734

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											3,832
2007		12,579	394,103	35,214	716		12,217	383,281	117,955	2,569	6,103
2008		9,857	152,407	3,467	1,038		49,865	815,249	36,614	5,381	28,303
2009		3,603	44,234	44,602	2,964		1,733	45,027	52,634	4,276	7,197
2010		6,250	59,284	24,754	3,438		3,690	73,771	41,420	6,390	4,620
TOTAL		32,289	650,028	108,037	8,156		67,505	1,317,328	248,623	18,616	50,055

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,067,150	383,432	50,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,064	-91,422	206	
TOTAL LOSSES	1,987,086	292,010	50,261	
EXPECTED LOSSES	403,989	261,895	19,504	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.140	.314	.054	2.508
INDICATED (POST-TEST)	1.517	.223	.038	1.778
PRES. ON RATE LEVEL	.496	.321	.024	.841
DERIVED BY FORMULA	.527	.313	.025	.865
UNDERLYING PRES. RATE	.435	.282	.021	.738
PROPOSED	.527	.313	.025	.865

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.034
IND. RATES				1.03	MINIMUM PREMIUM	550
MAN. RATES	.66	.75	.90	+ 1.03	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,550	10,685	.300									1	1
2007	3,794	88,641	2.336								2	2	4
2008	3,255	280,055	8.603							1		2	3
2009	2,873	40,112	1.396								1		1
2010	2,751	3,688	.134									1	1
TOTAL	16,223	423,181	2.609							1	3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,887					1,102	7,696
2007				37,792	8,386				25,360	3,869	13,234
2008			144,565		7,767			95,946		16,906	14,871
2009				18,588					6,534		14,990
2010					597					728	2,363
TOTAL			144,565	56,380	18,637			95,946	31,894	22,605	53,154

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,267					4,533	9,189
2007			5,997	67,137	16,491			7,402	88,570	16,277	19,044
2008		18,673	289,542	8,699	14,472		30,882	506,918	31,445	58,880	22,708
2009		2,012	24,695	24,894	1,657		627	16,341	19,109	1,554	20,251
2010		128	1,293	605	642		76	1,443	1,009	1,369	3,190
TOTAL		20,813	321,527	101,335	37,529		31,585	532,104	140,133	82,613	74,382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	906,029	361,610	74,382	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-101,871	-174,045	444	
TOTAL LOSSES	804,158	187,565	74,826	
EXPECTED LOSSES	514,756	490,907	44,614	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.957	1.156	.461	6.574
INDICATED (POST-TEST)	3.515	.820	.327	4.662
PRES. ON RATE LEVEL	3.616	3.450	.314	7.380
DERIVED BY FORMULA	3.615	3.371	.314	7.300
UNDERLYING PRES. RATE	3.173	3.026	.275	6.474
PROPOSED	3.615	3.371	.314	7.300
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.73
MAN. RATES	6.08	6.57	7.90	+ 8.73
IND. RATE				
MINIMUM PREMIUM				2000
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
2006	54,202	2,459,992	4.538				54,202			6	8	24	38
2007	52,696	1,169,000	2.218				52,696			1	11	24	36
2008	45,264	569,264	1.257				45,264	1			8	22	31
2009	43,417	895,318	2.062				43,417			1	6	13	20
2010	45,912	276,900	.603				45,912				1	15	16
TOTAL	241,491	5,370,474	2.224				241,491	1		8	34	98	141

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			754,774	233,987	40,214			809,076	306,501	229,074	86,366
2007			85,791	197,757	241,723			85,608	236,161	243,944	78,016
2008	3,403			245,590	47,276				132,388	100,333	40,274
2009			101,798	119,993	213,340			48,684	122,167	230,316	59,020
2010				25,481	48,455				30,000	133,444	39,520
TOTAL	3,403		942,363	822,808	591,008			943,368	827,217	937,111	303,196

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,254,323	405,967	90,923			3,010,315	1,331,133	942,182	103,121
2007		5,183	198,843	376,723	456,025		12,673	462,159	877,541	937,855	112,265
2008	6,195	17,757	129,418	407,524	88,457		21,962	148,993	549,671	349,786	61,498
2009		40,282	549,228	296,022	305,718		25,850	767,503	576,769	671,811	79,736
2010		17,333	168,413	75,661	55,541		19,312	374,625	246,850	260,730	53,352
TOTAL	6,195	80,555	2,300,225	1,561,897	996,664		79,797	4,763,595	3,581,964	3,162,364	409,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,230,367	9,302,889	409,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-982,976	-1,448,636	3,103	
TOTAL LOSSES	6,247,391	7,854,253	413,075	
EXPECTED LOSSES	4,950,566	4,112,592	297,034	
CREDIBILITY	.07	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.587	3.252	.171	6.010
INDICATED (POST-TEST)	1.834	2.306	.121	4.261
PRES. ON RATE LEVEL	2.337	1.942	.140	4.419
DERIVED BY FORMULA	2.302	2.000	.137	4.439
UNDERLYING PRES. RATE	2.050	1.703	.123	3.876
PROPOSED	2.292	1.991	.136	4.419
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.28
MAN. RATES	3.69	3.96	4.73	+ 5.28
				PRESENT
				1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	844	800	.094										
2007	830												
2008	720	5,402	.750										
2009	788	675	.085										
2010	622												
TOTAL	3,804	6,877	.181										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											800
2008											5,402
2009											675
TOTAL											6,877

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											955
2008											8,249
2009											912
TOTAL											10,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			10,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,738	-15,599	51	
TOTAL LOSSES			10,167	
EXPECTED LOSSES	78,210	43,899	5,097	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.267	.267
INDICATED (POST-TEST)	.000	.000	.189	.189
PRES. ON RATE LEVEL	2.344	1.316	.152	3.812
DERIVED BY FORMULA	2.344	1.303	.152	3.799
UNDERLYING PRES. RATE	2.056	1.154	.134	3.344
PROPOSED	2.344	1.303	.152	3.799
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.54
MAN. RATES	3.49	3.58	4.08	+ 4.54
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	79,912	1,224,187	1.531				79,912			4	4	20	28
2007	82,571	2,460,749	2.980				82,571			4	19	27	50
2008	80,328	1,680,126	2.091				80,328			5	15	29	49
2009	67,080	2,134,064	3.181				67,080			4	20	24	48
2010	65,792	1,085,553	1.649				65,792			1	3	21	25
TOTAL	375,683	8,584,679	2.285				375,683			18	61	121	200

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			427,335	42,801	64,077			393,352	25,991	141,975	128,656
2007			561,747	239,624	115,605			730,480	512,650	168,685	131,958
2008			500,963	208,264	104,685			301,624	248,287	215,043	101,260
2009			392,812	396,979	114,549			388,686	535,351	245,771	59,916
2010			142,681	92,499	88,241			143,012	363,792	157,441	97,887
TOTAL			2,025,538	980,167	487,157			1,957,154	1,686,071	928,915	519,677

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			697,657	74,260	144,878			1,511,137	112,878	583,945	153,616
2007		26,808	873,283	432,509	221,774		83,833	2,695,460	1,575,253	668,891	189,888
2008		79,015	1,105,317	385,833	185,766		133,715	1,794,826	1,112,703	754,319	154,624
2009		111,748	1,439,089	632,320	201,990		117,586	3,374,046	1,885,628	827,458	80,947
2010		67,765	603,496	178,977	109,724		84,937	1,658,502	744,472	377,064	132,147
TOTAL		285,336	4,718,842	1,703,899	864,132		420,071	11,033,971	5,430,934	3,211,677	711,222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,458,220	11,210,642	711,222	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,365,564	-1,706,273	5,207	
TOTAL LOSSES	15,092,656	9,504,369	716,429	
EXPECTED LOSSES	6,878,757	4,861,337	514,685	
CREDIBILITY	.09	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.017	2.530	.191	6.738
INDICATED (POST-TEST)	2.848	1.794	.135	4.777
PRES. ON RATE LEVEL	2.088	1.475	.156	3.719
DERIVED BY FORMULA	2.156	1.545	.151	3.852
UNDERLYING PRES. RATE	1.831	1.294	.137	3.262
PROPOSED	2.156	1.545	.151	3.852
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.60
MAN. RATES	3.09	3.30	3.98	+ 4.60
				PRESENT
				1270

+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
2006	63,032	652,063	1.034				63,032			1	4	21	26
2007	62,309	1,204,187	1.932				62,309			3	4	5	12
2008	56,123	1,761,867	3.139				56,123			5	7	12	24
2009	56,130	665,732	1.186				56,130			1	10	8	19
2010	55,509	1,076,266	1.938				55,509				7	15	22
TOTAL	293,103	5,360,115	1.829				293,103			10	32	61	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			72,593	124,760	67,556			14,865	149,476	137,654	85,159
2007			372,355	122,596	3,940			492,289	114,381	35,432	63,194
2008			672,206	104,671	34,656			635,954	160,316	55,002	99,062
2009			80,266	115,575	21,543			91,358	293,540	21,451	41,999
2010				139,291	163,847				393,292	298,634	81,202
TOTAL			1,197,420	606,893	291,542			1,234,466	1,111,005	548,173	370,616

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			152,300	216,459	152,743			75,752	649,175	566,172	101,680
2007		15,975	515,766	219,765	10,443		48,760	1,526,956	432,926	143,296	90,936
2008		79,201	1,164,068	202,862	68,591		165,411	2,442,116	733,085	220,036	151,268
2009		28,117	359,539	175,090	42,031		47,158	1,310,132	908,463	134,544	56,741
2010		70,252	679,244	301,644	194,158		99,270	1,959,492	1,181,929	680,654	109,623
TOTAL		193,545	2,870,917	1,115,820	467,966		360,599	7,314,448	3,905,578	1,744,702	510,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,739,509	7,234,066	510,248	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-676,543	-1,198,555	4,041	
TOTAL LOSSES	10,062,966	6,035,511	514,289	
EXPECTED LOSSES	3,405,858	3,417,581	383,965	
CREDIBILITY	.07	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.433	2.059	.175	5.667
INDICATED (POST-TEST)	2.434	1.460	.124	4.018
PRES. ON RATE LEVEL	1.325	1.329	.149	2.803
DERIVED BY FORMULA	1.403	1.353	.144	2.900
UNDERLYING PRES. RATE	1.162	1.166	.131	2.459
PROPOSED	1.403	1.353	.144	2.900
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.47
MAN. RATES	2.34	2.51	3.00	+ 3.47
IND. RATE				
				3.466
MINIMUM PREMIUM				1160
PRESENT				1025

+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
2006	23,338	768,742	3.293				23,338			3	4	10	17
2007	22,893	803,460	3.509				22,893			3		6	9
2008	19,517	792,859	4.062				19,517			2	2	5	9
2009	17,056	440,802	2.584				17,056				3	2	5
2010	17,458	30,710	.175				17,458					3	3
TOTAL	100,262	2,836,573	2.829				100,262			8	9	26	43

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			254,881	155,964	11,043			88,252	172,006	50,398	36,198
2007			276,840		11,583			441,925		48,094	25,018
2008			199,408	51,432	44,513			349,987	114,824	19,792	12,903
2009				58,061	65,455				117,647	184,589	15,050
2010					5,796					17,423	7,491
TOTAL			731,129	265,457	138,390			880,164	404,477	320,296	96,660

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			534,740	270,597	24,969			449,733	747,023	207,288	43,220
2007		15,405	479,647	6,006	22,038		55,695	1,706,913	44,177	183,945	36,001
2008		24,241	347,832	102,058	76,416		97,313	1,400,982	499,346	90,912	19,703
2009		8,887	121,719	115,780	93,570		14,655	423,216	504,255	533,491	20,333
2010		1,276	12,577	5,891	6,204		1,795	34,471	24,113	32,787	10,113
TOTAL		49,809	1,496,515	500,332	223,197		169,458	4,015,315	1,818,914	1,048,423	129,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,731,097	3,590,866	129,370	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-352,763	-553,167	1,483	
TOTAL LOSSES	5,378,334	3,037,699	130,853	
EXPECTED LOSSES	1,769,624	1,557,069	148,388	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.364	3.030	.131	8.525
INDICATED (POST-TEST)	3.803	2.148	.093	6.044
PRES. ON RATE LEVEL	2.012	1.770	.169	3.951
DERIVED BY FORMULA	2.084	1.804	.162	4.050
UNDERLYING PRES. RATE	1.765	1.553	.148	3.466
PROPOSED	2.084	1.804	.162	4.050
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.84
MAN. RATES	3.26	3.53	4.23	+ 4.84
				PRESENT
				1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	61,695	923,432	1.496						2	2	7	11	
2007	90,753	676,456	.745							2	18	20	
2008	97,271	1,258,385	1.293						3	2	11	16	
2009	99,232	120,004	.120								6	6	
2010	96,681	272,773	.282								20	20	
TOTAL	445,632	3,251,050	.730						5	6	62	73	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			287,986	43,062	33,138			459,787	37,648	38,443	23,368
2007				30,727	285,606				15,994	280,847	63,282
2008			329,846	34,562	129,986			508,199	40,190	157,547	58,055
2009					9,945					44,678	65,381
2010					70,932					132,931	68,910
TOTAL			617,832	108,351	529,607			967,986	93,832	654,446	278,996

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			364,690	74,712	74,925			1,311,199	163,505	158,116	27,901
2007			13,674	88,197	534,228			11,444	116,189	1,062,432	91,063
2008		36,133	550,591	103,029	214,598		132,097	2,110,679	324,836	537,345	88,650
2009		403	6,872	5,855	13,617		819	31,649	39,361	124,159	88,330
2010		15,631	153,842	72,047	75,934		13,723	263,025	184,020	250,203	93,029
TOTAL		52,167	1,089,669	343,840	913,302		146,639	3,727,996	827,911	2,132,255	388,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,016,471	4,217,308	388,973			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-539,438	-824,975	2,719			
TOTAL LOSSES	4,477,033	3,392,333	391,692			
EXPECTED LOSSES	2,829,763	2,446,521	236,185			
CREDIBILITY	.10	.24	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.005	.761	.088	1.854		
INDICATED (POST-TEST)	.713	.540	.062	1.315		
PRES. ON RATE LEVEL	.724	.626	.060	1.410		
DERIVED BY FORMULA	.723	.605	.061	1.389		
UNDERLYING PRES. RATE	.635	.549	.053	1.237		
PROPOSED	.723	.605	.061	1.389		
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.660
IND. RATES				1.66	MINIMUM PREMIUM	705
MAN. RATES	1.17	1.27	1.51	+ 1.66	PRESENT	655

+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
2006	216,395	5,150,112	2.379				216,395	1		8	23	81	112
2007	262,285	7,159,550	2.729			262,285	10			45	99	154	
2008	234,316	3,860,408	1.647			234,316	5			40	56	102	
2009	230,068	3,405,798	1.480			230,068	2			43	58	103	
2010	242,796	2,436,107	1.003			242,796				9	83	92	
TOTAL	1,185,860	22,011,975	1.856				1,185,860	1		25	160	377	563

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			920,263	553,139	301,795			1,046,322	1,158,660	646,718	523,215
2007			1,567,674	973,512	364,161			1,692,274	1,298,329	704,723	558,877
2008	133,919		555,595	569,987	146,495	162,848		704,899	872,543	291,320	422,802
2009			198,798	723,210	200,675			157,963	1,227,239	488,333	409,580
2010			142,398	398,394					252,896	1,201,982	440,437
TOTAL	133,919		3,242,330	2,962,246	1,411,520	162,848		3,601,458	4,809,667	3,333,076	2,354,911

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,707,400	929,475	682,359			3,908,377	4,246,165	2,659,953	624,719
2007		75,706	2,514,508	1,769,949	703,475		190,949	6,238,914	4,759,945	2,755,666	804,224
2008	243,862	103,642	1,269,077	977,854	271,069	152,586	327,700	3,927,708	3,565,118	1,109,449	645,618
2009		121,479	1,555,206	1,104,950	344,570		157,439	4,336,116	4,069,950	1,657,065	553,343
2010		125,072	1,217,947	552,427	446,955		170,829	3,310,768	2,187,495	2,343,147	594,590
TOTAL	243,862	425,899	8,264,138	5,334,655	2,448,428	152,586	846,917	21,721,883	18,828,673	10,525,280	3,222,494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,655,285	37,137,036	3,222,494	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,845,889	-6,297,010	23,523	
TOTAL LOSSES	28,809,396	30,840,026	3,246,017	
EXPECTED LOSSES	14,728,382	18,202,952	2,146,407	
CREDIBILITY	.19	.46	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.429	2.601	.274	5.304
INDICATED (POST-TEST)	1.722	1.844	.194	3.760
PRES. ON RATE LEVEL	1.416	1.750	.206	3.372
DERIVED BY FORMULA	1.474	1.793	.200	3.467
UNDERLYING PRES. RATE	1.242	1.535	.181	2.958
PROPOSED	1.474	1.793	.200	3.467

