

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	1	2
2007	6,161	68,635	1.114			6,161					3	3
2008	6,007	317,212	5.280			6,007					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.	-942,119	-724,117	2,000	
TOTAL LOSSES	826,183		120,771	
EXPECTED LOSSES	3,937,138	1,697,970	145,345	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.899	.000	.424	3.323
INDICATED (POST-TEST)	2.653	.000	.388	3.041
PRES. ON RATE LEVEL	19.584	8.446	.723	28.753
DERIVED BY FORMULA	19.245	8.108	.710	28.063
UNDERLYING PRES. RATE	13.815	5.958	.510	20.283
PROPOSED	19.245	8.108	.710	28.063

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	33.622
IND. RATES				33.62	MINIMUM PREMIUM	2000
MAN. RATES	19.29	20.69	24.75	+ 33.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-164,819	-79,834	444	
TOTAL LOSSES	1,439,624	844,589	29,500	
EXPECTED LOSSES	673,783	190,559	30,766	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.487	4.392	.153	12.032
INDICATED (POST-TEST)	6.851	4.019	.140	11.010
PRES. ON RATE LEVEL	4.967	1.405	.227	6.599
DERIVED BY FORMULA	4.986	1.483	.224	6.693
UNDERLYING PRES. RATE	3.504	.991	.160	4.655
PROPOSED	4.986	1.483	.224	6.693

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.018
IND. RATES				8.02	MINIMUM PREMIUM	1295
MAN. RATES	4.66	4.85	5.68	+ 8.02	PRESENT	985

+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.	-26,566	-48,785	136	
TOTAL LOSSES			16,967	
EXPECTED LOSSES	113,760	117,281	9,076	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.434	.434
INDICATED (POST-TEST)	.000	.000	.397	.397
PRES. ON RATE LEVEL	4.122	4.250	.329	8.701
DERIVED BY FORMULA	4.122	4.208	.330	8.660
UNDERLYING PRES. RATE	2.908	2.998	.232	6.138
PROPOSED	4.122	4.208	.330	8.660

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.375
IND. RATES				10.38	MINIMUM PREMIUM	2000
MAN. RATES	6.01	6.36	7.49	+ 10.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-9,481	-7,844	64	
TOTAL LOSSES			6,672	
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	.262	.262
PRES. ON RATE LEVEL	2.601	1.291	.162	4.054
DERIVED BY FORMULA	2.601	1.278	.163	4.042
UNDERLYING PRES. RATE	1.835	.911	.114	2.860
PROPOSED	2.601	1.278	.163	4.042

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.842
IND. RATES				4.84	MINIMUM PREMIUM	1500
MAN. RATES	2.50	2.79	3.49	+ 4.84	PRESENT	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.	-7,082	-3,462	9	
TOTAL LOSSES	223,867	132,573	9	
EXPECTED LOSSES	37,330	10,173	309	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	144,430	85,531	.006	229,967
INDICATED (POST-TEST)	132,153	78,261	.005	210,419
PRES. ON RATE LEVEL	34,141	9,304	.282	43,727
DERIVED BY FORMULA	34,141	9,304	.282	43,727
UNDERLYING PRES. RATE	24,084	6,563	.199	30,846
PROPOSED	34,141	9,304	.282	43,727

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	52.389
IND. RATES				52.39	MINIMUM PREMIUM	2000
MAN. RATES	30.16	31.98	37.64	+ 52.39	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.	-7,371	-11,825	73	
TOTAL LOSSES	34,296	53,528	73	
EXPECTED LOSSES	29,748	26,433	6,179	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.276	3.552	.005	5.833
INDICATED (POST-TEST)	2.083	3.250	.005	5.338
PRES. ON RATE LEVEL	2.798	2.487	.581	5.866
DERIVED BY FORMULA	2.798	2.495	.575	5.868
UNDERLYING PRES. RATE	1.974	1.754	.410	4.138
PROPOSED	2.797	2.494	.575	5.866

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.028
IND. RATES				7.03	MINIMUM PREMIUM	2000
MAN. RATES	3.97	4.24	5.05	+ 7.03	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-1,237,166	-1,864,656	5,146			
TOTAL LOSSES	13,040,250	6,222,113	540,623			
EXPECTED LOSSES	5,012,715	4,307,238	381,883			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.488	3.096	.269	9.853		
INDICATED (POST-TEST)	5.937	2.833	.246	9.016		
PRES. ON RATE LEVEL	3.536	3.038	.269	6.843		
DERIVED BY FORMULA	3.680	3.009	.266	6.955		
UNDERLYING PRES. RATE	2.494	2.143	.190	4.827		
PROPOSED	3.680	3.009	.266	6.955		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.332
IND. RATES				8.33	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.00	5.89	+ 8.33	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.	-139,025	-202,396	522	
TOTAL LOSSES		368,111	14,505	
EXPECTED LOSSES	551,249	457,817	42,240	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.891	.075	1.966
INDICATED (POST-TEST)	.000	1.730	.069	1.799
PRES. ON RATE LEVEL	4.015	3.334	.307	7.656
DERIVED BY FORMULA	3.975	3.286	.300	7.561
UNDERLYING PRES. RATE	2.832	2.352	.217	5.401
PROPOSED	3.975	3.286	.300	7.561

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.058
IND. RATES				9.06	MINIMUM PREMIUM	2000
MAN. RATES	5.12	5.56	6.59	+ 9.06	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.	-2,452	-1,171	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	15,361	4,189	118	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	21.776	5.938	.167	27.881
DERIVED BY FORMULA	21.776	5.938	.167	27.881
UNDERLYING PRES. RATE	15.361	4.189	.118	19.668
PROPOSED	21.776	5.938	.167	27.881

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	33.404
IND. RATES				33.40	MINIMUM PREMIUM	2000
MAN. RATES	19.89	20.70	24.00	+ 33.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-14,868	-29,425	42	
TOTAL LOSSES		256,146	766	
EXPECTED LOSSES	51,087	53,548	8,361	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.639	.026	8.665
INDICATED (POST-TEST)	.000	7.905	.024	7.929
PRES. ON RATE LEVEL	2.443	2.559	.400	5.402
DERIVED BY FORMULA	2.443	2.612	.396	5.451
UNDERLYING PRES. RATE	1.723	1.806	.282	3.811
PROPOSED	2.443	2.612	.396	5.451

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.530
IND. RATES				6.53	MINIMUM PREMIUM	1105
MAN. RATES	3.82	4.01	4.65	+ 6.53	PRESENT	855

+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.	-802,240	-742,367	4,261	
TOTAL LOSSES	897,104	1,014,012	278,547	
EXPECTED LOSSES	3,319,073	1,739,081	308,371	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.823	.931	.256	2.010
INDICATED (POST-TEST)	.753	.852	.234	1.839
PRES. ON RATE LEVEL	4.318	2.263	.401	6.982
DERIVED BY FORMULA	4.175	2.136	.384	6.695
UNDERLYING PRES. RATE	3.046	1.596	.283	4.925
PROPOSED	4.175	2.136	.384	6.695

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.021
IND. RATES				8.02	MINIMUM PREMIUM	1295
MAN. RATES	5.30	5.42	6.01	+ 8.02	PRESENT	1025