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.144
IND. RATES				4.14	MINIMUM PREMIUM	1325
MAN. RATES	2.57	2.91	3.61	+ 4.14	PRESENT	1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	19,765	62,124	.314									6	6
2007	1,805	563	.031										
2008	1,630	1,143	.070									1	1
2009	943	11,994	1.271									1	1
2010	928	160	.017										
TOTAL	25,071	75,984	.303									8	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					38,461					14,134	9,529	
2007											563	
2008					366					777		
2009					8,750					2,050	1,194	
2010											160	
TOTAL					47,577					16,961	11,446	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					86,961					58,133	11,378	
2007											810	
2008		3	75	101	588		8	163	407	2,556		
2009		355	6,047	5,154	11,984		37	1,451	1,804	5,696	1,613	
2010											216	
TOTAL		358	6,122	5,255	99,533		45	1,614	2,211	66,385	14,017	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,139	173,384	14,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-192,369	-120,402	181	
TOTAL LOSSES		52,982	14,198	
EXPECTED LOSSES	686,945	285,559	36,353	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.211	.057	.268
INDICATED (POST-TEST)	.000	.150	.040	.190
PRES. ON RATE LEVEL	3.124	1.298	.165	4.587
DERIVED BY FORMULA	3.093	1.252	.160	4.505
UNDERLYING PRES. RATE	2.740	1.139	.145	4.024
PROPOSED	3.093	1.252	.160	4.505
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.39
MAN. RATES	4.27	4.36	4.91	+ 5.39
				PRESENT
				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	13,488	9,507	.070									3	3
2007	12,328	40,543	.328								1	1	2
2008	12,657	38,624	.305									1	1
2009	11,170	77,420	.693								1	1	2
2010	14,749	72,613	.492									3	3
TOTAL	64,392	238,707	.371								2	9	11

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					1,934					615	6,958	
2007				17,335	225				13,677	395	8,911	
2008					6,959					30,040	1,625	
2009				38,731	1,040				29,819	7,118	712	
2010					11,416					51,972	9,225	
TOTAL				56,066	21,574				43,496	90,140	27,431	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					4,373					2,530	8,308	
2007			2,636	30,358	798			3,950	47,401	2,387	12,823	
2008		46	1,398	1,926	11,210		175	6,319	15,704	98,735	2,481	
2009		4,234	52,164	52,485	4,872		2,998	79,644	93,462	26,862	962	
2010		2,514	24,763	11,598	12,222		5,371	102,836	71,943	97,817	12,454	
TOTAL		6,794	80,961	96,367	33,475		8,544	192,749	228,510	228,331	37,028	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	289,048	586,683	37,028	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,162	-86,323	315	
TOTAL LOSSES	229,886	500,360	37,343	
EXPECTED LOSSES	300,711	251,773	27,689	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.357	.777	.058	1.192
INDICATED (POST-TEST)	.253	.551	.041	.845
PRES. ON RATE LEVEL	.532	.446	.049	1.027
DERIVED BY FORMULA	.524	.453	.048	1.025
UNDERLYING PRES. RATE	.467	.391	.043	.901
PROPOSED	.524	.453	.048	1.025
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.23
MAN. RATES	.95	.97	1.10	+ 1.23
IND. RATE				
MINIMUM PREMIUM				600
PRESENT				555

+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
2006	7,615	96,909	1.272				7,615					3	3
2007	6,951	256,944	3.696				6,951			1	1	2	4
2008	7,067	246,371	3.486				7,067			1	1	1	3
2009	6,572	50,827	.773				6,572					4	4
2010	6,963	5,574	.080				6,963					2	2
TOTAL	35,168	656,625	1.867				35,168			2	2	12	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					13,681					61,369	21,859
2007			84,909	60,929	4,819			25,882	68,612	6,617	5,176
2008			182,796	758	3,268			29,831	1,320	19,175	9,223
2009					14,412					26,966	9,449
2010					249					1,852	3,473
TOTAL			267,705	61,687	36,429			55,713	69,932	115,979	49,180

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					30,933					252,411	26,100
2007		5,128	168,963	108,727	10,464		3,831	137,295	241,117	29,649	7,448
2008		23,630	365,168	10,404	7,779		9,892	161,807	22,004	64,254	14,084
2009		584	9,956	8,493	19,738		495	19,110	23,750	74,928	12,766
2010		51	537	255	267		189	3,662	2,565	3,486	4,689
TOTAL		29,393	544,624	127,879	69,181		14,407	321,874	289,436	424,728	65,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	910,298	911,224	65,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-230,480	-238,434	667	
TOTAL LOSSES	679,818	672,790	65,754	
EXPECTED LOSSES	1,154,214	685,778	62,248	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.933	1.913	.187	4.033
INDICATED (POST-TEST)	1.370	1.356	.133	2.859
PRES. ON RATE LEVEL	3.741	2.223	.202	6.166
DERIVED BY FORMULA	3.694	2.188	.199	6.081
UNDERLYING PRES. RATE	3.282	1.950	.177	5.409
PROPOSED	3.694	2.188	.199	6.081
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.27
MAN. RATES	4.02	5.14	6.60	+ 7.27
PRESENT				
1920				

+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
2006	21,709	1,233,120	5,680				21,709			4	4	18	26
2007	21,453	96,385	.449				21,453				1	8	9
2008	21,758	595,080	2,734				21,758			1		4	5
2009	23,581	505,709	2,144				23,581			1	3	6	10
2010	26,183	298,257	1,139				26,183				2	11	13
TOTAL	114,684	2,728,551	2,379				114,684			6	10	47	63

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			499,052	63,648	41,730			446,860	33,422	113,637	34,771
2007				4,818	16,979				8,743	22,146	43,699
2008			176,564		35,890			316,558		35,767	30,301
2009			117,502	28,025	12,615			121,471	87,376	54,030	84,690
2010				61,912	41,179				89,672	66,325	39,169
TOTAL			793,118	158,403	148,393			884,889	219,213	291,905	232,630

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			972,834	110,429	94,350			1,513,719	145,151	467,389	41,517
2007			1,264	10,480	31,824			3,059	35,048	84,270	62,883
2008		10,716	169,284	13,616	58,924		47,004	772,809	53,063	122,607	46,270
2009		23,095	299,730	55,070	22,750		31,768	932,883	340,794	177,199	114,416
2010		25,288	243,143	106,055	53,006		23,376	461,816	277,470	153,488	52,878
TOTAL		59,099	1,686,255	295,650	260,854		102,148	3,684,286	851,526	1,004,953	317,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,531,788	2,412,983	317,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-371,974	-549,734	2,377	
TOTAL LOSSES	5,159,814	1,863,249	320,341	
EXPECTED LOSSES	1,896,874	1,610,162	205,285	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.499	1.625	.279	6.403
INDICATED (POST-TEST)	3.190	1.152	.198	4.540
PRES. ON RATE LEVEL	1.886	1.601	.203	3.690
DERIVED BY FORMULA	1.938	1.556	.203	3.697
UNDERLYING PRES. RATE	1.654	1.404	.179	3.237
PROPOSED	1.938	1.556	.203	3.697
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.42
MAN. RATES	3.13	3.37	3.95	+ 4.42
				PRESENT
				1260

+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
2006	5,459	42,758	.783				5,459				1		1
2007	5,599	486	.008				5,599					1	1
2008	4,263	275,771	6.468				4,263			1	1	1	3
2009	3,875	1,157	.029				3,875						
2010	4,131	50,101	1.212				4,131					2	2
TOTAL	23,327	370,273	1.587				23,327			1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				9,871					23,453		9,434
2007					453					33	
2008			128,498	8,070	328			127,527	8,557	2,500	291
2009											1,157
2010					7,253					38,848	4,000
TOTAL			128,498	17,941	8,034			127,527	32,010	41,381	14,882

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				17,126					101,856		11,264
2007			15	55	847				7	124	
2008		17,133	259,981	18,876	2,669		42,314	677,831	63,492	13,920	444
2009											1,563
2010		1,597	15,737	7,372	7,762		4,015	76,866	53,769	73,120	5,400
TOTAL		18,730	275,733	43,429	11,278		46,329	754,697	219,124	87,164	18,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,095,489	360,995	18,671	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,993	-73,525	298	
TOTAL LOSSES	1,055,496	287,470	18,969	
EXPECTED LOSSES	202,245	205,977	29,625	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.525	1.232	.081	5.838
INDICATED (POST-TEST)	3.208	.873	.057	4.138
PRES. ON RATE LEVEL	.988	1.007	.145	2.140
DERIVED BY FORMULA	1.010	1.003	.141	2.154
UNDERLYING PRES. RATE	.867	.883	.127	1.877
PROPOSED	1.010	1.003	.141	2.154
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.57
MAN. RATES	1.85	1.96	2.29	+ 2.57
+PROPOSED				
				2.574
				935
				850

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	24,997	17,161	.068									2	2
2007	31,802	305,454	.960							1		1	2
2008	30,264	171,330	.566								2		2
2009	36,473	23,739	.065									1	1
2010	35,581	138											
TOTAL	159,117	517,822	.325							1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,833					5,589	6,739
2007			129,957		9,423			147,716		15,559	2,799
2008				79,767					90,970		593
2009					4,824					17,803	1,112
2010											138
TOTAL			129,957	79,767	19,080			147,716	90,970	38,951	11,381

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,928					22,987	8,046
2007		7,851	244,527	3,483	17,806		21,872	670,148	16,625	59,660	4,028
2008		5,672	38,947	128,115	3,992		14,712	87,873	341,657	13,759	906
2009		195	3,335	2,842	6,608		325	12,614	15,684	49,474	1,502
2010											186
TOTAL		13,718	286,809	134,440	39,334		36,909	770,635	373,966	145,880	14,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,108,071	693,620	14,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-99,514	-100,667	242	
TOTAL LOSSES	1,008,557	592,953	14,910	
EXPECTED LOSSES	517,130	295,958	20,685	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.634	.373	.009	1.016
INDICATED (POST-TEST)	.450	.264	.006	.720
PRES. ON RATE LEVEL	.371	.211	.015	.597
DERIVED BY FORMULA	.375	.217	.014	.606
UNDERLYING PRES. RATE	.325	.186	.013	.524
PROPOSED	.375	.217	.014	.606
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.72
MAN. RATES	.50	.53	.64	+ .72
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,595	621,651	17.292						1	1	4	6	
2007	13,238	186,962	1.412							3	5	8	
2008	14,402	204,592	1.420							6	3	9	
2009	17,556	218,741	1.245							4	6	10	
2010	19,152	181,774	.949							3	6	9	
TOTAL	67,943	1,413,720	2.081						1	17	24	42	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			170,852	5,000	7,577			400,221	1,711	18,611	17,679
2007				60,327	30,477				56,360	32,947	6,851
2008				69,397	6,332				111,059	5,268	12,536
2009				55,351	4,307				100,482	42,731	15,870
2010				32,766	20,631				40,060	40,998	47,319
TOTAL			170,852	222,841	69,324			400,221	309,672	140,555	100,255

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			166,877	8,675	17,131			949,517	7,431	76,547	21,109
2007			10,113	109,233	58,252			17,041	202,119	128,200	9,858
2008		4,967	35,154	113,210	13,676		17,984	108,386	419,879	34,120	19,142
2009		6,171	76,508	76,667	10,834		10,445	281,653	331,458	142,615	21,441
2010		13,134	126,150	54,945	26,810		11,625	228,815	139,698	89,961	63,881
TOTAL		24,272	414,802	362,730	126,703		40,054	1,585,412	1,100,585	471,443	135,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,064,540	2,061,461	135,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-882,214	-973,510	2,989	
TOTAL LOSSES	1,182,326	1,087,951	138,420	
EXPECTED LOSSES	4,939,456	3,033,655	222,855	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.740	1.601	.204	3.545
INDICATED (POST-TEST)	1.234	1.135	.145	2.514
PRES. ON RATE LEVEL	8.288	5.090	.374	13.752
DERIVED BY FORMULA	8.076	4.813	.358	13.247
UNDERLYING PRES. RATE	7.270	4.465	.328	12.063
PROPOSED	8.076	4.813	.358	13.247
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				15.84
MAN. RATES	12.62	13.01	14.72	+ 15.84
				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
2006	83						83						
2007	106						106						
2008	116						116						
2009	111						111						
2010	134						134						
TOTAL	550						550						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,234	-5,364	29	
TOTAL LOSSES			29	
EXPECTED LOSSES	16,989	16,032	2,404	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.522	3.323	.498	7.343
DERIVED BY FORMULA	3.522	3.323	.498	7.343
UNDERLYING PRES. RATE	3.089	2.915	.437	6.441
PROPOSED	3.522	3.323	.498	7.343

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.777
IND. RATES				8.78	MINIMUM PREMIUM	2000
MAN. RATES	5.98	6.49	7.86	+ 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
2006	5,451	24,907	.456									4	4
2007	5,550	130,500	2.351								2	1	3
2008	5,941	18,808	.316									3	3
2009	5,957	36,661	.615									3	3
2010	6,094	240,551	3.947								1	4	5
TOTAL	28,993	451,427	1.557								3	15	18

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					4,616					1,598	18,693	
2007				27,901	3,859				40,603	26,759	31,378	
2008					6,109					1,679	11,020	
2009					4,640					10,862	21,159	
2010				25,350	16,892				124,257	39,458	34,594	
TOTAL				53,251	36,116				164,860	80,356	116,844	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					10,437					6,572	22,320	
2007			4,352	49,287	7,817			12,353	146,265	103,782	45,153	
2008		39	1,226	1,689	9,841		8	356	879	5,517	16,828	
2009		188	3,197	2,733	6,353		197	7,695	9,567	30,187	28,586	
2010		10,362	99,615	43,450	21,731		26,968	536,184	311,870	113,956	46,702	
TOTAL		10,589	108,390	97,159	56,179		27,173	556,588	468,581	260,014	159,589	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	702,740	881,933	159,589	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,904	-250,087	912	
TOTAL LOSSES	572,836	631,846	160,501	
EXPECTED LOSSES	659,301	729,755	81,761	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.976	2.179	.554	4.709
INDICATED (POST-TEST)	1.401	1.545	.393	3.339
PRES. ON RATE LEVEL	2.592	2.869	.322	5.783
DERIVED BY FORMULA	2.568	2.816	.325	5.709
UNDERLYING PRES. RATE	2.274	2.517	.282	5.073
PROPOSED	2.568	2.816	.325	5.709
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.82
MAN. RATES	5.13	5.34	6.19	+ 6.82
PRESENT				
				1815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	50,170	893,331	1.780						2	5	28	35	
2007	53,063	1,581,556	2.980						4	10	26	40	
2008	59,045	1,171,659	1.984						2	12	35	49	
2009	59,338	786,694	1.325						1	6	40	47	
2010	66,153	985,067	1.489							5	44	49	
TOTAL	287,769	5,418,307	1.883						9	38	173	220	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			139,649	116,294	52,652			114,583	100,288	280,194	89,671
2007			469,521	219,791	78,820			381,307	292,477	101,282	38,358
2008			197,681	141,266	139,231			119,076	121,215	273,105	180,085
2009			71,209	79,427	192,458			41,761	119,506	229,241	53,092
2010				171,683	131,027				224,590	321,075	136,692
TOTAL			878,060	728,461	594,188			656,727	858,076	1,204,897	497,898

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			292,983	201,769	119,047			583,915	435,551	1,152,436	107,067
2007		25,888	841,247	401,819	152,712		47,439	1,539,503	1,062,501	403,734	55,197
2008		36,415	490,715	274,370	234,055		59,409	799,266	626,056	920,110	274,990
2009		29,446	408,047	226,494	272,658		24,168	717,639	565,647	667,791	71,727
2010		73,836	710,759	311,210	164,987		74,595	1,463,290	909,436	676,052	184,534
TOTAL		165,585	2,743,751	1,415,662	943,459		205,611	5,103,613	3,599,191	3,820,123	693,515

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,218,560	9,778,435	693,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-687,443	-1,549,899	6,069	
TOTAL LOSSES	7,531,117	8,228,536	699,584	
EXPECTED LOSSES	3,528,048	4,581,282	520,862	
CREDIBILITY	.07	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.617	2.859	.243	5.719
INDICATED (POST-TEST)	1.855	2.027	.172	4.054
PRES. ON RATE LEVEL	1.398	1.815	.206	3.419
DERIVED BY FORMULA	1.430	1.853	.200	3.483
UNDERLYING PRES. RATE	1.226	1.592	.181	2.999
PROPOSED	1.430	1.853	.200	3.483
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.16
MAN. RATES	2.89	3.09	3.66	+ 4.16
				PRESENT
				1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	30,191	1,659,875	5.497					1		4	6	22	33
2007	34,983	592,909	1.694							1	6	25	32
2008	44,789	289,828	.647								4	22	26
2009	44,022	1,537,542	3.492					1		1	10	22	34
2010	53,898	282,849	.524								2	25	27
TOTAL	207,883	4,363,003	2.099					2		6	28	116	152

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	1,851		556,298	157,830	53,716			650,438	93,120	87,771	58,851
2007			161,034	98,565	51,706			85,407	41,805	125,319	29,073
2008				130,932	19,115				48,970	59,139	31,672
2009	638,990		83,821	278,689	29,889			132,221	227,609	78,643	67,680
2010				7,376	76,248				4,795	140,294	54,136
TOTAL	640,841		801,153	673,392	230,674			868,066	416,299	491,166	241,412

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	2,756		927,681	273,835	121,451			2,173,210	404,420	361,003	70,268
2007		9,728	319,214	181,606	98,992		12,645	402,342	179,443	476,849	41,836
2008		9,434	67,764	215,582	37,348		8,263	59,783	214,838	201,787	48,363
2009	726,472	45,538	574,809	398,165	67,892		48,079	1,372,918	776,517	279,565	91,436
2010		18,739	183,708	85,105	82,672		15,381	295,254	204,143	265,589	73,084
TOTAL	729,228	83,439	2,073,176	1,154,293	408,355		84,368	4,303,507	1,779,361	1,584,793	324,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,273,718	4,926,802	324,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-496,471	-1,098,596	3,440	
TOTAL LOSSES	6,777,247	3,828,206	328,427	
EXPECTED LOSSES	2,592,301	3,332,365	276,483	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.260	1.842	.158	5.260
INDICATED (POST-TEST)	2.311	1.306	.112	3.729
PRES. ON RATE LEVEL	1.422	1.827	.152	3.401
DERIVED BY FORMULA	1.475	1.749	.146	3.370
UNDERLYING PRES. RATE	1.247	1.603	.133	2.983
PROPOSED	1.489	1.765	.147	3.401
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.07
MAN. RATES	2.96	3.13	3.64	+ 4.07
				PRESENT
				1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12,653	279,709	2.210						1		8	9	
2007	15,785	132,609	.840							1	13	14	
2008	17,536	569,708	3.248						1	2	10	13	
2009	19,393	106,837	.550							1	9	10	
2010	20,123	136,328	.677							2	9	11	
TOTAL	85,490	1,225,191	1.433						2	6	49	57	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			111,651		21,713			89,039		20,803	36,503
2007				58,823	28,815				3,645	22,977	18,349
2008			99,564	50,024	34,372			280,163	50,156	46,500	8,929
2009				20,195	8,879				9,884	21,645	46,234
2010				18,162	23,569				11,200	43,499	39,898
TOTAL			211,215	147,204	117,348			369,202	74,885	155,424	149,913

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			234,244		49,094			453,743		85,562	43,584
2007			9,830	106,401	55,111			1,607	17,598	87,077	26,404
2008		10,902	141,481	92,352	58,629		58,296	874,567	249,342	165,809	13,635
2009		2,546	32,962	32,275	13,949		1,356	40,057	47,970	62,487	62,462
2010		9,956	96,251	42,780	27,842		6,540	127,360	83,404	85,442	53,862
TOTAL		23,404	514,768	273,808	204,625		66,192	1,497,334	398,314	486,377	199,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,101,698	1,363,124	199,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-653,060	-659,515	1,042	
TOTAL LOSSES	1,448,638	703,609	200,989	
EXPECTED LOSSES	3,396,518	1,967,125	87,200	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.695	.823	.235	2.753
INDICATED (POST-TEST)	1.202	.584	.167	1.953
PRES. ON RATE LEVEL	4.529	2.623	.117	7.269
DERIVED BY FORMULA	4.429	2.460	.121	7.010
UNDERLYING PRES. RATE	3.973	2.301	.102	6.376
PROPOSED	4.429	2.460	.121	7.010
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				8.38
MAN. RATES	6.69	6.93	7.78	+ 8.38
				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
2006	31,089	497,885	1.601				31,089			2	1	8	11
2007	34,001	709,090	2.085				34,001				6	14	20
2008	34,926	1,182,790	3.386				34,926			2	2	7	11
2009	32,205	932,587	2.895				32,205			1	2	10	13
2010	31,620	264,572	.836				31,620					9	9
TOTAL	163,841	3,586,924	2.189				163,841			5	11	48	64

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			261,039	7,500	12,615			112,075	18,305	52,227	34,124
2007				171,652	60,721				172,794	183,691	120,232
2008			322,291	21,337	50,394			514,857	132,156	69,626	72,129
2009			93,842	33,848	42,839			129,997	465,815	123,643	42,603
2010					79,642					147,237	37,693
TOTAL			677,172	234,337	246,211			756,929	789,070	576,424	306,781

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			547,659	13,013	28,523			571,134	79,499	214,809	40,744
2007			27,945	307,673	117,179			54,264	637,586	705,517	173,014
2008		23,138	349,781	55,701	84,488		101,230	1,441,593	591,084	257,416	110,141
2009		18,595	246,704	63,571	62,924		38,999	1,135,780	593,295	386,114	57,557
2010		17,555	172,745	80,893	85,244		15,228	291,324	203,828	277,131	50,886
TOTAL		59,288	1,344,834	520,851	378,358		155,457	3,494,095	2,105,292	1,840,987	432,342

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,053,674	4,845,488	432,342	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-572,724	-819,521	2,944	
TOTAL LOSSES	4,480,950	4,025,967	435,286	
EXPECTED LOSSES	2,913,093	2,370,778	275,254	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.735	2.457	.266	5.458
INDICATED (POST-TEST)	1.939	1.742	.189	3.870
PRES. ON RATE LEVEL	2.027	1.650	.191	3.868
DERIVED BY FORMULA	2.023	1.661	.191	3.875
UNDERLYING PRES. RATE	1.778	1.447	.168	3.393
PROPOSED	2.020	1.659	.191	3.870
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.63
MAN. RATES	3.21	3.49	4.14	+ 4.63
				PRESENT
				1305

+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
2006	6,969	828,450	11.887				6,969			2	2	4	8
2007	6,365	27,497	.432				6,365				1	2	3
2008	7,647	64,799	.847				7,647				2	4	6
2009	5,467	253,949	4.645				5,467				3	2	5
2010	6,211	73,080	1.176				6,211				1	2	3
TOTAL	32,659	1,247,775	3.821				32,659			2	9	14	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			237,866	20,381	10,301			467,939	16,802	55,086	20,075
2007				12,953	1,161				3,121	3,140	7,122
2008				12,047	7,068				24,230	12,938	8,516
2009				91,926	7,271				130,987	11,416	12,349
2010				3,000	11,121				1	8,640	50,318
TOTAL			237,866	140,307	36,922			467,939	175,141	91,220	98,380

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			284,448	35,361	23,291			1,057,155	72,971	226,569	23,969
2007			2,002	22,805	2,450			976	11,475	12,071	10,249
2008		899	7,300	21,302	11,990		3,989	26,132	97,774	46,185	13,004
2009		10,239	127,127	127,397	18,144		12,801	335,769	393,069	62,830	16,683
2010		3,238	31,577	14,407	12,332		895	17,096	11,956	16,258	67,929
TOTAL		14,376	452,454	221,272	68,207		17,685	1,437,128	587,245	363,913	131,834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,921,643	1,240,637	131,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,663	-160,028	577	
TOTAL LOSSES	1,812,980	1,080,609	132,411	
EXPECTED LOSSES	543,446	463,431	55,521	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.551	3.309	.405	9.265
INDICATED (POST-TEST)	3.936	2.346	.287	6.569
PRES. ON RATE LEVEL	1.897	1.618	.193	3.708
DERIVED BY FORMULA	1.938	1.647	.197	3.782
UNDERLYING PRES. RATE	1.664	1.419	.170	3.253
PROPOSED	1.938	1.647	.197	3.782
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.52
MAN. RATES	3.29	3.48	3.97	+ 4.52
				PRESENT
				1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,875	38,064	.385								1	1	2
2007	9,617	170,452	1.772							1	1	2	4
2008	6,334	871	.013										
2009	11,833	271,887	2.297								3	3	6
2010	12,350	125,511	1.016								1	5	6
TOTAL	50,009	606,785	1.213							1	6	11	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				13,697	13,767					8,630	1,970
2007			93,199	12,955	6,623			11,731	15,757	27,793	2,394
2008											871
2009				82,441	34,814				52,824	95,920	5,888
2010				41,941	5,140				29,194	44,227	5,009
TOTAL			93,199	151,034	60,344			11,731	97,775	176,570	16,132

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				23,764	31,127					35,495	2,352
2007		5,630	177,324	25,150	12,800		1,740	58,412	61,588	106,135	3,445
2008											1,330
2009		10,331	133,566	130,916	55,022		6,841	200,125	238,957	279,094	7,955
2010		12,106	115,348	48,723	11,544		9,956	195,150	121,669	92,567	6,762
TOTAL		28,067	426,238	228,553	110,493		18,537	453,687	422,214	513,291	21,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	926,529	1,274,551	21,844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,877	-241,117	444	
TOTAL LOSSES	701,652	1,033,434	22,288	
EXPECTED LOSSES	1,151,208	697,625	36,507	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.403	2.066	.045	3.514
INDICATED (POST-TEST)	.995	1.465	.032	2.492
PRES. ON RATE LEVEL	2.624	1.591	.083	4.298
DERIVED BY FORMULA	2.591	1.583	.080	4.254
UNDERLYING PRES. RATE	2.302	1.395	.073	3.770
PROPOSED	2.591	1.583	.080	4.254
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.09
MAN. RATES	3.90	4.03	4.60	+ 5.09
				PRESENT
				1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,715	9,373	.252									2	2
2007	5,720	394,413	6.895								1	1	2
2008	5,298	281,713	5.317								1	3	4
2009	3,914	204,637	5.228								2	4	6
2010	5,211	19,239	.369									2	2
TOTAL	23,858	909,375	3.812								4	12	16

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					2,320					3,474	3,579	
2007				30,834	508				348,471	2,330	12,270	
2008				11,890	119,342				2,347	145,852	2,282	
2009				82,148	26,077				67,398	27,857	1,157	
2010					3,621					13,703	1,915	
TOTAL				124,872	151,868				418,216	193,216	21,203	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					5,246					14,288	4,273	
2007			3,188	36,648	1,405			68,164	818,009	24,257	17,657	
2008		1,619	29,776	52,112	192,866		1,220	32,975	85,054	479,742	3,485	
2009		9,946	127,138	125,383	43,031		6,991	188,351	221,614	93,412	1,563	
2010		796	7,851	3,675	3,876		1,416	27,115	18,979	25,796	2,585	
TOTAL		12,361	167,953	217,818	246,424		9,627	316,605	1,143,656	637,495	29,563	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	506,546	2,245,393	29,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,991	-211,337	579	
TOTAL LOSSES	373,555	2,034,056	30,142	
EXPECTED LOSSES	712,638	619,593	52,012	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.566	8.526	.126	10.218
INDICATED (POST-TEST)	1.110	6.045	.089	7.244
PRES. ON RATE LEVEL	3.404	2.961	.249	6.614
DERIVED BY FORMULA	3.381	3.054	.243	6.678
UNDERLYING PRES. RATE	2.987	2.597	.218	5.802
PROPOSED	3.381	3.054	.243	6.678
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.98
MAN. RATES	5.62	5.72	7.08	+ 7.98

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	11,185	34,143	.305									2	2
2007	14,934	236,999	1.586							1	3	5	9
2008	16,549	95,530	.577								2	4	6
2009	12,911	748,724	5.799							1	2	10	13
2010	13,820	350,213	2.534								2	5	7
TOTAL	69,399	1,465,609	2.112							2	9	26	37

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					1,717					7,286	25,140
2007			99,452	49,100	5,345			7,232	22,916	32,588	20,366
2008				37,176	3,769				24,246	11,869	18,470
2009			129,204	49,389	17,202			122,896	371,370	49,829	8,834
2010				30,280	71,876				32,014	153,826	62,217
TOTAL			228,656	165,945	99,909			130,128	450,546	255,398	135,027

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					3,882					29,967	30,017
2007		6,007	194,522	88,351	11,211		1,074	40,184	86,987	124,694	29,307
2008		2,665	18,907	60,756	7,939		3,990	25,908	97,262	42,672	28,204
2009		21,050	273,950	55,164	28,605		34,250	979,904	530,497	180,647	11,935
2010		23,777	231,135	104,433	81,298		21,794	422,389	279,213	299,753	83,993
TOTAL		53,499	718,514	308,704	132,935		61,108	1,468,385	993,959	677,733	183,456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,301,506	2,113,331	183,456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,761	-227,709	804	
TOTAL LOSSES	2,215,745	1,885,622	184,260	
EXPECTED LOSSES	446,237	668,313	74,256	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.193	2.717	.266	6.176
INDICATED (POST-TEST)	2.264	1.926	.189	4.379
PRES. ON RATE LEVEL	.733	1.098	.122	1.953
DERIVED BY FORMULA	.779	1.156	.127	2.062
UNDERLYING PRES. RATE	.643	.963	.107	1.713
PROPOSED	.779	1.156	.127	2.062
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.46
MAN. RATES	1.70	1.80	2.09	+ 2.46
IND. RATE				
MINIMUM PREMIUM				905
PRESENT				800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	17,051	6,000	.035										
2007	13,147	27,067	.205								1	1	2
2008	11,404	7,472	.065									1	1
2009	8,654	8,606	.099								1		1
2010	16,990	7,327	.043									1	1
TOTAL	67,246	56,472	.084								2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											6,000
2007				15,000	1,583				1,327	8,243	914
2008					571					4,977	1,924
2009				7,622					143		841
2010					1,327					6,000	
TOTAL				22,622	3,481				1,470	19,220	9,679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											7,164
2007			2,325	26,439	3,285			582	6,379	31,238	1,315
2008		3	114	157	920		31	1,052	2,601	16,357	2,938
2009		823	10,125	10,206	678		14	364	417	33	1,136
2010		289	2,878	1,346	1,419		622	11,872	8,303	11,294	
TOTAL		1,115	15,442	38,148	6,302		667	13,870	17,700	58,922	12,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,094	121,072	12,553	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,304	-91,770	342	
TOTAL LOSSES		29,302	12,895	
EXPECTED LOSSES	361,110	264,950	29,589	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.044	.019	.063
INDICATED (POST-TEST)	.000	.031	.013	.044
PRES. ON RATE LEVEL	.613	.449	.050	1.112
DERIVED BY FORMULA	.595	.420	.047	1.062
UNDERLYING PRES. RATE	.537	.394	.044	.975
PROPOSED	.595	.420	.047	1.062
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.27
MAN. RATES	1.02	1.06	1.19	+ 1.27
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.269
				610
				575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	724,535	1,895,858	.261							4	11	38	53
2007	740,420	1,497,748	.202					1		3	12	22	38
2008	718,778	3,579,057	.497							6	7	27	40
2009	702,673	2,159,872	.307							3	13	22	38
2010	733,795	2,250,672	.306							4	6	34	44
TOTAL	3,620,201	11,383,207	.314					1		20	49	143	213