+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	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

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.	-25,686	-67,325	321	
TOTAL LOSSES	6,511	112,883	20,561	
EXPECTED LOSSES	102,568	153,054	27,528	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.114	1.977	.360	2.451
INDICATED (POST-TEST)	.104	1.809	.329	2.242
PRES. ON RATE LEVEL	2.546	3.799	.683	7.028
DERIVED BY FORMULA	2.522	3.779	.679	6.980
UNDERLYING PRES. RATE	1.796	2.680	.482	4.958
PROPOSED	2.522	3.779	.679	6.980

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.362
IND. RATES				8.36	MINIMUM PREMIUM	1335
MAN. RATES	5.03	5.24	6.05	+ 8.36	PRESENT	1030

+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.	-205,481	-116,714	346			
TOTAL LOSSES	563,345	641,899	39,645			
EXPECTED LOSSES	839,137	269,083	24,775			
CREDIBILITY	.01	.03	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.297	2.617	.162	5.076		
INDICATED (POST-TEST)	2.102	2.395	.148	4.645		
PRES. ON RATE LEVEL	4.850	1.555	.143	6.548		
DERIVED BY FORMULA	4.823	1.580	.143	6.546		
UNDERLYING PRES. RATE	3.421	1.097	.101	4.619		
PROPOSED	4.823	1.580	.143	6.546		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.971
IND. RATES				8.97	MINIMUM PREMIUM	2000
MAN. RATES	5.27	5.60	6.42	+ 8.97	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.	-8,042	-7,029	39	
TOTAL LOSSES			427	
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	.037	.037
PRES. ON RATE LEVEL	4.261	2.230	.373	6.864
DERIVED BY FORMULA	4.261	2.230	.373	6.864
UNDERLYING PRES. RATE	3.006	1.573	.263	4.842
PROPOSED	4.261	2.230	.373	6.864

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.407
IND. RATES				9.41	MINIMUM PREMIUM	2000
MAN. RATES	5.09	5.65	6.73	+ 9.41	PRESENT	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,098
2007		15,860	493,435	4,741	408		21,706	664,741	13,154	852	396
2009											3,048
TOTAL		15,860	493,435	4,741	408		21,706	664,741	13,154	852	7,542

	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.	-19,426	-23,247	179	
TOTAL LOSSES	1,176,316		7,721	
EXPECTED LOSSES	74,498	51,675	14,923	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	49.739	.000	.326	50.065
INDICATED (POST-TEST)	45.511	.000	.298	45.809
PRES. ON RATE LEVEL	4.465	3.097	.895	8.457
DERIVED BY FORMULA	4.465	3.066	.889	8.420
UNDERLYING PRES. RATE	3.150	2.185	.631	5.966
PROPOSED	4.485	3.079	.893	8.457

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.132
IND. RATES				10.13	MINIMUM PREMIUM	1555
MAN. RATES	6.02	6.28	7.28	+ 10.13	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	8,127	586,318	7.214			1	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.	-291,940	-180,232	799	
TOTAL LOSSES	1,821,575	576,677	307,767	
EXPECTED LOSSES	1,189,882	416,727	61,539	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.410	1.396	.745	6.551
INDICATED (POST-TEST)	4.035	1.277	.682	5.994
PRES. ON RATE LEVEL	4.084	1.431	.211	5.726
DERIVED BY FORMULA	4.083	1.423	.235	5.741
UNDERLYING PRES. RATE	2.881	1.009	.149	4.039
PROPOSED	4.083	1.423	.235	5.741

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.726
IND. RATES				7.73	MINIMUM PREMIUM	2000
MAN. RATES	4.31	4.21	5.15	+ 7.73	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.	-1,089,727	-895,053	2,973	
TOTAL LOSSES	3,211,168	2,849,602	244,245	
EXPECTED LOSSES	4,492,739	2,112,938	202,503	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.046	1.815	.156	4.017
INDICATED (POST-TEST)	1.872	1.661	.143	3.676
PRES. ON RATE LEVEL	4.057	1.908	.183	6.148
DERIVED BY FORMULA	3.948	1.878	.178	6.004
UNDERLYING PRES. RATE	2.862	1.346	.129	4.337
PROPOSED	3.948	1.878	.178	6.004

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.080
IND. RATES				8.08	MINIMUM PREMIUM	2000
MAN. RATES	4.28	4.48	5.53	+ 8.08	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.	-33,206	-34,801	74	
TOTAL LOSSES	13,944	44,023	7,736	
EXPECTED LOSSES	134,800	80,840	5,664	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.271	.855	.150	1.276
INDICATED (POST-TEST)	.248	.782	.137	1.167
PRES. ON RATE LEVEL	3.711	2.226	.156	6.093
DERIVED BY FORMULA	3.676	2.212	.156	6.044
UNDERLYING PRES. RATE	2.618	1.570	.110	4.298
PROPOSED	3.676	2.212	.156	6.044

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.134
IND. RATES				8.13	MINIMUM PREMIUM	2000
MAN. RATES	4.97	4.76	5.48	+ 8.13	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	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.	-75,104	-75,197	207	
TOTAL LOSSES		196,453	38,379	
EXPECTED LOSSES	306,525	176,173	15,274	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.457	.480	2.937
INDICATED (POST-TEST)	.000	2.248	.439	2.687
PRES. ON RATE LEVEL	5.433	3.123	.271	8.827
DERIVED BY FORMULA	5.379	3.106	.274	8.759
UNDERLYING PRES. RATE	3.833	2.203	.191	6.227
PROPOSED	5.379	3.106	.274	8.759

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.787
IND. RATES				11.79	MINIMUM PREMIUM	2000
MAN. RATES	6.21	6.30	7.94	+ 11.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-18,665	-23,993	70	
TOTAL LOSSES		93,213	60,425	
EXPECTED LOSSES	78,887	60,313	3,893	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.987	1.288	3.275
INDICATED (POST-TEST)	.000	1.818	1.179	2.997
PRES. ON RATE LEVEL	2.384	1.823	.118	4.325
DERIVED BY FORMULA	2.384	1.823	.129	4.336
UNDERLYING PRES. RATE	1.682	1.286	.083	3.051
PROPOSED	2.378	1.818	.129	4.325

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.820
IND. RATES				5.82	MINIMUM PREMIUM	1745
MAN. RATES	3.35	3.25	3.89	+ 5.82	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	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.	-44,919	-63,909	277	
TOTAL LOSSES	151,022	238,752	83,612	
EXPECTED LOSSES	200,384	166,045	15,029	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.869	2.955	1.035	5.859
INDICATED (POST-TEST)	1.710	2.704	.947	5.361
PRES. ON RATE LEVEL	3.516	2.912	.264	6.692
DERIVED BY FORMULA	3.498	2.908	.278	6.684
UNDERLYING PRES. RATE	2.480	2.055	.186	4.721
PROPOSED	3.498	2.908	.278	6.684

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.995
IND. RATES				9.00	MINIMUM PREMIUM	2000
MAN. RATES	4.95	4.95	6.02	+ 9.00	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	4
2010	1,980	19,388	.979				1		2	3
TOTAL	10,314	430,368	4.173			1	2		13	16