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			458,614	151,068	108,660			306,838	251,277	442,911	176,490
2007	165,000		261,609	167,879	78,861	150		275,031	177,621	184,229	187,368
2008			1,252,889	249,618	182,459			1,221,839	198,341	196,204	277,707
2009			313,131	308,808	142,106			260,293	422,415	393,118	320,001
2010			414,916	148,166	191,556			590,183	148,248	599,212	158,391
TOTAL	165,000		2,701,159	1,025,539	703,642	150		2,654,184	1,197,902	1,815,674	1,119,957

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			962,173	262,104	245,681			1,563,646	1,091,296	1,821,694	210,729
2007	318,747	15,760	518,292	307,965	151,388	1,013	40,520	1,296,586	678,961	709,453	269,622
2008		123,290	1,772,015	488,092	317,413		266,168	4,042,339	1,018,559	700,023	424,059
2009		96,629	1,254,042	526,984	230,871		100,709	2,932,501	1,670,511	1,207,640	432,321
2010		192,734	1,670,373	408,864	245,465		222,776	4,276,064	1,482,902	1,226,251	213,828
TOTAL	318,747	428,413	6,176,895	1,994,009	1,190,818	1,013	630,173	14,111,136	5,942,229	5,665,061	1,550,559

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,666,377	14,792,117	1,550,559	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,947,539	-2,206,884	10,246	
TOTAL LOSSES	19,718,838	12,585,233	1,560,805	
EXPECTED LOSSES	9,883,149	6,371,553	941,252	
CREDIBILITY	.40	.98	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.545	.348	.043	.936
INDICATED (POST-TEST)	.386	.247	.030	.663
PRES. ON RATE LEVEL	.311	.201	.030	.542
DERIVED BY FORMULA	.341	.246	.030	.617
UNDERLYING PRES. RATE	.273	.176	.026	.475
PROPOSED	.341	.246	.030	.617
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.74
MAN. RATES	.50	.52	.58	+ .74
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	56,010	788,778	1.408						2	1	3	6	
2007	52,665	68,507	.130								5	5	
2008	63,043	203,160	.322							4	1	5	
2009	46,143	9,488	.020								1	1	
2010	45,760	58,325	.127								2	2	
TOTAL	263,621	1,128,258	.428						2	5	12	19	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			406,104	14,373	8,352			258,577	29,321	52,209	19,842
2007					20,220					29,273	19,014
2008				141,002	4,236				49,068	2,403	6,451
2009					856					2,016	6,616
2010					25,674					14,552	18,099
TOTAL			406,104	155,375	59,338			258,577	78,389	100,453	70,022

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			637,963	24,937	18,884			984,144	127,341	214,735	23,691
2007			638	2,439	37,771			707	6,342	110,626	27,361
2008		10,047	69,699	227,633	13,887		7,971	47,901	185,548	15,314	9,851
2009		35	592	506	1,172		37	1,429	1,772	5,601	8,938
2010		5,658	55,688	26,082	27,480		1,509	28,793	20,144	27,387	24,434
TOTAL		15,740	764,580	281,597	99,194		9,517	1,062,974	341,147	373,663	94,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,852,811	1,095,601	94,275	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-265,867	-232,593	1,035	
TOTAL LOSSES	1,586,944	863,008	95,310	
EXPECTED LOSSES	1,323,377	669,596	102,812	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.602	.327	.036	.965
INDICATED (POST-TEST)	.427	.232	.026	.685
PRES. ON RATE LEVEL	.572	.290	.044	.906
DERIVED BY FORMULA	.562	.280	.041	.883
UNDERLYING PRES. RATE	.502	.254	.039	.795
PROPOSED	.562	.280	.041	.883

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.055
IND. RATES				1.06	MINIMUM PREMIUM	555
MAN. RATES	.80	.86	.97	+ 1.06	PRESENT	520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,502,986	7,157,121	.204						1	6	36	82	125
2007	3,689,670	9,053,713	.245							15	30	67	112
2008	3,662,584	6,340,648	.173							12	41	61	114
2009	3,638,521	5,525,273	.151					1		10	33	54	98
2010	4,116,066	3,339,156	.081							1	20	74	95
TOTAL	18,609,827	31,415,911	.169					1	1	44	160	338	544

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		41,725	1,458,377	629,271	411,479		1,106,909	575,577	968,634	1,230,145	735,004
2007			2,565,384	762,114	428,724			2,882,103	1,023,456	807,080	584,852
2008			1,850,667	790,800	426,153			1,236,447	948,298	658,801	429,482
2009	334,414		1,113,681	735,861	238,654			1,050,087	870,971	681,463	500,142
2010			104,008	288,317	459,330			164,300	521,377	1,082,679	719,145
TOTAL	334,414	41,725	7,092,117	3,206,363	1,964,340		1,106,909	5,908,514	4,332,736	4,460,168	2,968,625

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		15,555	2,389,846	1,091,787	930,355		1,013,279	1,973,119	4,206,777	4,603,288	877,595
2007		111,296	3,591,776	1,418,478	820,403		230,170	7,363,256	3,855,005	3,126,085	841,602
2008		242,623	3,310,911	1,452,144	745,431		482,307	6,374,765	4,140,213	2,343,726	655,819
2009	380,197	259,123	3,346,579	1,213,886	418,236		267,083	7,822,943	3,434,865	2,148,686	675,692
2010		193,166	1,829,824	746,556	503,740		234,480	4,568,589	2,556,160	2,064,613	970,846
TOTAL	380,197	821,763	14,468,936	5,922,851	3,418,165		2,227,319	28,102,672	18,193,020	14,286,398	4,021,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,000,887	41,820,434	4,021,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,900,915	-8,796,680	29,573	
TOTAL LOSSES	41,099,972	33,023,754	4,051,127	
EXPECTED LOSSES	25,123,266	25,681,562	2,605,376	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.221	.177	.022	.420
INDICATED (POST-TEST)	.157	.125	.016	.298
PRES. ON RATE LEVEL	.154	.157	.016	.327
DERIVED BY FORMULA	.157	.125	.016	.298
UNDERLYING PRES. RATE	.135	.138	.014	.287
PROPOSED	.157	.125	.016	.298
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.36
MAN. RATES	.30	.28	.35	+ .36
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	38,316	1,067,085	2.784				38,316			2	4	6	12
2007	43,405	960,356	2.212				43,405			2	6	10	18
2008	41,404	1,020,501	2.464				41,404			3	9	3	15
2009	39,911	607,170	1.521				39,911			1	4	6	11
2010	40,983	798,789	1.949				40,983			1	3	10	14
TOTAL	204,019	4,453,901	2.183				204,019			9	26	35	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			261,949	159,254	64,799			118,569	299,468	131,038	32,008
2007			188,146	168,728	38,497			147,400	326,693	27,604	63,288
2008			275,490	174,798	12,525			217,780	303,119	10,250	26,539
2009			188,200	71,435	12,544			169,000	62,217	57,499	46,275
2010			67,520	29,090	97,456			184,692	131,343	251,168	37,520
TOTAL			981,305	603,305	225,821			837,441	1,122,840	477,559	205,630

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			549,569	276,306	146,511			604,227	1,300,589	538,958	38,218
2007		11,367	380,389	303,270	75,886		21,823	763,160	1,149,385	126,541	91,071
2008		48,003	636,638	296,699	32,661		118,951	1,437,478	1,195,105	87,106	40,525
2009		33,752	434,624	116,241	27,419		32,389	962,443	275,296	181,713	62,518
2010		45,725	413,958	134,605	107,218		94,265	1,821,461	719,974	508,287	50,652
TOTAL		138,847	2,415,178	1,127,121	389,695		267,428	5,588,769	4,640,349	1,442,605	282,984

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,410,222	7,599,770	282,984	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-751,492	-1,199,971	2,018	
TOTAL LOSSES	7,658,730	6,399,799	285,002	
EXPECTED LOSSES	3,851,879	3,470,363	185,659	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.754	3.137	.140	7.031
INDICATED (POST-TEST)	2.662	2.224	.099	4.985
PRES. ON RATE LEVEL	2.152	1.939	.104	4.195
DERIVED BY FORMULA	2.183	1.979	.103	4.265
UNDERLYING PRES. RATE	1.888	1.701	.091	3.680
PROPOSED	2.183	1.979	.103	4.265

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.098
IND. RATES				5.10	MINIMUM PREMIUM	1565
MAN. RATES	3.60	3.80	4.49	+ 5.10	PRESENT	1395

+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
2006	388,074	1,754,237	.452				388,074			5	3	15	23
2007	387,431	504,275	.130				387,431				6	13	19
2008	330,428	133,011	.040				330,428					3	3
2009	331,690	234,047	.070				331,690				2	5	7
2010	386,016	672,500	.174				386,016				1	13	14
TOTAL	1,823,639	3,298,070	.181				1,823,639			5	12	49	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			584,177	57,983	230,421			550,770	22,471	261,318	47,097
2007				155,299	22,875				201,410	84,770	39,921
2008					9,117					54,507	69,387
2009				16,172	12,786				100,899	49,384	54,806
2010				16,096	96,288				129,195	376,549	54,372
TOTAL			584,177	245,550	371,487			550,770	453,975	826,528	265,583

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			1,106,398	100,600	507,514			2,170,900	97,592	1,054,305	56,234
2007			24,276	274,494	46,119			60,104	715,143	333,527	57,446
2008		58	1,833	2,520	14,687		313	11,471	28,488	179,152	105,954
2009		2,273	30,315	29,191	18,952		10,613	287,394	338,533	161,199	74,043
2010		25,428	248,861	114,519	105,386		62,722	1,221,353	788,727	749,989	73,402
TOTAL		27,759	1,411,683	521,324	692,658		73,648	3,751,222	1,968,483	2,478,172	367,079

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,264,312	5,660,637	367,079			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-991,563	-756,207	4,410			
TOTAL LOSSES	4,272,749	4,904,430	371,489			
EXPECTED LOSSES	5,051,480	2,170,130	401,201			
CREDIBILITY	.25	.62	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.234	.269	.020	.523		
INDICATED (POST-TEST)	.166	.191	.014	.371		
PRES. ON RATE LEVEL	.316	.136	.025	.477		
DERIVED BY FORMULA	.279	.170	.018	.467		
UNDERLYING PRES. RATE	.277	.119	.022	.418		
PROPOSED	.279	.170	.018	.467		
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.558
IND. RATES				.56	MINIMUM PREMIUM	430
MAN. RATES	.76	.72	.51	+ .56	PRESENT	460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	324,247	961,728	.296						1	2	4	7	
2007	338,109	240,282	.071						1	3	2	6	
2008	356,181	242,597	.068							3	1	4	
2009	371,274	497,650	.134					1		2	1	4	
2010	376,320	142,370	.037							1	3	4	
TOTAL	1,766,131	2,084,627	.118					1		2	11	25	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006			419,880	65,697	2,616			250,776	166,763	9,776	46,220
2007			132,869	16,197	30,690				6,400	29,170	24,956
2008				59,244	2,714				114,818		65,821
2009	320,000			57,974	12,711	12,500			37,350	10,649	46,466
2010				23,719	18,031				63,813	12,534	24,273
TOTAL	320,000		552,749	222,831	66,762	12,500		250,776	389,144	62,129	207,736

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2006			455,536	113,984	5,916			660,858	724,252	40,208	55,187
2007		8,026	253,126	34,439	57,891			2,551	28,462	110,657	35,912
2008		4,232	29,468	95,904	7,336		18,572	110,914	431,228	17,375	100,509
2009	363,810	6,788	85,791	85,130	22,570	41,775	3,782	100,972	118,592	38,463	62,776
2010		10,180	98,048	42,921	22,724		13,045	260,053	149,457	43,976	32,769
TOTAL	363,810	29,226	921,969	372,378	116,437	41,775	35,399	1,135,348	1,451,991	250,679	287,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,527,527	2,191,485	287,153	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-315,747	-296,152	3,182	
TOTAL LOSSES	2,211,780	1,895,333	290,335	
EXPECTED LOSSES	1,607,179	865,404	282,581	
CREDIBILITY	.25	.61	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.125	.107	.016	.248
INDICATED (POST-TEST)	.089	.076	.011	.176
PRES. ON RATE LEVEL	.104	.056	.018	.178
DERIVED BY FORMULA	.100	.068	.014	.182
UNDERLYING PRES. RATE	.091	.049	.016	.156
PROPOSED	.098	.067	.013	.178
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.21
MAN. RATES	.17	.18	.19	+ .21
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	565,601	4,206,277	.743						1	7	9	31	48
2007	613,870	2,303,973	.375							5	16	38	59
2008	653,364	2,425,149	.371							5	12	26	43
2009	676,827	2,845,368	.420							5	17	31	53
2010	715,314	1,529,116	.213							1	2	32	35
TOTAL	3,224,976	13,309,883	.413						1	23	56	158	238

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		300,000	1,238,205	227,670	136,410			1,765,695	252,390	143,694	142,213
2007			738,104	321,932	89,492			430,330	366,813	185,423	171,879
2008			665,911	351,988	94,877			581,330	296,308	240,113	194,622
2009			687,096	401,185	68,539			725,314	572,863	210,708	179,663
2010			129,856	68,405	275,043			216,661	63,526	427,881	347,744
TOTAL		300,000	3,459,172	1,371,180	664,361			3,719,330	1,551,900	1,207,819	1,036,121

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		1,028,835	1,763,337	395,008	308,422			4,396,542	1,096,129	591,014	169,802
2007		39,044	1,266,344	585,761	175,198		57,516	1,871,623	1,344,022	727,006	247,334
2008		105,531	1,426,278	619,683	178,865		220,166	3,130,775	1,363,817	852,460	297,188
2009		128,049	1,642,613	619,963	142,051		146,184	4,217,784	2,007,652	746,161	242,725
2010		100,884	943,725	362,478	308,087		91,259	1,753,762	815,522	839,160	469,454
TOTAL		1,402,343	7,042,297	2,582,893	1,112,623		515,125	15,370,486	6,627,142	3,755,801	1,426,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,330,251	14,078,459	1,426,503	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,125,960	-2,665,779	9,256	
TOTAL LOSSES	22,204,291	11,412,680	1,435,759	
EXPECTED LOSSES	10,900,418	7,836,692	806,245	
CREDIBILITY	.37	.90	.95	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.689	.354	.045	1.088
INDICATED (POST-TEST)	.489	.251	.032	.772
PRES. ON RATE LEVEL	.385	.277	.029	.691
DERIVED BY FORMULA	.423	.254	.032	.709
UNDERLYING PRES. RATE	.338	.243	.025	.606
PROPOSED	.423	.254	.032	.709
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.85
MAN. RATES	.58	.64	.74	+ .85
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	11,817	463,467	3.922						1	1	1	3	
2007	17,906	24,961	.139										
2008	24,492	455,939	1.861						2	2	4	8	
2009	26,504	96,530	.364							1	4	5	
2010	28,051	178,165	.635						1	1	3	5	
TOTAL	108,770	1,219,062	1.121						4	5	12	21	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			161,443	18,898	65			261,794	12,327	270	8,670
2007											24,961
2008			235,163	50,600	2,791			117,614	2,061	5,310	42,400
2009				15,734	6,409				24,022	17,642	32,723
2010			72,739	8,000	4,786			42,101	89	10,342	40,108
TOTAL			469,345	93,232	14,051			421,509	38,499	33,564	148,862

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			208,316	32,788	147			820,518	53,536	1,111	10,352
2007											35,919
2008		33,909	493,721	92,699	10,212		38,105	620,124	38,235	21,832	64,745
2009		1,962	25,331	24,850	10,176		2,637	72,594	85,789	54,740	44,209
2010		25,497	207,706	25,279	10,093		13,355	254,583	46,347	24,198	54,146
TOTAL		61,368	935,074	175,616	30,628		54,097	1,767,819	223,907	101,881	209,371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,818,358	532,032	209,371	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,339	-181,956	1,709	
TOTAL LOSSES	2,673,019	350,076	211,080	
EXPECTED LOSSES	767,916	559,078	134,874	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.457	.322	.194	2.973
INDICATED (POST-TEST)	1.742	.228	.138	2.108
PRES. ON RATE LEVEL	.805	.586	.141	1.532
DERIVED BY FORMULA	.842	.554	.141	1.537
UNDERLYING PRES. RATE	.706	.514	.124	1.344
PROPOSED	.842	.554	.141	1.537
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.84
MAN. RATES	1.30	1.39	1.64	+ 1.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	29,291	635,361	2.169				29,291			1	2	11	14
2007	30,783	134,071	.435				30,783				1	6	7
2008	32,336	213,332	.659				32,336				2	8	10
2009	33,923	170,233	.501				33,923					6	6
2010	34,759	1,164,333	3.349				34,759			1	3	6	10
TOTAL	161,092	2,317,330	1.439				161,092			2	8	37	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			136,762	58,331	6,467			228,766	96,367	38,622	70,046
2007				35,695	8,227				11,940	27,237	50,972
2008				17,730	21,015				22,553	66,824	85,210
2009					8,080					51,546	110,607
2010			227,290	60,077	53,525			467,045	141,016	69,237	146,143
TOTAL			364,052	171,833	97,314			695,811	271,876	253,466	462,978

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			203,205	101,205	14,622			825,629	418,522	158,851	83,635
2007			5,674	63,448	16,149			4,101	47,211	103,718	73,349
2008		1,399	12,878	34,290	34,747		4,035	35,851	119,634	223,049	130,116
2009		327	5,584	4,761	11,069		953	36,525	45,400	143,239	149,430
2010		46,399	415,116	126,923	69,171		69,903	1,357,371	483,207	189,411	197,293
TOTAL		48,125	642,457	330,627	145,758		74,891	2,259,477	1,113,974	818,268	633,823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,024,950	2,408,627	633,823	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-248,938	-436,579	3,596	
TOTAL LOSSES	2,776,012	1,972,048	637,419	
EXPECTED LOSSES	1,269,405	1,277,459	317,351	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.723	1.224	.396	3.343
INDICATED (POST-TEST)	1.222	.868	.281	2.371
PRES. ON RATE LEVEL	.898	.904	.225	2.027
DERIVED BY FORMULA	.914	.900	.232	2.046
UNDERLYING PRES. RATE	.788	.793	.197	1.778
PROPOSED	.914	.900	.232	2.046
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.45
MAN. RATES	1.86	1.93	2.17	+ 2.45
				PRESENT
				820

+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
2006	130,362	4,498,917	3.451				130,362		1	6	11	57	75
2007	131,210	4,063,637	3.097				131,210			7	10	61	78
2008	172,573	2,868,734	1.662				172,573			4	17	74	95
2009	170,964	3,322,731	1.943				170,964		1	5	24	65	95
2010	158,570	2,864,977	1.806				158,570			4	10	73	87
TOTAL	763,679	17,618,996	2.307				763,679		2	26	72	330	430

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		130,519	994,409	312,922	416,364		37,768	1,100,593	714,061	441,589	350,692
2007			1,415,538	219,479	350,429			1,282,773	170,526	336,935	287,957
2008			650,019	387,733	266,320			426,279	382,119	503,157	253,107
2009		78,405	546,256	435,930	195,296		261,731	370,732	513,135	475,030	446,216
2010			552,157	331,053	252,737			596,438	244,929	553,112	334,551
TOTAL		208,924	4,158,379	1,687,117	1,481,146		299,499	3,776,815	2,024,770	2,309,823	1,672,523

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		473,653	1,524,983	521,873	941,399		336,551	3,157,686	1,853,548	1,816,253	418,726
2007		61,698	1,963,863	444,726	661,040		112,297	3,496,361	731,005	1,288,909	414,370
2008		101,853	1,364,369	721,919	456,080		164,609	2,108,508	1,771,480	1,722,348	386,494
2009		287,401	1,940,431	747,140	320,463		801,627	3,845,679	2,035,948	1,461,021	602,838
2010		266,369	2,354,954	667,355	339,373		229,001	4,411,942	1,601,656	1,167,772	451,644
TOTAL		1,190,974	9,148,600	3,103,013	2,718,355		1,644,085	17,020,176	7,993,637	7,456,303	2,274,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,003,835	21,271,308	2,274,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,560,348	-4,626,823	17,963	
TOTAL LOSSES	25,443,487	16,644,485	2,292,035	
EXPECTED LOSSES	17,954,094	13,685,127	1,596,090	
CREDIBILITY	.14	.35	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.332	2.180	.300	5.812
INDICATED (POST-TEST)	2.362	1.546	.213	4.121
PRES. ON RATE LEVEL	2.680	2.043	.238	4.961
DERIVED BY FORMULA	2.635	1.869	.229	4.733
UNDERLYING PRES. RATE	2.351	1.792	.209	4.352
PROPOSED	2.635	1.869	.229	4.733
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.66
MAN. RATES	4.74	4.79	5.31	+ 5.66
				PRESENT
				1600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	305,092	2,253,084	.738							3	5	52	60
2007	326,769	3,884,917	1.188							3	18	71	92
2008	338,000	2,919,870	.863							6	9	47	62
2009	354,502	2,128,027	.600							3	6	47	56
2010	340,743	1,064,543	.312							1	3	33	37
TOTAL	1,665,106	12,250,441	.736							16	41	250	307

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			493,552	159,292	199,217			631,485	103,621	499,496	166,421
2007			792,171	569,866	317,883			630,088	799,640	585,569	189,700
2008			1,207,378	226,568	139,735			732,017	145,596	282,402	186,174
2009			795,508	130,877	143,023			442,362	150,494	281,934	183,829
2010			98,328	97,750	156,604			92,500	93,273	379,355	146,733
TOTAL			3,386,937	1,184,353	956,462			2,528,452	1,292,624	2,028,756	872,857

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			890,999	276,371	450,427			2,040,407	450,026	2,054,427	198,707
2007		31,935	1,090,009	1,045,005	607,089		63,547	2,190,805	2,931,754	2,267,782	272,978
2008		124,243	1,796,453	440,274	247,729		180,794	2,744,688	808,696	967,004	284,287
2009		106,941	1,401,415	304,475	220,771		70,433	2,110,742	773,980	833,541	248,353
2010		90,342	822,445	276,859	186,869		83,363	1,608,124	788,214	754,101	198,089
TOTAL		353,461	6,001,321	2,342,984	1,712,885		398,137	10,694,766	5,752,670	6,876,855	1,202,414

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,447,685	16,685,394	1,202,414	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,686,367	-3,054,792	9,042	
TOTAL LOSSES	15,761,318	13,630,602	1,211,456	
EXPECTED LOSSES	8,575,295	8,891,666	815,902	
CREDIBILITY	.24	.58	.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.947	.819	.073	1.839
INDICATED (POST-TEST)	.671	.581	.052	1.304
PRES. ON RATE LEVEL	.587	.609	.056	1.252
DERIVED BY FORMULA	.607	.593	.054	1.254
UNDERLYING PRES. RATE	.515	.534	.049	1.098
PROPOSED	.607	.593	.054	1.254
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.50
MAN. RATES	.95	1.05	1.34	+ 1.50
				PRESENT
				615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	82,028	45,756	.055										
2007	83,220	47											
2008	86,257	2,715	.003										
2009	90,144	218,144	.241								1	1	2
2010	85,762	2,769	.003										
TOTAL	427,411	269,431	.063								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											45,756
2007											47
2008											2,715
2009				63,870	15,000				128,768	4,246	6,260
2010											2,769
TOTAL				63,870	15,000				128,768	4,246	57,547

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											54,633
2007											68
2008											4,146
2009		7,521	95,206	94,372	26,231		12,458	325,156	380,270	42,378	8,457
2010											3,738
TOTAL		7,521	95,206	94,372	26,231		12,458	325,156	380,270	42,378	71,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	440,341	543,251	71,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,307	-36,847	561	
TOTAL LOSSES	354,034	506,404	71,603	
EXPECTED LOSSES	435,959	106,853	51,288	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.083	.118	.017	.218
INDICATED (POST-TEST)	.059	.084	.012	.155
PRES. ON RATE LEVEL	.115	.029	.014	.158
DERIVED BY FORMULA	.109	.042	.014	.165
UNDERLYING PRES. RATE	.102	.025	.012	.139
PROPOSED	.104	.040	.014	.158
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.19
MAN. RATES	.14	.14	.17	+ .19
				PRESENT
				325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	55,108	59,697	.108									3	3
2007	65,857	346,161	.525							1			1
2008	60,170	88,209	.146								2	1	3
2009	59,099	248,944	.421									7	7
2010	59,699	44,160	.073										
TOTAL	299,933	787,171	.262							1	2	11	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					10,319					20,808	28,570
2007			96,055					211,887			38,219
2008				16,345	2,191				55,899	4,567	9,207
2009					45,314					201,016	2,614
2010											44,160
TOTAL			96,055	16,345	57,824			211,887	55,899	226,391	122,770

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					23,331					85,583	34,113
2007		4,549	141,532	1,360	117		24,597	753,245	14,906	964	54,997
2008		1,173	8,419	26,859	4,350		9,061	54,959	212,330	23,471	14,059
2009		1,835	31,306	26,690	62,072		3,686	142,423	177,070	558,590	3,532
2010											59,616
TOTAL		7,557	181,257	54,909	89,870		37,344	950,627	404,306	668,608	166,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,176,785	1,217,693	166,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-179,305	-217,147	2,374	
TOTAL LOSSES	997,480	1,000,546	168,691	
EXPECTED LOSSES	923,795	626,860	218,951	
CREDIBILITY	.08	.19	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.333	.334	.056	.723
INDICATED (POST-TEST)	.236	.237	.040	.513
PRES. ON RATE LEVEL	.351	.239	.083	.673
DERIVED BY FORMULA	.342	.239	.075	.656
UNDERLYING PRES. RATE	.308	.209	.073	.590
PROPOSED	.342	.239	.075	.656
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.78
MAN. RATES	.59	.62	.72	+ .78
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	13,669	1,289,741	9.435							2	4	7	13
2007	16,276	785,219	4.824								10	13	23
2008	15,273	116,259	.761								4	4	8
2009	16,366	100,183	.612								1	5	6
2010	10,530	747,900	7.102								2	22	24
TOTAL	72,114	3,039,302	4.215							2	21	51	74

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			300,494	70,065	14,800			732,181	68,866	36,104	67,231
2007				202,735	49,589				341,578	107,509	83,808
2008				27,843	1,981				29,782	9,309	47,344
2009				17,236	2,946				20,928	25,550	33,523
2010				26,580	217,385				20,895	431,872	51,168
TOTAL			300,494	344,459	286,701			732,181	482,049	610,344	283,074

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			274,727	121,563	33,464			1,607,819	299,085	148,496	80,274
2007			32,311	360,716	97,067			101,069	1,204,971	428,636	120,600
2008		1,986	13,994	45,269	4,582		4,873	30,738	116,726	35,105	72,294
2009		1,982	24,925	24,814	5,571		2,483	70,455	83,697	75,964	45,290
2010		45,564	445,832	205,430	191,254		38,046	731,642	501,222	629,321	69,077
TOTAL		49,532	791,789	757,792	331,938		45,402	2,541,723	2,205,701	1,317,522	387,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,428,446	4,612,953	387,535	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-131,875	-435,798	2,036	
TOTAL LOSSES	3,296,571	4,177,155	389,571	
EXPECTED LOSSES	662,006	1,233,150	208,410	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.571	5.792	.540	10.903
INDICATED (POST-TEST)	3.241	4.107	.383	7.731
PRES. ON RATE LEVEL	1.047	1.949	.329	3.325
DERIVED BY FORMULA	1.113	2.100	.333	3.546
UNDERLYING PRES. RATE	.918	1.710	.289	2.917
PROPOSED	1.113	2.100	.333	3.546
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.24
MAN. RATES	2.71	2.95	3.56	+ 4.24
IND. RATE				
				4.238
MINIMUM PREMIUM				1350
PRESENT				1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	237,791	462,956	.194							1	3	13	17
2007	274,133	1,230,891	.449							2	4	12	18
2008	258,119	1,319,023	.511							3	1	15	19
2009	259,360	574,591	.221								7	7	14
2010	257,985	414,390	.160								1	7	8
TOTAL	1,287,388	4,001,851	.311							6	16	54	76

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			61,204	51,303	49,956			26,471	58,427	115,629	99,966
2007			330,971	82,416	78,710			325,251	129,522	150,098	133,923
2008			388,594	1,018	144,385			157,090	4,411	477,547	145,978
2009				129,432	43,734				218,727	33,657	149,041
2010				27,199	56,640				50,768	152,804	126,979
TOTAL			780,769	291,368	373,425			508,812	461,855	929,735	655,887

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			128,406	89,011	112,950			134,896	253,748	475,582	119,359
2007		17,695	565,500	158,983	149,297		39,130	1,239,267	504,322	577,253	192,715
2008		51,074	803,590	59,201	237,924		53,870	928,919	303,204	1,575,686	222,908
2009		15,767	202,139	199,098	71,425		21,657	571,032	669,219	145,471	201,354
2010		19,608	190,432	85,750	64,548		25,146	489,522	316,633	303,819	171,422
TOTAL		104,144	1,890,067	592,043	636,144		139,803	3,363,636	2,047,126	3,077,811	907,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,497,650	6,353,124	907,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-564,696	-1,117,378	6,736	
TOTAL LOSSES	4,932,954	5,235,746	914,494	
EXPECTED LOSSES	2,896,623	3,231,344	617,947	
CREDIBILITY	.20	.49	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.383	.407	.071	.861
INDICATED (POST-TEST)	.272	.289	.050	.611
PRES. ON RATE LEVEL	.257	.285	.055	.597
DERIVED BY FORMULA	.260	.287	.052	.599
UNDERLYING PRES. RATE	.225	.251	.048	.524
PROPOSED	.260	.287	.052	.599
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.72
MAN. RATES	.53	.53	.64	+ .72
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4,556	10,518	.230									3	3
2007	5,110	411,238	8.047								2	4	6
2008	5,836	18,203	.311									1	1
2009	4,616	151,227	3.276								3		3
2010	4,305	28,210	.655									2	2
TOTAL	24,423	619,396	2.536								5	10	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,199					2,410	5,909
2007				77,692	104,386				47,382	175,135	6,643
2008					6,029					6,029	6,145
2009				92,179					54,728		4,320
2010					2,383					11,101	14,726
TOTAL				169,871	114,997				102,110	194,675	37,743

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,972					9,912	7,055
2007			15,077	148,528	196,705			17,907	201,873	664,973	9,559
2008		38	1,211	1,666	9,712		38	1,271	3,152	19,816	9,383
2009		9,971	122,440	123,457	8,200		5,265	136,922	160,022	12,988	5,837
2010		519	5,163	2,419	2,553		1,149	21,966	15,367	20,892	19,880
TOTAL		10,528	143,891	276,070	222,142		6,452	178,066	380,414	728,581	51,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	338,937	1,607,207	51,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,400	-86,736	261	
TOTAL LOSSES	282,537	1,520,471	51,975	
EXPECTED LOSSES	285,749	251,068	25,399	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.157	6.226	.213	7.596
INDICATED (POST-TEST)	.820	4.414	.151	5.385
PRES. ON RATE LEVEL	1.334	1.172	.118	2.624
DERIVED BY FORMULA	1.329	1.269	.119	2.717
UNDERLYING PRES. RATE	1.170	1.028	.104	2.302
PROPOSED	1.329	1.269	.119	2.717
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				3.72
MAN. RATES	2.75	2.85	3.20	+ 3.72
				PRESENT
				1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	9,332	157,438	1.687									2	2
2007	9,432	383	.004										
2008	10,039	953,230	9.495						1			2	3
2009	9,043	24,231	.267									2	2
2010	8,726	15,356	.175										
TOTAL	46,572	1,150,638	2.471						1			6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					20,077					25,638	111,723
2007											383
2008		305,771			111,861		484,700			40,524	10,374
2009					6,560					14,112	3,559
2010											15,356
TOTAL		305,771			138,498		484,700			80,274	141,395

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					45,394					105,449	133,397
2007											551
2008		153,101	38,759	31,085	180,225		857,839	96,478	23,129	133,295	15,841
2009		265	4,529	3,865	8,983		260	10,001	12,435	39,213	4,808
2010											20,731
TOTAL		153,366	43,288	34,950	234,602		858,099	106,479	35,564	277,957	175,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,161,232	583,073	175,328	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,724	-59,750	594	
TOTAL LOSSES	1,119,508	523,323	175,922	
EXPECTED LOSSES	210,039	172,315	56,352	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.404	1.124	.378	3.906
INDICATED (POST-TEST)	1.704	.797	.268	2.769
PRES. ON RATE LEVEL	.514	.422	.138	1.074
DERIVED BY FORMULA	.538	.441	.146	1.125
UNDERLYING PRES. RATE	.451	.370	.121	.942
PROPOSED	.538	.441	.146	1.125
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				1.34
MAN. RATES	.87	.96	1.15	+ 1.34
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,958	46,868	.673				6,958				1	3	4
2007	7,129	516	.007				7,129						
2008	6,774	1,084	.016				6,774					1	1
2009	6,573	6,674	.101				6,573					1	1
2010	6,644	5,211	.078				6,644						
TOTAL	34,078	60,353	.177				34,078				1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				892	3,314				7,210	6,618	28,834
2007											516
2008					803					155	126
2009					622					1,582	4,470
2010											5,211
TOTAL				892	4,739				7,210	8,355	39,157