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.	-75,537	-96,623	366	
TOTAL LOSSES	895,248	395,228	28,610	
EXPECTED LOSSES	305,913	224,021	27,435	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.680	3.832	.277	12.789
INDICATED (POST-TEST)	7.942	3.506	.253	11.701
PRES. ON RATE LEVEL	4.205	3.079	.377	7.661
DERIVED BY FORMULA	4.242	3.088	.375	7.705
UNDERLYING PRES. RATE	2.966	2.172	.266	5.404
PROPOSED	4.242	3.088	.375	7.705

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.369
IND. RATES				10.37	MINIMUM PREMIUM	2000
MAN. RATES	6.04	5.84	6.89	+ 10.37	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.	-4,267	-7,934	37	
TOTAL LOSSES			630	
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	.059	.059
PRES. ON RATE LEVEL	2.532	2.695	.377	5.604
DERIVED BY FORMULA	2.532	2.695	.377	5.604
UNDERLYING PRES. RATE	1.786	1.901	.266	3.953
PROPOSED	2.532	2.695	.377	5.604

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.541
IND. RATES				7.54	MINIMUM PREMIUM	2000
MAN. RATES	4.32	4.22	5.04	+ 7.54	PRESENT	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
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.	-1,170	-3,301	7	
TOTAL LOSSES			7	
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	.002	.002
PRES. ON RATE LEVEL	2.098	3.541	.220	5.859
DERIVED BY FORMULA	2.098	3.541	.220	5.859
UNDERLYING PRES. RATE	1.480	2.498	.155	4.133
PROPOSED	2.098	3.541	.220	5.859

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.885
IND. RATES				7.89	MINIMUM PREMIUM	2000
MAN. RATES	4.87	4.60	5.27	+ 7.89	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.	-521,048	-690,031	2,306	
TOTAL LOSSES	3,573,038	933,560	225,789	
EXPECTED LOSSES	2,155,490	1,607,792	167,770	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.223	2.671	.646	13.540
INDICATED (POST-TEST)	9.354	2.444	.591	12.389
PRES. ON RATE LEVEL	8.742	6.521	.681	15.944
DERIVED BY FORMULA	8.754	6.358	.677	15.789
UNDERLYING PRES. RATE	6.167	4.600	.480	11.247
PROPOSED	8.754	6.358	.677	15.789

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	21.248
IND. RATES				21.25	MINIMUM PREMIUM	2000
MAN. RATES	11.39	11.32	14.34	+ 21.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-91,934	-133,131	795	
TOTAL LOSSES	1,368,675	643,350	92,423	
EXPECTED LOSSES	410,945	303,424	61,105	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.219	2.453	.352	8.024
INDICATED (POST-TEST)	4.775	2.244	.322	7.341
PRES. ON RATE LEVEL	2.222	1.640	.330	4.192
DERIVED BY FORMULA	2.248	1.664	.330	4.242
UNDERLYING PRES. RATE	1.567	1.157	.233	2.957
PROPOSED	2.248	1.664	.330	4.242

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.708
IND. RATES				5.71	MINIMUM PREMIUM	1720
MAN. RATES	3.35	3.23	3.77	+ 5.71	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.	-11,072	-18,083	41	
TOTAL LOSSES	907,072	103,585	3,142	
EXPECTED LOSSES	42,693	40,634	3,964	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	94.290	10.768	.327	105.385
INDICATED (POST-TEST)	86.275	9.853	.299	96.427
PRES. ON RATE LEVEL	6.291	5.988	.584	12.863
DERIVED BY FORMULA	6.291	5.988	.584	12.863
UNDERLYING PRES. RATE	4.438	4.224	.412	9.074
PROPOSED	6.291	5.988	.584	12.863

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.311
IND. RATES				17.31	MINIMUM PREMIUM	2000
MAN. RATES	10.05	9.77	11.57	+ 17.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-1,837	-3,156	33			
TOTAL LOSSES	796,237	470,662	33			
EXPECTED LOSSES	7,787	7,780	2,090			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	103.273	61.046	.004	164.323		
INDICATED (POST-TEST)	94.495	55.857	.004	150.356		
PRES. ON RATE LEVEL	1.432	1.430	.384	3.246		
DERIVED BY FORMULA	1.432	1.430	.384	3.246		
UNDERLYING PRES. RATE	1.010	1.009	.271	2.290		
PROPOSED	1.432	1.430	.384	3.246		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.368
IND. RATES				4.37	MINIMUM PREMIUM	1385
MAN. RATES	2.45	2.43	2.92	+ 4.37	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.	-25,139	-28,452	212	
TOTAL LOSSES		8,458	7,122	
EXPECTED LOSSES	101,575	64,637	14,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.261	.220	.481
INDICATED (POST-TEST)	.000	.239	.201	.440
PRES. ON RATE LEVEL	4.444	2.828	.655	7.927
DERIVED BY FORMULA	4.444	2.802	.650	7.896
UNDERLYING PRES. RATE	3.135	1.995	.462	5.592
PROPOSED	4.444	2.802	.650	7.896

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.626
IND. RATES				10.63	MINIMUM PREMIUM	2000
MAN. RATES	6.43	6.15	7.13	+ 10.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-1,067	-711	3	
TOTAL LOSSES	251,285	131,722	3	
EXPECTED LOSSES	6,687	2,542	84	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	173.300	90.843	.002	264.145
INDICATED (POST-TEST)	158.570	83.121	.002	241.693
PRES. ON RATE LEVEL	6.538	2.485	.082	9.105
DERIVED BY FORMULA	6.538	2.485	.082	9.105
UNDERLYING PRES. RATE	4.612	1.753	.058	6.423
PROPOSED	6.538	2.485	.082	9.105

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.253
IND. RATES				12.25	MINIMUM PREMIUM	2000
MAN. RATES	6.70	6.72	8.19	+ 12.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-141,746	-208,796	1,100	
TOTAL LOSSES		15,756	21,298	
EXPECTED LOSSES	605,059	466,241	86,102	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.027	.036	.063
INDICATED (POST-TEST)	.000	.025	.033	.058
PRES. ON RATE LEVEL	1.464	1.129	.208	2.801
DERIVED BY FORMULA	1.420	1.063	.196	2.679
UNDERLYING PRES. RATE	1.033	.796	.147	1.976
PROPOSED	1.420	1.063	.196	2.679

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.605
IND. RATES				3.61	MINIMUM PREMIUM	1195
MAN. RATES	2.30	2.17	2.52	+ 3.61	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.	-28,882	-27,621	232	
TOTAL LOSSES			10,232	
EXPECTED LOSSES	114,831	63,494	17,951	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.215	.215
INDICATED (POST-TEST)	.000	.000	.197	.197
PRES. ON RATE LEVEL	3.428	1.895	.536	5.859
DERIVED BY FORMULA	3.428	1.876	.533	5.837
UNDERLYING PRES. RATE	2.418	1.337	.378	4.133
PROPOSED	3.428	1.876	.533	5.837

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.855
IND. RATES				7.86	MINIMUM PREMIUM	2000
MAN. RATES	4.05	4.22	5.27	+ 7.86	PRESENT	1590