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				1,548	7,493				31,313	27,220	34,428
2007											743
2008		5	161	224	1,294			34	80	511	192
2009		25	428	367	852		29	1,123	1,391	4,394	6,039
2010											7,035
TOTAL		30	589	2,139	9,639		29	1,157	32,784	32,125	48,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,805	76,687	48,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,242	-78,292	419	
TOTAL LOSSES			48,856	
EXPECTED LOSSES	406,209	224,914	39,190	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.143	.143
INDICATED (POST-TEST)	.000	.000	.101	.101
PRES. ON RATE LEVEL	1.359	.752	.131	2.242
DERIVED BY FORMULA	1.332	.722	.130	2.184
UNDERLYING PRES. RATE	1.192	.660	.115	1.967
PROPOSED	1.332	.722	.130	2.184
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.61
MAN. RATES	2.44	2.26	2.40	+ 2.61
				PRESENT
				875

+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
2006	20,031	312,578	1.560				20,031				3	12	15
2007	20,596	1,461,473	7.095				20,596			1	2	13	16
2008	20,025	1,181,318	5.899				20,025			2	5	8	15
2009	19,308	98,420	.509				19,308				3	1	4
2010	17,419	159,500	.915				17,419					9	9
TOTAL	97,379	3,213,289	3.300				97,379			3	13	43	59

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				34,615	47,040				33,538	98,813	98,572
2007			343,653	11,562	194,821			401,473	94,898	370,837	44,229
2008			438,233	49,629	18,777			349,184	181,571	97,841	46,083
2009				12,385	372				58,313	223	27,127
2010					25,429					101,568	32,503
TOTAL			781,886	108,191	286,439			750,657	368,320	669,282	248,514

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				60,057	106,359				145,655	406,419	117,695
2007		8,241	264,301	46,181	364,421		23,598	759,048	422,966	1,408,614	63,646
2008		41,975	620,635	98,385	36,759		107,378	1,462,495	789,942	357,405	70,369
2009		1,351	16,706	16,809	1,613		5,612	146,039	170,704	14,467	36,649
2010		5,594	55,156	25,838	27,224		10,482	200,981	140,596	191,165	43,879
TOTAL		57,161	956,798	247,270	536,376		147,070	2,568,563	1,669,863	2,378,070	332,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,729,592	4,831,579	332,238	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-545,512	-758,522	2,617	
TOTAL LOSSES	3,184,080	4,073,057	334,855	
EXPECTED LOSSES	2,742,192	2,167,657	253,186	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.270	4.183	.344	7.797
INDICATED (POST-TEST)	2.318	2.966	.244	5.528
PRES. ON RATE LEVEL	3.210	2.538	.296	6.044
DERIVED BY FORMULA	3.174	2.577	.291	6.042
UNDERLYING PRES. RATE	2.816	2.226	.260	5.302
PROPOSED	3.174	2.577	.291	6.042
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.22
MAN. RATES	5.27	5.60	6.47	+ 7.22
				PRESENT
				1885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	12												
2007	11	387	3.518										
2008	12												
2009	11												
2010	11												
TOTAL	57	387	.679										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											387
TOTAL											387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											557
TOTAL											557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-288	-607	19	
TOTAL LOSSES			576	
EXPECTED LOSSES	1,440	1,752	1,854	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.011	1.011
INDICATED (POST-TEST)	.000	.000	.717	.717
PRES. ON RATE LEVEL	2.879	3.507	3.704	10.090
DERIVED BY FORMULA	2.879	3.507	3.704	10.090
UNDERLYING PRES. RATE	2.525	3.076	3.250	8.851
PROPOSED	2.879	3.507	3.704	10.090

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.061
IND. RATES				12.06	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.35	10.80	+ 12.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	115,294	2,558,681	2.219							5	15	50	70
2007	118,110	3,912,673	3.312							9	16	35	60
2008	124,770	2,710,732	2.172							8	12	20	40
2009	120,795	2,920,407	2.417							6	19	31	56
2010	120,387	1,399,366	1.162								9	46	55
TOTAL	599,356	13,501,859	2.253							28	71	182	281

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			506,717	250,933	206,645			689,582	417,725	319,611	167,468
2007			1,188,531	299,937	165,363			1,164,016	288,915	613,948	191,963
2008			1,270,540	159,898	74,837			707,384	225,977	152,858	119,238
2009			708,811	353,878	223,326			433,413	661,456	299,831	239,692
2010				206,730	250,971				239,589	548,520	153,556
TOTAL			3,674,599	1,271,376	921,142			2,994,395	1,833,662	1,934,768	871,917

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			831,549	435,369	467,224			1,884,685	1,814,181	1,314,562	199,957
2007		65,951	2,102,429	563,966	309,402		153,000	4,783,293	1,221,618	2,281,373	276,235
2008		158,798	2,365,003	329,208	144,016		247,934	3,692,874	1,083,215	559,305	182,076
2009		163,400	2,130,834	665,487	355,066		145,292	4,169,545	2,326,629	1,011,746	323,824
2010		109,435	1,057,989	469,383	298,427		100,867	1,968,587	1,255,334	1,108,932	207,301
TOTAL		497,584	8,487,804	2,463,413	1,574,135		647,093	16,498,984	7,700,977	6,275,918	1,189,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,131,465	18,014,443	1,189,393	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,980,791	-3,807,215	8,433	
TOTAL LOSSES	23,150,674	14,207,228	1,197,826	
EXPECTED LOSSES	15,091,785	11,052,124	773,169	
CREDIBILITY	.12	.29	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.863	2.370	.200	6.433
INDICATED (POST-TEST)	2.739	1.680	.142	4.561
PRES. ON RATE LEVEL	2.871	2.102	.147	5.120
DERIVED BY FORMULA	2.855	1.980	.145	4.980
UNDERLYING PRES. RATE	2.518	1.844	.129	4.491
PROPOSED	2.855	1.980	.145	4.980
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.95
MAN. RATES	4.51	4.73	5.48	+ 5.95
				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
2006	38,890	1,673,570	4.303				38,890	1		2	6	12	21
2007	42,076	695,989	1.654				42,076			1	9	16	26
2008	42,703	1,710,530	4.005				42,703			3	8	24	35
2009	39,221	500,575	1.276				39,221				9	15	24
2010	41,913	387,311	.924				41,913				5	17	22
TOTAL	204,803	4,967,975	2.426				204,803	1		6	37	84	128

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	639,278		212,737	142,062	102,267			332,018	110,632	109,477	25,099
2007			63,203	119,737	79,085			34,437	225,995	133,771	39,761
2008			361,881	205,990	193,714			257,468	430,511	230,357	30,609
2009				157,484	18,022				206,276	46,392	72,401
2010				79,181	40,678				124,426	109,376	33,650
TOTAL	639,278		637,821	704,454	433,766			623,923	1,097,840	629,373	201,520

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006	941,274		383,932	246,477	231,225			1,445,691	480,475	450,279	29,968
2007		3,818	139,435	220,194	150,450		5,101	224,531	813,910	520,538	57,216
2008		60,285	826,238	398,412	327,016		137,878	1,565,869	1,770,571	828,891	46,740
2009		17,764	221,626	221,523	38,694		20,670	548,920	644,032	177,886	97,814
2010		29,704	284,950	123,447	54,941		34,236	675,124	409,013	245,592	45,428
TOTAL	941,274	111,571	1,856,181	1,210,053	802,326		197,885	4,460,135	4,118,001	2,223,186	277,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,567,046	8,353,566	277,166	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-643,402	-1,120,075	2,463	
TOTAL LOSSES	6,923,644	7,233,491	279,629	
EXPECTED LOSSES	3,287,089	3,252,271	225,283	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.381	3.532	.137	7.050
INDICATED (POST-TEST)	2.397	2.504	.097	4.998
PRES. ON RATE LEVEL	1.830	1.810	.125	3.765
DERIVED BY FORMULA	1.864	1.907	.121	3.892
UNDERLYING PRES. RATE	1.605	1.588	.110	3.303
PROPOSED	1.864	1.907	.121	3.892
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.65
MAN. RATES	3.02	3.29	4.03	+ 4.65
				PRESENT
				1280

+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
2006	39,044	695,254	1.780				39,044			1	1	21	23
2007	41,859	1,271,902	3.038				41,859			3	4	18	25
2008	32,858	1,029,668	3.133				32,858			1	3	22	26
2009	39,519	304,930	.771				39,519				2	16	18
2010	33,405	584,861	1.750				33,405				2	21	23
TOTAL	186,685	3,886,615	2.082				186,685			5	12	98	115

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			76,194	32,881	211,152			42,518	42,880	236,545	53,084
2007			336,865	91,340	114,701			408,976	95,868	103,560	120,592
2008			146,683	42,364	289,298			93,781	26,199	382,126	49,217
2009				24,778	93,288				29,953	87,141	69,770
2010				25,227	111,367				14,368	401,770	32,129
TOTAL			559,742	216,590	819,806			545,275	209,268	1,211,142	324,792

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			159,855	57,049	477,416			216,672	186,228	972,909	63,382
2007		19,301	618,002	179,427	216,772		55,350	1,725,099	387,642	399,814	173,532
2008		23,734	369,407	152,553	457,495		36,360	592,555	307,254	1,181,719	75,155
2009		6,455	97,369	88,136	129,975		4,485	136,659	164,351	249,273	94,259
2010		31,153	304,253	139,297	122,844		44,165	847,950	585,938	760,781	43,374
TOTAL		80,643	1,548,886	616,462	1,404,502		140,360	3,518,935	1,631,413	3,564,496	449,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,288,824	7,216,873	449,702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-623,777	-1,096,511	2,954	
TOTAL LOSSES	4,665,047	6,120,362	452,656	
EXPECTED LOSSES	3,149,375	3,098,970	283,762	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.499	3.278	.242	6.019
INDICATED (POST-TEST)	1.772	2.324	.172	4.268
PRES. ON RATE LEVEL	1.923	1.893	.173	3.989
DERIVED BY FORMULA	1.915	1.953	.173	4.041
UNDERLYING PRES. RATE	1.687	1.660	.152	3.499
PROPOSED	1.915	1.953	.173	4.041
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.83
MAN. RATES	3.59	3.75	4.27	+ 4.83
				PRESENT
				1340

+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
2006	200,834	2,386,321	1.188				200,834			2	32	56	90
2007	203,989	2,854,953	1.399				203,989			4	21	60	85
2008	205,654	2,180,749	1.060				205,654			1	27	53	81
2009	206,106	1,988,801	.964				206,106			1	18	51	70
2010	226,399	1,786,218	.788				226,399			2	13	63	78
TOTAL	1,042,982	11,197,042	1.074				1,042,982			10	111	283	404

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			238,476	505,065	114,992			166,233	767,303	240,235	354,017
2007			343,401	423,810	290,748			223,755	827,587	423,946	321,706
2008			83,037	359,441	297,429			287,976	483,085	339,799	329,982
2009			80,645	213,503	174,017			189,979	249,435	805,613	275,609
2010			191,542	187,140	256,698			54,070	196,108	610,997	289,663
TOTAL			937,101	1,688,959	1,133,884			922,013	2,523,518	2,420,590	1,570,977

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			500,322	876,290	259,997			847,123	3,332,393	988,087	422,696
2007		20,745	718,809	782,824	552,936		33,133	1,263,354	2,974,967	1,657,612	462,935
2008		32,459	312,050	661,330	497,676		122,959	1,239,723	2,023,472	1,194,551	503,883
2009		38,600	513,762	391,997	256,634		58,020	1,751,182	1,331,032	1,845,213	372,348
2010		164,451	1,489,027	486,780	311,791		115,005	2,232,202	1,292,705	1,218,699	391,045
TOTAL		256,255	3,533,970	3,199,221	1,879,034		329,117	7,333,584	10,954,569	6,904,162	2,152,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,452,926	22,936,986	2,152,907	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,806,988	-3,984,095	16,794	
TOTAL LOSSES	9,645,938	18,952,891	2,169,701	
EXPECTED LOSSES	9,209,531	11,608,390	1,491,465	
CREDIBILITY	.17	.43	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.925	1.817	.208	2.950
INDICATED (POST-TEST)	.656	1.288	.147	2.091
PRES. ON RATE LEVEL	1.007	1.269	.162	2.438
DERIVED BY FORMULA	.947	1.277	.155	2.379
UNDERLYING PRES. RATE	.883	1.113	.143	2.139
PROPOSED	.947	1.277	.155	2.379
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.84
MAN. RATES	2.20	2.29	2.61	+ 2.84
				PRESENT
				930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	48,727	457,420	.938								3	12	15
2007	51,170	356,995	.697								3	10	13
2008	51,868	586,224	1.130									8	8
2009	51,960	378,192	.727								2	12	14
2010	53,356	368,477	.690									16	16
TOTAL	257,081	2,147,308	.835								8	58	66

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				63,027	36,815				79,633	145,273	132,672	
2007				80,557	9,185				153,138	45,102	69,013	
2008					67,684					458,781	59,759	
2009				49,925	90,237				18,483	143,592	75,955	
2010					41,055					206,677	120,745	
TOTAL				193,509	244,976				251,254	999,425	458,144	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006				109,352	83,241				345,846	597,508	158,410	
2007			12,509	142,063	18,912			45,234	539,552	180,465	99,310	
2008		343	10,539	14,506	84,496		1,801	65,412	162,431	1,021,387	91,252	
2009		9,041	128,665	120,021	128,043		4,416	147,968	180,542	403,411	102,615	
2010		9,033	89,045	41,702	43,943		21,365	408,939	286,106	389,002	163,006	
TOTAL		18,417	240,758	427,644	358,635		27,582	667,553	1,514,477	2,591,773	614,593	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	954,310	4,892,529	614,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-307,045	-901,336	3,615	
TOTAL LOSSES	647,265	3,991,193	618,208	
EXPECTED LOSSES	1,563,052	2,619,655	326,492	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.252	1.553	.240	2.045
INDICATED (POST-TEST)	.179	1.101	.170	1.450
PRES. ON RATE LEVEL	.693	1.162	.145	2.000
DERIVED BY FORMULA	.657	1.152	.150	1.959
UNDERLYING PRES. RATE	.608	1.019	.127	1.754
PROPOSED	.657	1.152	.150	1.959
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.34
MAN. RATES	1.75	1.85	2.14	+ 2.34
				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
2006	42,946	139,302	.324				42,946				1	4	5
2007	43,507	118,974	.273				43,507				1	5	6
2008	42,333	175,125	.413				42,333			1		2	3
2009	41,906	195,480	.466				41,906				2		2
2010	41,570	38,715	.093				41,570					3	3
TOTAL	212,262	667,596	.315				212,262			1	4	14	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				34,880	6,149				57,476	14,245	26,552
2007				5,268	30,420				8,565	51,477	23,244
2008			66,376		4,632			95,495		5,202	3,420
2009				72,484					109,173		13,823
2010					11,160					21,053	6,502
TOTAL			66,376	112,632	52,361			95,495	175,214	91,977	73,541

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				60,517	13,903				249,618	58,590	31,703
2007			1,759	12,885	56,947			3,716	40,788	195,105	33,448
2008		8,584	133,153	4,294	8,359		30,668	502,079	25,216	20,400	5,222
2009		7,846	96,279	97,079	6,455		10,494	273,124	319,226	25,924	18,675
2010		2,457	24,205	11,334	11,944		2,175	41,660	29,146	39,619	8,778
TOTAL		18,887	255,396	186,109	97,608		43,337	820,579	663,994	339,638	97,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,138,199	1,287,349	97,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,709	-206,483	753	
TOTAL LOSSES	1,018,490	1,080,866	98,579	
EXPECTED LOSSES	604,947	594,334	70,046	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.480	.509	.046	1.035
INDICATED (POST-TEST)	.340	.361	.033	.734
PRES. ON RATE LEVEL	.325	.319	.038	.682
DERIVED BY FORMULA	.326	.325	.037	.688
UNDERLYING PRES. RATE	.285	.280	.033	.598
PROPOSED	.326	.325	.037	.688
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.82
MAN. RATES	.62	.63	.73	+ .82
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,540	8,451	.332									1	1
2007	2,790	9,567	.342										
2008	3,172	151,160	4.765									1	1
2009	3,426	17,874	.521										
2010	3,582	83,106	2.320								1		1
TOTAL	15,510	270,158	1.742								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					2,331					2,119	4,001
2007											9,567
2008					16,891					129,109	5,160
2009											17,874
2010				59,842					18,353		4,911
TOTAL				59,842	19,222				18,353	131,228	41,513