+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.	-4,932	-7,886	43	
TOTAL LOSSES			43	
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	.003	.003
PRES. ON RATE LEVEL	2.121	1.908	.385	4.414
DERIVED BY FORMULA	2.121	1.889	.381	4.391
UNDERLYING PRES. RATE	1.496	1.346	.272	3.114
PROPOSED	2.121	1.889	.381	4.391

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.909
IND. RATES				5.91	MINIMUM PREMIUM	1770
MAN. RATES	3.23	3.27	3.97	+ 5.91	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.	-44,098	-60,804	181	
TOTAL LOSSES		503,933	30,290	
EXPECTED LOSSES	167,022	132,318	16,516	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.146	.490	8.636
INDICATED (POST-TEST)	.000	7.454	.448	7.902
PRES. ON RATE LEVEL	3.828	3.032	.378	7.238
DERIVED BY FORMULA	3.790	3.076	.379	7.245
UNDERLYING PRES. RATE	2.700	2.139	.267	5.106
PROPOSED	3.790	3.076	.379	7.245

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.750
IND. RATES				9.75	MINIMUM PREMIUM	2000
MAN. RATES	5.41	5.38	6.51	+ 9.75	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.	-377,898	-571,587	1,657	
TOTAL LOSSES	2,074,551	2,181,433	178,985	
EXPECTED LOSSES	1,571,105	1,345,272	121,561	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.840	4.038	.331	8.209
INDICATED (POST-TEST)	3.514	3.695	.303	7.512
PRES. ON RATE LEVEL	4.122	3.530	.319	7.971
DERIVED BY FORMULA	4.110	3.540	.318	7.968
UNDERLYING PRES. RATE	2.908	2.490	.225	5.623
PROPOSED	4.110	3.540	.318	7.968

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.723
IND. RATES				10.72	MINIMUM PREMIUM	2000
MAN. RATES	5.92	5.88	7.17	+ 10.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-70,249	-77,898	153	
TOTAL LOSSES		243,476	31,448	
EXPECTED LOSSES	286,304	177,409	12,057	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.272	.164	1.436
INDICATED (POST-TEST)	.000	1.164	.150	1.314
PRES. ON RATE LEVEL	2.121	1.314	.089	3.524
DERIVED BY FORMULA	2.100	1.310	.091	3.501
UNDERLYING PRES. RATE	1.496	.927	.063	2.486
PROPOSED	2.100	1.310	.091	3.501

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.711
IND. RATES				4.71	MINIMUM PREMIUM	1470
MAN. RATES	2.67	2.63	3.17	+ 4.71	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			4,187	10,399	65,434	3,906
2009		2,515	31,568	31,463	6,639		123	1,597	43,172	50,841	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.	-47,345	-72,133	188	
TOTAL LOSSES	43,462	541,858	27,982	
EXPECTED LOSSES	190,217	164,937	14,622	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.318	3.965	.205	4.488
INDICATED (POST-TEST)	.291	3.628	.188	4.107
PRES. ON RATE LEVEL	1.973	1.711	.152	3.836
DERIVED BY FORMULA	1.956	1.749	.153	3.858
UNDERLYING PRES. RATE	1.392	1.207	.107	2.706
PROPOSED	1.956	1.749	.153	3.858

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	MINIMUM PREMIUM
IND. RATES				5.19		1590
MAN. RATES	3.06	2.95	3.45	+ 5.19	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.	-158,379	-484,639	1,701			
TOTAL LOSSES	1,826,828	2,094,553	220,634			
EXPECTED LOSSES	656,350	1,145,680	118,461			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.364	5.004	.527	9.895		
INDICATED (POST-TEST)	3.993	4.579	.482	9.054		
PRES. ON RATE LEVEL	2.223	3.880	.401	6.504		
DERIVED BY FORMULA	2.258	3.915	.405	6.578		
UNDERLYING PRES. RATE	1.568	2.737	.283	4.588		
PROPOSED	2.258	3.915	.405	6.578		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.852
IND. RATES				8.85	MINIMUM PREMIUM	2000
MAN. RATES	4.37	4.59	5.85	+ 8.85	PRESENT	1730

+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.	-48,797	-94,245	286	
TOTAL LOSSES	1,049,492	138,595	286	
EXPECTED LOSSES	190,356	208,872	24,406	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.717	1.811	.004	15.532
INDICATED (POST-TEST)	12.551	1.657	.004	14.212
PRES. ON RATE LEVEL	3.527	3.870	.452	7.849
DERIVED BY FORMULA	3.617	3.826	.443	7.886
UNDERLYING PRES. RATE	2.488	2.730	.319	5.537
PROPOSED	3.617	3.826	.443	7.886

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.612
IND. RATES				10.61	MINIMUM PREMIUM	2000
MAN. RATES	5.70	5.71	7.06	+ 10.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-5,363	-10,049	46			
TOTAL LOSSES	18,982	105,451	6,608			
EXPECTED LOSSES	21,547	23,346	3,739			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.381	7.669	.481	9.531		
INDICATED (POST-TEST)	1.264	7.017	.440	8.721		
PRES. ON RATE LEVEL	2.221	2.407	.386	5.014		
DERIVED BY FORMULA	2.221	2.453	.387	5.061		
UNDERLYING PRES. RATE	1.567	1.698	.272	3.537		
PROPOSED	2.221	2.453	.387	5.061		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.811
IND. RATES				6.81	MINIMUM PREMIUM	1995
MAN. RATES	3.70	3.71	4.51	+ 6.81	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.	-55,470	-28,259	162			
TOTAL LOSSES	34,656	98,404	635			
EXPECTED LOSSES	197,000	66,277	9,954			
CREDIBILITY	.01	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.550	1.562	.010	2.122		
INDICATED (POST-TEST)	.503	1.429	.009	1.941		
PRES. ON RATE LEVEL	4.433	1.491	.224	6.148		
DERIVED BY FORMULA	4.394	1.490	.222	6.106		
UNDERLYING PRES. RATE	3.127	1.052	.158	4.337		
PROPOSED	4.394	1.490	.222	6.106		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.217
IND. RATES				8.22	MINIMUM PREMIUM	2000
MAN. RATES	4.28	4.48	5.53	+ 8.22	PRESENT	1655