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					5,270					8,715	4,777
2007											13,767
2008		109	3,392	4,673	27,213		747	27,179	67,488	424,356	7,879
2009											24,148
2010		15,671	148,677	62,070	8,620		3,381	67,661	37,995	5,862	6,630
TOTAL		15,780	152,069	66,743	41,103		4,128	94,840	105,483	438,933	57,201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	266,817	652,262	57,201	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,514	-46,039	389	
TOTAL LOSSES	206,303	606,223	57,590	
EXPECTED LOSSES	310,976	136,642	32,882	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.330	3.909	.371	5.610
INDICATED (POST-TEST)	.943	2.771	.263	3.977
PRES. ON RATE LEVEL	2.286	1.004	.242	3.532
DERIVED BY FORMULA	2.273	1.057	.243	3.573
UNDERLYING PRES. RATE	2.005	.881	.212	3.098
PROPOSED	2.273	1.057	.243	3.573
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.27
MAN. RATES	3.29	3.35	3.78	+ 4.27
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	11,052	811,876	7.345						1	3	7	11	
2007	11,407	337,039	2.954							1	9	10	
2008	12,774	181,523	1.421							2	8	10	
2009	12,912	245,744	1.903							4	4	8	
2010	13,986	457,269	3.269							1	9	10	
TOTAL	62,131	2,033,451	3.273						1	11	37	49	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			92,456	106,960	8,020			420,593	158,486	16,053	9,308
2007				25,949	68,623				19,640	205,017	17,810
2008				40,916	36,868				42,985	44,622	16,132
2009				47,235	19,088				75,370	59,411	44,640
2010				12,615	96,918				25,788	297,268	24,680
TOTAL			92,456	233,675	229,517			420,593	322,269	622,371	112,570

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			85,382	185,576	18,133			943,452	688,305	66,027	11,114
2007			6,101	53,677	128,764			10,643	112,371	776,095	25,629
2008		3,147	27,387	75,921	61,442		7,201	50,929	184,761	153,166	24,634
2009		5,877	75,932	74,506	30,343		8,325	230,661	272,712	182,992	60,309
2010		24,666	241,571	111,535	105,556		35,480	683,272	464,902	567,738	33,318
TOTAL		33,690	436,373	501,215	344,238		51,006	1,918,957	1,723,051	1,746,018	155,004

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,440,026	4,314,522	155,004	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-290,410	-416,173	1,328	
TOTAL LOSSES	2,149,616	3,898,349	156,332	
EXPECTED LOSSES	1,483,689	1,227,088	114,942	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.460	6.274	.252	9.986
INDICATED (POST-TEST)	2.453	4.448	.179	7.080
PRES. ON RATE LEVEL	2.722	2.252	.211	5.185
DERIVED BY FORMULA	2.714	2.406	.209	5.329
UNDERLYING PRES. RATE	2.388	1.975	.185	4.548
PROPOSED	2.714	2.406	.209	5.329
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.37
MAN. RATES	4.53	4.78	5.55	+ 6.37
				PRESENT
				1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	33,865	1,154,992	3.410						2	2	20	24	
2007	35,964	4,197,578	11.671						2	7	21	30	
2008	39,081	507,088	1.297							2	20	22	
2009	38,920	1,266,275	3.253						2	2	26	30	
2010	38,070	851,077	2.235						1	3	25	29	
TOTAL	185,900	7,977,010	4.291						7	16	112	135	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			355,759	15,733	55,875			497,621	16,065	140,471	73,468
2007			290,385	158,868	73,635			170,987	3,266,878	156,960	79,865
2008				31,030	158,487				74,090	177,107	66,374
2009			245,588	59,583	224,585			87,076	67,175	508,289	73,979
2010			67,925	96,829	67,209			149,471	63,859	303,938	101,846
TOTAL			959,657	362,043	579,791			905,155	3,488,067	1,286,765	395,532

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			489,210	27,297	126,330			1,546,256	69,771	577,756	87,721
2007		17,541	568,827	253,821	141,003		25,318	993,296	2,620,379	642,787	114,926
2008		3,230	46,982	93,689	256,883		13,005	108,851	370,860	593,335	101,353
2009		60,584	819,158	235,371	319,771		33,462	1,062,509	673,944	1,433,398	99,946
2010		61,051	552,055	180,034	89,456		86,726	1,666,871	665,999	609,150	137,492
TOTAL		142,406	2,476,232	790,212	933,443		158,511	5,377,783	4,400,953	3,856,426	541,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,154,932	9,981,034	541,438	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-799,334	-1,044,468	4,423	
TOTAL LOSSES	7,355,598	8,936,566	545,861	
EXPECTED LOSSES	4,061,915	3,048,760	399,686	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.957	4.807	.294	9.058
INDICATED (POST-TEST)	2.806	3.408	.208	6.422
PRES. ON RATE LEVEL	2.491	1.870	.245	4.606
DERIVED BY FORMULA	2.507	2.070	.240	4.817
UNDERLYING PRES. RATE	2.185	1.640	.215	4.040
PROPOSED	2.507	2.070	.240	4.817

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.758
IND. RATES				5.76	MINIMUM PREMIUM	1730
MAN. RATES	3.87	4.13	4.93	+ 5.76	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	37,388	621,449	1.662							1	7	14	22
2007	37,691	1,805,622	4.790							1	5	24	30
2008	35,571	509,247	1.431								3	15	18
2009	42,512	1,315,143	3.093							2	7	14	23
2010	72,300	945,226	1.307							2	5	29	36
TOTAL	225,462	5,196,687	2.305							6	27	96	129

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			82,930	124,508	25,385			105,792	206,954	56,290	19,590
2007			459,080	123,399	67,266			640,034	264,336	171,722	79,785
2008				103,018	55,010				117,297	128,228	105,694
2009			278,454	107,899	18,148			320,790	284,491	104,844	200,517
2010			176,434	123,072	86,594			133,720	111,978	206,940	106,488
TOTAL			996,898	581,896	252,403			1,200,336	985,056	668,024	512,074

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			173,987	216,022	57,395			539,116	898,801	231,521	23,390
2007		6,058	208,519	216,351	128,395		20,705	707,516	881,426	665,508	114,811
2008		7,681	61,360	180,680	93,777		19,696	140,299	507,570	439,215	161,394
2009		40,197	518,196	141,184	37,084		61,417	1,784,648	786,799	353,358	270,899
2010		105,513	924,033	245,019	119,677		81,025	1,564,876	619,431	440,170	143,759
TOTAL		159,449	1,886,095	999,256	436,328		182,843	4,736,455	3,694,027	2,129,772	714,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,964,842	7,259,383	714,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-674,010	-1,041,742	6,079	
TOTAL LOSSES	6,290,832	6,217,641	720,332	
EXPECTED LOSSES	3,589,355	3,172,250	444,160	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.790	2.758	.319	5.867
INDICATED (POST-TEST)	1.978	1.955	.226	4.159
PRES. ON RATE LEVEL	1.815	1.604	.224	3.643
DERIVED BY FORMULA	1.825	1.657	.224	3.706
UNDERLYING PRES. RATE	1.592	1.407	.197	3.196
PROPOSED	1.825	1.657	.224	3.706
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				4.43
MAN. RATES	3.09	3.30	3.90	+ 4.43
				PRESENT
				1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,980	157,832	5.296								2	3	5
2007	2,757	563,769	20.448							1	3	4	8
2008	2,861	12,467	.435								3	1	4
2009	3,151	401,215	12.732							1	1	1	3
2010	3,554	82,128	2.310								1	3	4
TOTAL	15,303	1,217,411	7.955							2	10	12	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				73,059	10,895				48,467	14,345	11,066
2007			220,972	26,848	17,402			222,278	41,757	30,656	3,856
2008				3,590	536				5,996	136	2,209
2009			106,696	14,376	2,570			254,485	6,500	6,031	10,557
2010				15,560	5,250				44,687	5,032	11,599
TOTAL			327,668	133,433	36,653			476,763	147,407	56,200	39,287

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				126,758	24,634				210,492	59,001	13,213
2007		9,186	290,416	51,822	33,330		22,648	706,385	164,828	119,468	5,549
2008		257	1,867	5,911	1,049		961	5,808	22,580	1,359	3,373
2009		11,722	151,465	25,971	6,333		27,308	823,154	69,079	25,794	14,262
2010		5,230	50,044	21,467	7,859		8,758	174,702	99,478	23,751	15,658
TOTAL		26,395	493,792	231,929	73,205		59,675	1,710,049	566,457	229,373	52,055

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,289,911	1,100,964	52,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,089	-200,322	631	
TOTAL LOSSES	2,153,822	900,642	52,686	
EXPECTED LOSSES	690,471	587,329	54,019	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.075	5.885	.344	20.304
INDICATED (POST-TEST)	9.979	4.172	.244	14.395
PRES. ON RATE LEVEL	5.144	4.375	.402	9.921
DERIVED BY FORMULA	5.192	4.369	.397	9.958
UNDERLYING PRES. RATE	4.512	3.838	.353	8.703
PROPOSED	5.192	4.369	.397	9.958

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.903
IND. RATES				11.90	MINIMUM PREMIUM	2000
MAN. RATES	8.11	8.83	10.62	+ 11.90	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	355,368	1,156,892	.325						5	4	7	16	
2007	379,675	1,216,726	.320						2	7	7	16	
2008	340,742	832,690	.244						3	4	6	13	
2009	315,228	1,008,742	.320						1	5	5	11	
2010	321,157	150,484	.046							1	6	7	
TOTAL	1,712,170	4,365,534	.255						11	21	31	63	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			478,137	68,645	27,421			420,621	77,851	60,646	23,571
2007			449,929	94,270	18,443			467,114	61,035	89,527	36,408
2008			296,066	55,492	36,980			337,638	5,053	54,684	46,777
2009			210,718	119,645	9,533			498,764	118,988	18,318	32,776
2010				16,811	21,387				13,848	48,802	49,636
TOTAL			1,434,850	354,863	113,764			1,724,137	276,775	271,977	189,168

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			962,559	119,099	61,999			1,830,367	338,107	249,436	28,143
2007		15,376	493,267	171,770	36,906		43,161	1,341,484	256,707	344,020	52,391
2008		40,173	590,845	112,022	66,139		96,519	1,576,087	117,614	190,773	71,428
2009		23,469	296,979	171,086	25,247		38,311	1,112,372	408,775	86,630	44,280
2010		9,108	88,162	39,163	25,309		7,606	147,617	96,217	96,263	67,009
TOTAL		88,126	2,431,812	613,140	215,600		185,597	6,007,927	1,217,420	967,122	263,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,713,462	3,013,282	263,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-640,334	-743,812	2,505	
TOTAL LOSSES	8,073,128	2,269,470	265,756	
EXPECTED LOSSES	3,253,123	2,123,091	239,705	
CREDIBILITY	.24	.59	.62	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.472	.133	.016	.621
INDICATED (POST-TEST)	.335	.094	.011	.440
PRES. ON RATE LEVEL	.217	.141	.016	.374
DERIVED BY FORMULA	.245	.113	.013	.371
UNDERLYING PRES. RATE	.190	.124	.014	.328
PROPOSED	.247	.114	.013	.374
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.45
MAN. RATES	.28	.31	.40	+ .45
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	18,992	172,397	.907								1	12	13
2007	20,257	698,653	3.448					1		1	3	6	11
2008	22,668	1,050,691	4.635							2	1	11	14
2009	22,231	985,636	4.433								3	13	16
2010	21,906	852,459	3.891							2	3	11	16
TOTAL	106,054	3,759,836	3.545					1		5	11	53	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				4,001	23,163				32,485	76,287	36,461
2007	24,039		178,448	70,376	10,524			259,890	103,535	21,618	30,223
2008			287,115	48,595	139,354			237,390	82,865	222,615	32,757
2009				77,362	681,279				52,175	105,826	68,994
2010			351,826	47,784	64,046			174,310	44,413	117,313	52,767
TOTAL	24,039		817,389	248,118	918,366			671,590	315,473	543,659	221,202

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				6,942	52,372				141,082	313,769	43,535
2007	46,439	6,969	227,825	126,497	21,375		24,878	792,214	377,936	89,443	43,491
2008		41,356	623,659	129,618	230,829		90,846	1,372,321	483,513	752,446	50,020
2009		30,320	478,038	423,519	750,731		6,911	203,500	243,255	298,477	93,211
2010		117,598	979,681	163,945	90,968		59,516	1,143,156	356,141	249,993	71,235
TOTAL	46,439	196,243	2,309,203	850,521	1,146,275		182,151	3,511,191	1,601,927	1,704,128	301,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,245,227	5,302,851	301,492	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-589,945	-578,163	3,289	
TOTAL LOSSES	5,655,282	4,724,688	304,781	
EXPECTED LOSSES	3,000,269	1,692,622	295,891	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.332	4.455	.287	10.074
INDICATED (POST-TEST)	3.780	3.159	.203	7.142
PRES. ON RATE LEVEL	3.225	1.820	.318	5.363
DERIVED BY FORMULA	3.247	1.941	.307	5.495
UNDERLYING PRES. RATE	2.829	1.596	.279	4.704
PROPOSED	3.247	1.941	.307	5.495
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.57
MAN. RATES	4.69	4.95	5.74	+ 6.57
				PRESENT
				1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	15,935	665,475	4.176						1	1	2	4	
2007	17,045	427,361	2.507						1	6	4	11	
2008	16,727	280,232	1.675							4	5	9	
2009	17,022	194,455	1.142							2	2	4	
2010	15,070	45,056	.298							1	6	7	
TOTAL	81,799	1,612,579	1.971						2	14	19	35	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			273,209	43,933	2,910			257,112	67,896	12,235	8,180
2007			104,546	83,976	4,111			58,623	157,534	5,228	13,343
2008				51,325	23,598				154,188	30,747	20,374
2009				62,080	3,349				89,043	30,548	9,435
2010				7,606	7,339				8,000	15,869	6,242
TOTAL			377,755	248,920	41,307			315,735	476,661	94,627	57,574

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			313,108	76,224	6,580			715,726	294,872	50,322	9,767
2007		6,316	209,341	149,322	9,674		8,680	311,339	551,384	30,402	19,200
2008		3,805	29,802	88,958	40,589		25,108	155,408	595,151	124,391	31,111
2009		6,851	84,773	85,113	10,114		9,123	244,416	287,275	106,030	12,747
2010		3,601	34,814	15,344	8,951		3,117	60,906	38,554	32,425	8,427
TOTAL		20,573	671,838	414,961	75,908		46,028	1,487,795	1,767,236	343,570	81,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,226,234	2,601,675	81,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,657	-230,076	682	
TOTAL LOSSES	2,076,577	2,371,599	81,934	
EXPECTED LOSSES	755,822	660,937	64,621	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.539	2.899	.100	5.538
INDICATED (POST-TEST)	1.800	2.055	.071	3.926
PRES. ON RATE LEVEL	1.054	.921	.090	2.065
DERIVED BY FORMULA	1.076	1.012	.088	2.176
UNDERLYING PRES. RATE	.924	.808	.079	1.811
PROPOSED	1.076	1.012	.088	2.176
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.601
MAN. RATES	1.63	1.78	2.21	2.60
				MINIMUM PREMIUM
				PRESENT
				830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	522,299	2,745,358	.525						3	7	16	26	
2007	964,800	1,281,727	.132						3	7	6	16	
2008	1,026,219	1,536,470	.149						2	6	6	14	
2009	726,467	1,066,569	.146						3	10	12	25	
2010	736,898	424,121	.057							3	18	21	
TOTAL	3,976,683	7,054,245	.177						11	33	58	102	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			770,289	157,729	111,807			1,164,388	314,981	168,350	57,814
2007			398,624	140,148	14,806			359,887	246,507	62,015	59,740
2008			354,206	195,774	5,624			490,924	393,409	23,751	72,782
2009			284,928	161,587	33,857			133,490	197,874	162,824	92,009
2010			71,690		44,343				91,534	114,836	101,718
TOTAL			1,808,047	726,928	210,437			2,148,689	1,244,305	531,776	384,063