+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.	-1,433	-1,402				
TOTAL LOSSES		8,604				
EXPECTED LOSSES	3,942	2,536	112			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	3.983	.000	3.983		
INDICATED (POST-TEST)	.000	3.644	.000	3.644		
PRES. ON RATE LEVEL	2.587	1.664	.074	4.325		
DERIVED BY FORMULA	2.587	1.664	.074	4.325		
UNDERLYING PRES. RATE	1.825	1.174	.052	3.051		
PROPOSED	2.587	1.664	.074	4.325		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.820
IND. RATES				5.82	MINIMUM PREMIUM	1745
MAN. RATES	3.35	3.25	3.89	+ 5.82	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.	-20,154	-47,171	64			
TOTAL LOSSES		625	64			
EXPECTED LOSSES	111,174	88,414	9,181			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.008	.001	.009		
INDICATED (POST-TEST)	.000	.007	.001	.008		
PRES. ON RATE LEVEL	2.043	1.625	.168	3.836		
DERIVED BY FORMULA	2.023	1.593	.165	3.781		
UNDERLYING PRES. RATE	1.441	1.146	.119	2.706		
PROPOSED	2.023	1.593	.165	3.781		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.088
IND. RATES				5.09	MINIMUM PREMIUM	1565
MAN. RATES	3.06	2.95	3.45	+ 5.09	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	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.	-2,140	-5,119	30			
TOTAL LOSSES			30			
EXPECTED LOSSES	8,778	12,088	2,045			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.004	.004		
PRES. ON RATE LEVEL	1.661	2.288	.387	4.336		
DERIVED BY FORMULA	1.661	2.288	.387	4.336		
UNDERLYING PRES. RATE	1.172	1.614	.273	3.059		
PROPOSED	1.661	2.288	.387	4.336		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.835
IND. RATES				5.84	MINIMUM PREMIUM	1750
MAN. RATES	3.34	3.28	3.90	+ 5.84	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	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.	-2,523	-2,715	12			
TOTAL LOSSES	12,266	20,273	12			
EXPECTED LOSSES	8,814	5,888	1,038			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.696	4.456	.003	7.155		
INDICATED (POST-TEST)	2.467	4.077	.003	6.547		
PRES. ON RATE LEVEL	2.746	1.834	.323	4.903		
DERIVED BY FORMULA	2.746	1.834	.323	4.903		
UNDERLYING PRES. RATE	1.937	1.294	.228	3.459		
PROPOSED	2.746	1.834	.323	4.903		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.598
IND. RATES				6.60	MINIMUM PREMIUM	1940
MAN. RATES	3.76	3.67	4.41	+ 6.60	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	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.	-144,503	-166,414	686	
TOTAL LOSSES	521,998	1,536,092	61,852	
EXPECTED LOSSES	597,656	388,102	48,636	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.599	4.706	.189	6.494
INDICATED (POST-TEST)	1.463	4.306	.173	5.942
PRES. ON RATE LEVEL	2.596	1.686	.210	4.492
DERIVED BY FORMULA	2.573	1.791	.209	4.573
UNDERLYING PRES. RATE	1.831	1.189	.149	3.169
PROPOSED	2.573	1.791	.209	4.573

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.154
IND. RATES				6.15	MINIMUM PREMIUM	1830
MAN. RATES	4.02	3.56	4.04	+ 6.15	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	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	MED. ONLY
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	MED. ONLY
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.	-1,291,049	-1,135,377	4,682	
TOTAL LOSSES	2,367,857	1,714,543	376,115	
EXPECTED LOSSES	5,282,134	2,619,240	356,216	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.356	.982	.215	2.553
INDICATED (POST-TEST)	1.241	.899	.197	2.337
PRES. ON RATE LEVEL	4.288	2.127	.289	6.704
DERIVED BY FORMULA	4.136	1.967	.276	6.379
UNDERLYING PRES. RATE	3.025	1.500	.204	4.729
PROPOSED	4.136	1.967	.276	6.379

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.584
IND. RATES				8.58	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.11	6.03	+ 8.58	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.	-217,688	-106,071	387	
TOTAL LOSSES			25,223	
EXPECTED LOSSES	871,922	221,585	39,727	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.086	.086
INDICATED (POST-TEST)	.000	.000	.079	.079
PRES. ON RATE LEVEL	4.200	1.068	.191	5.459
DERIVED BY FORMULA	4.116	1.025	.187	5.328
UNDERLYING PRES. RATE	2.963	.753	.135	3.851
PROPOSED	4.116	1.025	.187	5.328

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.170
IND. RATES				7.17	MINIMUM PREMIUM	2000
MAN. RATES	4.38	4.26	4.91	+ 7.17	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.	-1,439,313	-860,325	3,111	
TOTAL LOSSES	1,007,835	31,967	115,955	
EXPECTED LOSSES	5,638,318	1,960,448	243,031	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.435	.014	.050	.499
INDICATED (POST-TEST)	.398	.013	.046	.457
PRES. ON RATE LEVEL	3.453	1.201	.149	4.803
DERIVED BY FORMULA	3.270	1.011	.133	4.414
UNDERLYING PRES. RATE	2.436	.847	.105	3.388
PROPOSED	3.270	1.011	.133	4.414

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.940
IND. RATES				5.94	MINIMUM PREMIUM	1775
MAN. RATES	4.02	3.82	4.32	+ 5.94	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.	-53,193	-47,181	309	
TOTAL LOSSES	973,437	440,660	60,573	
EXPECTED LOSSES	215,430	106,558	25,351	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.254	4.189	.576	14.019
INDICATED (POST-TEST)	8.467	3.833	.527	12.827
PRES. ON RATE LEVEL	2.903	1.436	.342	4.681
DERIVED BY FORMULA	2.959	1.484	.346	4.789
UNDERLYING PRES. RATE	2.048	1.013	.241	3.302
PROPOSED	2.959	1.484	.346	4.789

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.445
IND. RATES				6.45	MINIMUM PREMIUM	1905
MAN. RATES	3.93	3.65	4.21	+ 6.45	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.	-390,504	-247,733	1,891	
TOTAL LOSSES	555,607	102,048	92,321	
EXPECTED LOSSES	1,588,844	542,085	164,622	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.668	.123	.111	.902
INDICATED (POST-TEST)	.611	.113	.102	.826
PRES. ON RATE LEVEL	2.709	.924	.281	3.914
DERIVED BY FORMULA	2.646	.859	.267	3.772
UNDERLYING PRES. RATE	1.911	.652	.198	2.761
PROPOSED	2.646	.859	.267	3.772

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.076
IND. RATES				5.08	MINIMUM PREMIUM	1560
MAN. RATES	3.06	2.97	3.52	+ 5.08	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

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.	-108,231	-88,906	479	
TOTAL LOSSES		59,109	25,453	
EXPECTED LOSSES	512,412	221,424	31,736	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.320	.138	.458
INDICATED (POST-TEST)	.000	.293	.126	.419
PRES. ON RATE LEVEL	3.937	1.701	.244	5.882
DERIVED BY FORMULA	3.898	1.659	.240	5.797
UNDERLYING PRES. RATE	2.777	1.200	.172	4.149
PROPOSED	3.898	1.659	.240	5.797

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.801
IND. RATES				7.80	MINIMUM PREMIUM	2000
MAN. RATES	5.06	4.66	5.29	+ 7.80	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	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.	-3,351	-2,371	18	
TOTAL LOSSES			3,404	
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	.550	.550
PRES. ON RATE LEVEL	3.158	1.267	.423	4.848
DERIVED BY FORMULA	3.158	1.267	.423	4.848
UNDERLYING PRES. RATE	2.228	.894	.298	3.420
PROPOSED	3.158	1.267	.423	4.848

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.524
IND. RATES				6.52	MINIMUM PREMIUM	1920
MAN. RATES	3.98	3.80	4.36	+ 6.52	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	75									
2007										
2008	100									
2009	1,952	138,545	7.097						2	2
2010	2,289	57,299	2.503						1	1
TOTAL	4,416	195,844	4.435						3	1