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			869,935	273,660	252,797			1,813,903	1,367,962	692,423	69,030
2007		17,672	571,503	252,291	31,167		35,829	1,169,790	887,943	251,890	85,966
2008		42,159	547,277	288,754	20,818		126,112	1,582,978	1,149,265	130,082	111,138
2009		71,139	916,541	263,368	68,721		49,132	1,429,491	767,712	507,086	124,304
2010		28,545	274,294	119,416	57,790		28,743	564,684	348,476	245,404	137,319
TOTAL		159,515	3,179,550	1,197,489	431,293		239,816	6,560,846	4,521,358	1,826,885	527,757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,139,727	7,977,025	527,757	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,124,267	-1,380,548	3,769	
TOTAL LOSSES	9,015,460	6,596,477	531,526	
EXPECTED LOSSES	6,004,791	4,056,216	357,902	
CREDIBILITY	.42	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.227	.166	.013	.406
INDICATED (POST-TEST)	.161	.118	.009	.288
PRES. ON RATE LEVEL	.172	.117	.010	.299
DERIVED BY FORMULA	.167	.118	.009	.294
UNDERLYING PRES. RATE	.151	.102	.009	.262
PROPOSED	.167	.118	.009	.294
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.35
MAN. RATES	.22	.26	.32	+ .35
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	384												
2007	561												
2008	481												
2009	495												
2010	748												
TOTAL	2,669												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,093	-28,682	523	
TOTAL LOSSES			523	
EXPECTED LOSSES	109,163	86,075	40,995	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.020	.020
INDICATED (POST-TEST)	.000	.000	.014	.014
PRES. ON RATE LEVEL	4.663	3.677	1.750	10.090
DERIVED BY FORMULA	4.663	3.640	1.733	10.036
UNDERLYING PRES. RATE	4.090	3.225	1.536	8.851
PROPOSED	4.663	3.640	1.733	10.036

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.997
IND. RATES				12.00	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.35	10.80	+ 12.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	2,906	313,981	10.804							1	6	7	
2007	2,470	1,896	.076								1	1	
2008	2,163	18,691	.864								1	1	
2009	2,130	276,758	12.993							1	1	2	
2010	2,211	100,776	4.557								3	3	
TOTAL	11,880	712,102	5.994							1	1	12	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				44,705	70,567				114,630	81,722	2,357
2007					624					617	655
2008					5,425					13,266	
2009			142,593		1,714			128,501		3,950	
2010					37,668					62,237	871
TOTAL			142,593	44,705	115,998			128,501	114,630	161,792	3,883

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				77,563	159,553				497,838	336,123	2,814
2007			20	75	1,166			17	132	2,333	943
2008		36	1,090	1,501	8,740		76	2,790	6,935	43,605	
2009		25,518	331,444	14,159	6,223		25,455	769,664	46,242	18,134	
2010		8,306	81,705	38,268	40,322		6,432	123,147	86,159	117,142	1,176
TOTAL		33,860	414,259	131,566	216,004		31,963	895,618	637,306	517,337	4,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,375,700	1,502,213	4,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,695	-82,816	141	
TOTAL LOSSES	1,310,005	1,419,397	5,074	
EXPECTED LOSSES	325,155	233,798	13,544	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.027	11.948	.043	23.018
INDICATED (POST-TEST)	7.818	8.471	.030	16.319
PRES. ON RATE LEVEL	3.120	2.244	.130	5.494
DERIVED BY FORMULA	3.167	2.369	.128	5.664
UNDERLYING PRES. RATE	2.737	1.968	.114	4.819
PROPOSED	3.167	2.369	.128	5.664
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				6.77
MAN. RATES	4.79	5.01	5.88	+ 6.77
				PRESENT
				1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	23,877	765,487	3.205						3	2	19	24	
2007	23,944	1,633,848	6.823						2	6	21	29	
2008	24,076	1,358,586	5.642						3	2	8	13	
2009	25,446	524,034	2.059						2	2	7	11	
2010	26,477	1,005,346	3.797						3	5	3	11	
TOTAL	123,820	5,287,301	4.270						13	17	58	88	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			336,554	66,148	84,749			89,857	10,433	139,241	38,505
2007			338,258	247,423	63,394			389,266	376,827	167,321	51,359
2008			718,963	16,102	19,126			489,357	15,041	65,147	34,850
2009			147,813	47,202	68,793			109,622	35,083	96,372	19,149
2010			395,420	167,176	37,328			254,932	42,675	82,371	25,444
TOTAL			1,937,008	544,051	273,390			1,333,034	480,059	550,452	169,307

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			706,090	114,767	191,616			457,912	45,311	572,698	45,975
2007		17,032	569,401	445,671	124,259		45,278	1,499,366	1,367,328	658,751	73,906
2008		79,203	1,216,693	58,571	39,805		122,796	1,990,452	178,668	229,346	53,216
2009		35,021	462,221	117,762	102,557		27,409	828,694	224,990	282,416	25,870
2010		163,032	1,377,590	271,528	82,992		79,076	1,514,956	365,103	192,650	34,349
TOTAL		294,288	4,331,995	1,008,299	541,229		274,559	6,291,380	2,181,400	1,935,861	233,316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,192,222	5,666,789	233,316	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,443,679	-1,349,142	3,853	
TOTAL LOSSES	9,748,543	4,317,647	237,169	
EXPECTED LOSSES	7,330,143	3,925,094	342,981	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.873	3.487	.192	11.552
INDICATED (POST-TEST)	5.582	2.472	.136	8.190
PRES. ON RATE LEVEL	6.749	3.614	.315	10.678
DERIVED BY FORMULA	6.702	3.500	.295	10.497
UNDERLYING PRES. RATE	5.920	3.170	.277	9.367
PROPOSED	6.702	3.500	.295	10.497

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.548
IND. RATES				12.55	MINIMUM PREMIUM	2000
MAN. RATES	9.44	9.94	11.43	+ 12.55	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	6,933	22,700	.327				6,933					1	1
2007	6,610						6,610						
2008	6,996						6,996						
2009	7,609	12,593	.165				7,609					1	1
2010	7,773	193,321	2.487				7,773			1		1	2
TOTAL	35,921	228,614	.636				35,921			1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					11,937					6,806	3,957
2009					719					6,335	5,539
2010			123,420		378			47,180		18,927	3,416
TOTAL			123,420		13,034			47,180		32,068	12,912

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					26,990					27,993	4,725
2009		28	497	425	984		120	4,499	5,581	17,608	7,483
2010		38,011	301,911	20,954	6,881		15,711	299,444	61,885	40,883	4,612
TOTAL		38,039	302,408	21,379	34,855		15,831	303,943	67,466	86,484	16,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	660,221	210,184	16,820	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,213	-49,845	138	
TOTAL LOSSES	611,008	160,339	16,958	
EXPECTED LOSSES	248,572	145,481	12,213	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.701	.446	.047	2.194
INDICATED (POST-TEST)	1.206	.316	.033	1.555
PRES. ON RATE LEVEL	.789	.462	.038	1.289
DERIVED BY FORMULA	.797	.455	.038	1.290
UNDERLYING PRES. RATE	.692	.405	.034	1.131
PROPOSED	.797	.455	.038	1.290

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.542
IND. RATES				1.54	MINIMUM PREMIUM	675
MAN. RATES	1.02	1.14	1.38	+ 1.54	PRESENT	625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	1,204												
2007	1,757	17,825	1.014									2	2
2008	1,229	912	.074										
2009	1,262	22,803	1.806									2	2
2010	1,351	3,786	.280									1	1
TOTAL	6,803	45,326	.666									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					3,408					14,417		
2008											912	
2009					4,312					13,678	4,813	
2010					1,643					1,174	969	
TOTAL					9,363					29,269	6,694	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			107	410	6,367			348	3,122	54,483		
2008											1,393	
2009		173	2,977	2,540	5,903		248	9,695	12,043	38,010	6,502	
2010		361	3,560	1,671	1,757		120	2,316	1,625	2,210	1,308	
TOTAL		534	6,644	4,621	14,027		368	12,359	16,790	94,703	9,203	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,905	130,141	9,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,473	-53,656	212	
TOTAL LOSSES		76,485	9,415	
EXPECTED LOSSES	209,193	152,999	19,729	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.124	.138	1.262
INDICATED (POST-TEST)	.000	.797	.098	.895
PRES. ON RATE LEVEL	3.505	2.564	.331	6.400
DERIVED BY FORMULA	3.470	2.546	.326	6.342
UNDERLYING PRES. RATE	3.075	2.249	.290	5.614
PROPOSED	3.470	2.546	.326	6.342
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				7.58
MAN. RATES	5.49	5.82	6.85	+ 7.58
				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
2006	50						50						
2007	53						53						
2008	45						45						
2009	27						27						
2010	53						53						
TOTAL	228						228						

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.	-2,480	-2,252	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	12,965	6,500	642	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	6.482	3.249	.322	10.053
DERIVED BY FORMULA	6.482	3.249	.322	10.053
UNDERLYING PRES. RATE	5.686	2.850	.282	8.818
PROPOSED	6.482	3.249	.322	10.053
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				12.02
MAN. RATES	8.89	9.35	10.76	+ 12.02

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	660												
2007	792	34,692	4.380								1		1
2008	459												
2009	896												
2010	825												
TOTAL	3,632	34,692	.955								1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				22,484					12,208		
TOTAL				22,484					12,208		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,410	39,342	490			3,519	42,234	797	
TOTAL			3,410	39,342	490			3,519	42,234	797	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,929	82,863		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,995	-3,156	13	
TOTAL LOSSES		79,707	13	
EXPECTED LOSSES	46,671	9,043	1,127	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.195	.000	2.195
INDICATED (POST-TEST)	.000	1.556	.000	1.556
PRES. ON RATE LEVEL	1.465	.284	.035	1.784
DERIVED BY FORMULA	1.465	.297	.035	1.797
UNDERLYING PRES. RATE	1.285	.249	.031	1.565
PROPOSED	1.454	.295	.035	1.784
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.13
MAN. RATES	1.17	1.38	1.91	+ 2.13
				PRESENT
				915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	37												
2007	63												
2008	84												
2009	54												
2010	37												
TOTAL	275												

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	-463	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	2,112	1,355	432	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.876	.562	.179	1.617
DERIVED BY FORMULA	.876	.562	.179	1.617
UNDERLYING PRES. RATE	.768	.493	.157	1.418
PROPOSED	.876	.562	.179	1.617

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.932
IND. RATES				1.93	MINIMUM PREMIUM	775
MAN. RATES	1.64	1.52	1.73	+ 1.93	PRESENT	800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	3,511												
2007	4,313	3,028	.070										
2008	5,131	3,313	.064										
2009	4,893	36											
2010	5,231	2,576	.049										
TOTAL	23,079	8,953	.039										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,028
2008											3,313
2009											36
2010											2,576
TOTAL											8,953

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											4,357
2008											5,059
2009											49
2010											3,478
TOTAL											12,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-63,106	-17,110	242	
TOTAL LOSSES			13,185	
EXPECTED LOSSES	327,261	51,006	20,772	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.057	.057
INDICATED (POST-TEST)	.000	.000	.040	.040
PRES. ON RATE LEVEL	1.616	.252	.103	1.971
DERIVED BY FORMULA	1.600	.244	.100	1.944
UNDERLYING PRES. RATE	1.418	.221	.090	1.729
PROPOSED	1.600	.244	.100	1.944
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.32
MAN. RATES	1.98	1.84	2.11	+ 2.32
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.323
				870
				805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	4,150	2,461	.059									1	1
2007	3,415												
2008	3,993												
2009	3,265												
2010	2,654	817	.030										
TOTAL	17,477	3,278	.019									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					113					884	1,464	
2010											817	
TOTAL					113					884	2,281	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006					255					3,636	1,748	
2010											1,103	
TOTAL					255					3,636	2,851	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,891	2,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,861	-42,758	117	
TOTAL LOSSES			2,968	
EXPECTED LOSSES	577,090	121,115	12,235	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.012	.012
PRES. ON RATE LEVEL	3.764	.790	.080	4.634
DERIVED BY FORMULA	3.726	.766	.078	4.570
UNDERLYING PRES. RATE	3.302	.693	.070	4.065
PROPOSED	3.726	.766	.078	4.570
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				5.46
MAN. RATES	4.67	4.32	4.96	+ 5.46
IND. RATE				
				5.462
MINIMUM PREMIUM				1655
PRESENT				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	28,363	832,786	2.936							2		4	6
2007	46,894	1,555,918	3.317							2	3	13	18
2008	59,540	460,240	.772							1		6	7
2009	40,565	1,077,913	2.657							3	5	6	14
2010	53,711	469,015	.873							1	3	8	12
TOTAL	229,073	4,395,872	1.919							9	11	37	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			350,023		17,197			373,245		57,045	35,276
2007			213,597	95,773	26,686			819,404	111,666	127,986	160,806
2008			168,097		7,688			95,622		42,584	146,249
2009			470,123	134,830	14,353			250,973	63,667	85,892	58,075
2010			98,980	110,887	9,221			8,621	176,412	15,846	49,048
TOTAL			1,300,820	341,490	75,145			1,547,865	351,745	329,353	449,454

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006			617,557		38,882			1,612,028		234,627	42,120
2007		7,465	247,587	173,031	52,133		39,781	1,253,498	438,151	492,549	231,400
2008		21,711	336,400	9,741	14,663		30,913	510,619	44,789	143,269	223,322
2009		93,066	1,199,785	229,283	43,525		53,021	1,589,240	338,181	266,570	78,459
2010		61,491	536,965	140,883	31,038		36,639	729,582	393,668	87,116	66,215
TOTAL		183,733	2,938,294	552,938	180,241		160,354	5,694,967	1,214,789	1,224,131	641,516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,977,348	3,172,099	641,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-517,537	-464,960	3,316	
TOTAL LOSSES	8,459,811	2,707,139	644,832	
EXPECTED LOSSES	2,774,073	1,408,799	284,052	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.693	1.182	.281	5.156
INDICATED (POST-TEST)	2.618	.838	.199	3.655
PRES. ON RATE LEVEL	1.381	.701	.141	2.223
DERIVED BY FORMULA	1.455	.723	.150	2.328
UNDERLYING PRES. RATE	1.211	.615	.124	1.950
PROPOSED	1.455	.723	.150	2.328
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				2.78
MAN. RATES	1.85	1.98	2.38	+ 2.78
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	660												
2007	792												
2008	459												
2009	896												
2010	825												
TOTAL	3,632												

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.	-1,373	-3,878	10	
TOTAL LOSSES			10	
EXPECTED LOSSES	7,119	11,116	799	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.223	.349	.025	.597
DERIVED BY FORMULA	.223	.346	.025	.594
UNDERLYING PRES. RATE	.196	.306	.022	.524
PROPOSED	.223	.346	.025	.594
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.71
MAN. RATES	.39	.46	.64	+ .71

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	37												
2007	63												
2008	84												
2009	54												
2010	37												
TOTAL	275												

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.	-124	-54		
TOTAL LOSSES				
EXPECTED LOSSES	646	157	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	.268	.065	.003	.336
DERIVED BY FORMULA	.268	.065	.003	.336
UNDERLYING PRES. RATE	.235	.057	.003	.295
PROPOSED	.268	.065	.003	.336
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.40
MAN. RATES	.35	.32	.36	+ .40

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2006	123												
2007	155												
2008	159												
2009	158												
2010	144												
TOTAL	739												

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.	-11,766	-4		
TOTAL LOSSES				
EXPECTED LOSSES	60,551	10		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	93.406	.017	.000	93.423
DERIVED BY FORMULA	93.406	.017	.000	93.423
UNDERLYING PRES. RATE	81.935	.015	.000	81.950
PROPOSED	93.406	.017	.000	93.423

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	111.677
IND. RATES				111.68	MINIMUM PREMIUM	401
MAN. RATES	100.00	100.00	100.00	+111.68	PRESENT	

+PROPOSED