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.	-17,244	-19,652	218	
TOTAL LOSSES	415,946	399,623	11,852	
EXPECTED LOSSES	76,353	54,935	8,655	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.419	9.049	.268	18.736
INDICATED (POST-TEST)	8.618	8.280	.245	17.143
PRES. ON RATE LEVEL	2.451	1.763	.278	4.492
DERIVED BY FORMULA	2.451	1.828	.278	4.557
UNDERLYING PRES. RATE	1.729	1.244	.196	3.169
PROPOSED	2.451	1.828	.278	4.557

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				6.13	1825
MAN. RATES	4.02	3.56	4.04	+ 6.13	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.	-18,514	-16,502	81	
TOTAL LOSSES	481,450		2,030	
EXPECTED LOSSES	74,639	38,927	6,125	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.022	.000	.080	19.102
INDICATED (POST-TEST)	17.405	.000	.073	17.478
PRES. ON RATE LEVEL	4.181	2.180	.343	6.704
DERIVED BY FORMULA	4.181	2.158	.340	6.679
UNDERLYING PRES. RATE	2.949	1.538	.242	4.729
PROPOSED	4.197	2.166	.341	6.704

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.022
IND. RATES				9.02	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.11	6.03	+ 9.02	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.	-68,310	-75,202	293	
TOTAL LOSSES			19,090	
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	.100	.100
PRES. ON RATE LEVEL	2.313	1.429	.172	3.914
DERIVED BY FORMULA	2.290	1.386	.170	3.846
UNDERLYING PRES. RATE	1.632	1.008	.121	2.761
PROPOSED	2.290	1.386	.170	3.846

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.175
IND. RATES				5.18	MINIMUM PREMIUM	1585
MAN. RATES	2.95	2.89	3.52	+ 5.18	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	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.	-117,399	-159,172	627	
TOTAL LOSSES	867,240		61,324	
EXPECTED LOSSES	459,685	372,776	48,568	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.107	.000	.432	6.539
INDICATED (POST-TEST)	5.588	.000	.395	5.983
PRES. ON RATE LEVEL	4.589	3.721	.485	8.795
DERIVED BY FORMULA	4.599	3.647	.482	8.728
UNDERLYING PRES. RATE	3.237	2.625	.342	6.204
PROPOSED	4.599	3.647	.482	8.728

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.746
IND. RATES				11.75	MINIMUM PREMIUM	2000
MAN. RATES	6.17	6.27	7.91	+ 11.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-157,450	-173,431	409	
TOTAL LOSSES	476,241	358,591	26,662	
EXPECTED LOSSES	626,826	388,115	35,589	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.418	1.068	.079	2.565
INDICATED (POST-TEST)	1.297	.977	.072	2.346
PRES. ON RATE LEVEL	2.647	1.639	.150	4.436
DERIVED BY FORMULA	2.620	1.613	.146	4.379
UNDERLYING PRES. RATE	1.867	1.156	.106	3.129
PROPOSED	2.620	1.613	.146	4.379

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.893
IND. RATES				5.89	MINIMUM PREMIUM	1765
MAN. RATES	3.34	3.32	3.99	+ 5.89	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.	-4,099	-4,907	14	
TOTAL LOSSES		60,525	8,216	
EXPECTED LOSSES	15,816	11,463	1,100	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.658	.904	7.562
INDICATED (POST-TEST)	.000	6.092	.827	6.919
PRES. ON RATE LEVEL	2.467	1.788	.171	4.426
DERIVED BY FORMULA	2.467	1.788	.171	4.426
UNDERLYING PRES. RATE	1.740	1.261	.121	3.122
PROPOSED	2.467	1.788	.171	4.426

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.956
IND. RATES				5.96	MINIMUM PREMIUM	1780
MAN. RATES	3.09	3.30	3.98	+ 5.96	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.	-7,272	-7,103	58			
TOTAL LOSSES	97	4,300	3,741			
EXPECTED LOSSES	33,586	19,565	3,118			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.005	.211	.184	.400		
INDICATED (POST-TEST)	.005	.193	.168	.366		
PRES. ON RATE LEVEL	2.336	1.361	.217	3.914		
DERIVED BY FORMULA	2.336	1.349	.217	3.902		
UNDERLYING PRES. RATE	1.648	.960	.153	2.761		
PROPOSED	2.336	1.349	.217	3.902		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.251
IND. RATES				5.25	MINIMUM PREMIUM	1605
MAN. RATES	2.95	2.89	3.52	+ 5.25	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	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.	-3,120	-4,861	4	
TOTAL LOSSES			4	
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	4.777	4.527	.258	9.562
DERIVED BY FORMULA	4.777	4.527	.258	9.562
UNDERLYING PRES. RATE	3.370	3.193	.182	6.745
PROPOSED	4.777	4.527	.258	9.562

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.868
IND. RATES				12.87	MINIMUM PREMIUM	2000
MAN. RATES	7.37	7.20	8.60	+ 12.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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			73,739	37,835	41,036			75,444	129,102	59,706	10,906
2007				52,336	8,036				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.	-421,024	-639,917	1,828	
TOTAL LOSSES	1,011,173	2,249,929	88,908	
EXPECTED LOSSES	1,677,648	1,456,170	143,263	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.534	5.638	.223	8.395
INDICATED (POST-TEST)	2.319	5.159	.204	7.682
PRES. ON RATE LEVEL	5.959	5.173	.509	11.641
DERIVED BY FORMULA	5.886	5.172	.494	11.552
UNDERLYING PRES. RATE	4.204	3.649	.359	8.212
PROPOSED	5.886	5.172	.494	11.552

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.546
IND. RATES				15.55	MINIMUM PREMIUM	2000
MAN. RATES	8.67	8.64	10.47	+ 15.55	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	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.	-257,955	-356,682	561	
TOTAL LOSSES	1,090,598	893,263	102,997	
EXPECTED LOSSES	1,032,300	787,680	54,193	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.898	2.374	.274	5.546
INDICATED (POST-TEST)	2.652	2.172	.251	5.075
PRES. ON RATE LEVEL	3.889	2.967	.204	7.060
DERIVED BY FORMULA	3.864	2.927	.206	6.997
UNDERLYING PRES. RATE	2.743	2.093	.144	4.980
PROPOSED	3.864	2.927	.206	6.997

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.416
IND. RATES				9.42	MINIMUM PREMIUM	2000
MAN. RATES	5.08	5.19	6.35	+ 9.42	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.	-73,013	-197,558	438	
TOTAL LOSSES	1,460,529	619,356	142,419	
EXPECTED LOSSES	264,433	387,359	81,053	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.848	4.600	1.058	16.506
INDICATED (POST-TEST)	9.926	4.209	.968	15.103
PRES. ON RATE LEVEL	2.784	4.079	.853	7.716
DERIVED BY FORMULA	2.855	4.082	.855	7.792
UNDERLYING PRES. RATE	1.964	2.877	.602	5.443
PROPOSED	2.855	4.082	.855	7.792

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.486
IND. RATES				10.49	MINIMUM PREMIUM	2000
MAN. RATES	6.93	6.17	6.94	+ 10.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-11,795	-21,550	34	
TOTAL LOSSES	564,804	28,790	8,957	
EXPECTED LOSSES	45,359	42,944	4,033	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.583	1.049	.326	21.958
INDICATED (POST-TEST)	18.833	.960	.298	20.091
PRES. ON RATE LEVEL	2.343	2.219	.208	4.770
DERIVED BY FORMULA	2.343	2.206	.209	4.758
UNDERLYING PRES. RATE	1.653	1.565	.147	3.365
PROPOSED	2.349	2.212	.209	4.770

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.419
IND. RATES				6.42	MINIMUM PREMIUM	1895
MAN. RATES	3.34	3.40	4.29	+ 6.42	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	
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.	-8,094	-22,388	107	
TOTAL LOSSES	50,717	766,910	19,837	
EXPECTED LOSSES	32,722	51,091	8,794	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.272	34.360	.889	37.521
INDICATED (POST-TEST)	2.079	31.439	.813	34.331
PRES. ON RATE LEVEL	2.078	3.245	.559	5.882
DERIVED BY FORMULA	2.078	3.527	.562	6.167
UNDERLYING PRES. RATE	1.466	2.289	.394	4.149
PROPOSED	2.078	3.527	.562	6.167

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.299
IND. RATES				8.30	MINIMUM PREMIUM	2000
MAN. RATES	4.32	4.32	5.29	+ 8.30	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.	-10,192	-11,420	81	
TOTAL LOSSES			81	
EXPECTED LOSSES	45,820	31,055	3,490	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	4.932	3.343	.375	8.650
DERIVED BY FORMULA	4.932	3.343	.371	8.646
UNDERLYING PRES. RATE	3.479	2.358	.265	6.102
PROPOSED	4.932	3.343	.371	8.646

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.635
IND. RATES				11.64	MINIMUM PREMIUM	2000
MAN. RATES	6.74	6.56	7.78	+ 11.64	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-2,314	-2,734	23			
TOTAL LOSSES			23			
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	.004	.004		
PRES. ON RATE LEVEL	2.498	2.046	.359	4.903		
DERIVED BY FORMULA	2.498	2.046	.359	4.903		
UNDERLYING PRES. RATE	1.763	1.443	.253	3.459		
PROPOSED	2.498	2.046	.359	4.903		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.598
IND. RATES				6.60	MINIMUM PREMIUM	1940
MAN. RATES	3.71	3.69	4.41	+ 6.60	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.	-1,053,569	-705,036	988	
TOTAL LOSSES	9,552,150	1,870,835	115,149	
EXPECTED LOSSES	4,053,014	1,491,594	134,812	
CREDIBILITY	.04	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.920	1.943	.120	11.983
INDICATED (POST-TEST)	9.077	1.778	.110	10.965
PRES. ON RATE LEVEL	5.967	2.196	.198	8.361
DERIVED BY FORMULA	6.091	2.158	.190	8.439
UNDERLYING PRES. RATE	4.209	1.549	.140	5.898
PROPOSED	6.091	2.158	.190	8.439

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.357
IND. RATES				11.36	MINIMUM PREMIUM	2000
MAN. RATES	5.99	6.05	7.52	+ 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	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.	-175,422	-356,621	1,580	
TOTAL LOSSES	410,595	113,398	106,680	
EXPECTED LOSSES	765,578	886,115	88,189	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.066	.294	.277	1.637
INDICATED (POST-TEST)	.975	.269	.253	1.497
PRES. ON RATE LEVEL	2.818	3.262	.325	6.405
DERIVED BY FORMULA	2.781	3.112	.321	6.214
UNDERLYING PRES. RATE	1.988	2.301	.229	4.518
PROPOSED	2.781	3.112	.321	6.214

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.362
IND. RATES				8.36	MINIMUM PREMIUM	2000
MAN. RATES	4.96	4.82	5.76	+ 8.36	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	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.	-636,507	-619,101	1,486	
TOTAL LOSSES	4,088,351	805,669	82,338	
EXPECTED LOSSES	2,606,536	1,431,684	110,452	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.697	2.108	.215	13.020
INDICATED (POST-TEST)	9.788	1.929	.197	11.914
PRES. ON RATE LEVEL	9.668	5.310	.410	15.388
DERIVED BY FORMULA	9.670	5.141	.399	15.210
UNDERLYING PRES. RATE	6.820	3.746	.289	10.855
PROPOSED	9.670	5.141	.399	15.210

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	20.469
IND. RATES				20.47	MINIMUM PREMIUM	2000
MAN. RATES	11.49	11.45	13.84	+ 20.47	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	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.	-833,112	-698,478	1,964	
TOTAL LOSSES	4,745,336	2,480,308	130,509	
EXPECTED LOSSES	3,358,580	1,569,092	165,133	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.213	3.770	.198	11.181
INDICATED (POST-TEST)	6.600	3.450	.181	10.231
PRES. ON RATE LEVEL	7.237	3.381	.356	10.974
DERIVED BY FORMULA	7.218	3.386	.344	10.948
UNDERLYING PRES. RATE	5.105	2.385	.251	7.741
PROPOSED	7.218	3.386	.344	10.948

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.733
IND. RATES				14.73	MINIMUM PREMIUM	2000
MAN. RATES	8.29	8.17	9.87	+ 14.73	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	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.	-56,268	-42,891	268	
TOTAL LOSSES	1,450,078	447,357	24,058	
EXPECTED LOSSES	237,459	100,015	19,968	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.195	4.996	.269	21.460
INDICATED (POST-TEST)	14.818	4.571	.246	19.635
PRES. ON RATE LEVEL	3.760	1.583	.316	5.659
DERIVED BY FORMULA	3.871	1.643	.315	5.829
UNDERLYING PRES. RATE	2.652	1.117	.223	3.992
PROPOSED	3.871	1.643	.315	5.829

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.844
IND. RATES				7.84	MINIMUM PREMIUM	2000
MAN. RATES	4.43	4.28	5.09	+ 7.84	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

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.	-93,104	-86,435	162	
TOTAL LOSSES		277,137	18,402	
EXPECTED LOSSES	366,996	196,167	13,156	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.844	.189	3.033
INDICATED (POST-TEST)	.000	2.602	.173	2.775
PRES. ON RATE LEVEL	5.339	2.854	.191	8.384
DERIVED BY FORMULA	5.286	2.849	.191	8.326
UNDERLYING PRES. RATE	3.766	2.013	.135	5.914
PROPOSED	5.286	2.849	.191	8.326

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.205
IND. RATES				11.21	MINIMUM PREMIUM	2000
MAN. RATES	7.96	7.22	7.54	+ 11.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-13,858	-15,063	40			
TOTAL LOSSES	17,318	135,775	40			
EXPECTED LOSSES	55,037	33,305	4,031			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.760	5.960	.002	6.722		
INDICATED (POST-TEST)	.695	5.453	.002	6.150		
PRES. ON RATE LEVEL	3.425	2.073	.250	5.748		
DERIVED BY FORMULA	3.425	2.107	.248	5.780		
UNDERLYING PRES. RATE	2.416	1.462	.177	4.055		
PROPOSED	3.425	2.107	.248	5.780		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.778
IND. RATES				7.78	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.39	5.17	+ 7.78	PRESENT	1565

+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.	-590	-801	14			
TOTAL LOSSES			14			
EXPECTED LOSSES	3,354	2,739	470			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.004	.004		
INDICATED (POST-TEST)	.000	.000	.004	.004		
PRES. ON RATE LEVEL	1.245	1.016	.174	2.435		
DERIVED BY FORMULA	1.245	1.016	.174	2.435		
UNDERLYING PRES. RATE	.878	.717	.123	1.718		
PROPOSED	1.245	1.016	.174	2.435		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.277
IND. RATES				3.28	MINIMUM PREMIUM	1110
MAN. RATES	1.82	1.81	2.19	+ 3.28	PRESENT	820

+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.	-148,931	-188,676	765	
TOTAL LOSSES	240,564	586,798	63,798	
EXPECTED LOSSES	600,966	422,832	65,084	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.138	2.777	.302	4.217
INDICATED (POST-TEST)	1.041	2.541	.276	3.858
PRES. ON RATE LEVEL	4.032	2.837	.436	7.305
DERIVED BY FORMULA	4.002	2.828	.431	7.261
UNDERLYING PRES. RATE	2.844	2.001	.308	5.153
PROPOSED	4.002	2.828	.431	7.261

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.771
IND. RATES				9.77	MINIMUM PREMIUM	2000
MAN. RATES	7.66	6.29	6.57	+ 9.77	PRESENT	1910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	2,268	826	.036							
2007	2,196	401	.018							
2008	2,073	24,445	1.179						2	2
2009	2,441									
2010	2,572	399	.015							
TOTAL	11,550	26,071	.226						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											826
2007											401
2008					18,323					4,085	2,037
2010											399
TOTAL					18,323					4,085	3,663

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.	-32,346	-45,000	260	
TOTAL LOSSES		5,150	5,472	
EXPECTED LOSSES	132,016	105,221	18,249	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.045	.047	.092
INDICATED (POST-TEST)	.000	.041	.043	.084
PRES. ON RATE LEVEL	1.620	1.292	.224	3.136
DERIVED BY FORMULA	1.604	1.267	.220	3.091
UNDERLYING PRES. RATE	1.143	.911	.158	2.212
PROPOSED	1.604	1.267	.220	3.091

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.159
IND. RATES				4.16	MINIMUM PREMIUM	1330
MAN. RATES	2.35	2.35	2.82	+ 4.16	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.	-2,233	-2,679	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	4.240	3.554	.422	8.216
DERIVED BY FORMULA	4.240	3.554	.422	8.216
UNDERLYING PRES. RATE	2.991	2.507	.298	5.796
PROPOSED	4.240	3.554	.422	8.216

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.057
IND. RATES				11.06	MINIMUM PREMIUM	2000
MAN. RATES	6.00	6.03	7.39	+ 11.06	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	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.	-29,518	-32,974	149	
TOTAL LOSSES		63,930	4,891	
EXPECTED LOSSES	118,672	76,587	10,673	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.054	.081	1.135
INDICATED (POST-TEST)	.000	.964	.074	1.038
PRES. ON RATE LEVEL	2.774	1.790	.250	4.814
DERIVED BY FORMULA	2.746	1.782	.248	4.776
UNDERLYING PRES. RATE	1.957	1.263	.176	3.396
PROPOSED	2.746	1.782	.248	4.776

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.427
IND. RATES				6.43	MINIMUM PREMIUM	1900
MAN. RATES	3.94	3.75	4.33	+ 6.43	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	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.	-20,943	-23,088	111	
TOTAL LOSSES			6,609	
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	.180	.180
PRES. ON RATE LEVEL	3.767	2.240	.364	6.371
DERIVED BY FORMULA	3.767	2.218	.362	6.347
UNDERLYING PRES. RATE	2.657	1.580	.257	4.494
PROPOSED	3.767	2.218	.362	6.347

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.541
IND. RATES				8.54	MINIMUM PREMIUM	2000
MAN. RATES	4.89	4.79	5.73	+ 8.54	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.	-858,576	-1,152,754	5,406	
TOTAL LOSSES	2,871,596	2,330,124	468,969	
EXPECTED LOSSES	3,597,587	2,566,743	442,868	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.048	2.473	.498	6.019
INDICATED (POST-TEST)	2.789	2.263	.456	5.508
PRES. ON RATE LEVEL	5.412	3.862	.666	9.940
DERIVED BY FORMULA	5.333	3.718	.647	9.698
UNDERLYING PRES. RATE	3.818	2.724	.470	7.012
PROPOSED	5.333	3.718	.647	9.698

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.051
IND. RATES				13.05	MINIMUM PREMIUM	2000
MAN. RATES	7.48	7.42	8.94	+ 13.05	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	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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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.	-413,123	-673,303	5,980			
TOTAL LOSSES	4,922,832	2,927,559	335,154			
EXPECTED LOSSES	1,689,595	1,559,954	449,478			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.772	3.432	.393	9.597		
INDICATED (POST-TEST)	5.281	3.140	.360	8.781		
PRES. ON RATE LEVEL	2.808	2.593	.747	6.148		
DERIVED BY FORMULA	2.882	2.637	.716	6.235		
UNDERLYING PRES. RATE	1.981	1.829	.527	4.337		
PROPOSED	2.882	2.637	.716	6.235		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.391
IND. RATES				8.39	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.51	5.53	+ 8.39	PRESENT	1655

+PROPOSED

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.	-232,474	-180,096	404	
TOTAL LOSSES	1,653,710	684,496	49,260	
EXPECTED LOSSES	984,432	404,974	31,746	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.407	2.652	.191	9.250
INDICATED (POST-TEST)	5.862	2.427	.175	8.464
PRES. ON RATE LEVEL	5.407	2.224	.174	7.805
DERIVED BY FORMULA	5.412	2.232	.174	7.818
UNDERLYING PRES. RATE	3.814	1.569	.123	5.506
PROPOSED	5.412	2.232	.174	7.818

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.521
IND. RATES				10.52	MINIMUM PREMIUM	2000
MAN. RATES	7.40	6.44	7.02	+ 10.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-7,656	-9,771	20	
TOTAL LOSSES			20	
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	2.227	1.634	.108	3.969
DERIVED BY FORMULA	2.227	1.618	.107	3.952
UNDERLYING PRES. RATE	1.571	1.153	.076	2.800
PROPOSED	2.227	1.618	.107	3.952

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.318
IND. RATES				5.32	MINIMUM PREMIUM	1620
MAN. RATES	3.00	2.97	3.57	+ 5.32	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	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

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.	-17,501	-24,895	123	
TOTAL LOSSES	39,335	46,554	21,258	
EXPECTED LOSSES	72,856	59,190	8,520	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.443	.525	.240	1.208
INDICATED (POST-TEST)	.405	.480	.220	1.105
PRES. ON RATE LEVEL	1.164	.946	.135	2.245
DERIVED BY FORMULA	1.156	.937	.137	2.230
UNDERLYING PRES. RATE	.821	.667	.096	1.584
PROPOSED	1.156	.937	.137	2.230

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.001
IND. RATES				3.00	MINIMUM PREMIUM	1040
MAN. RATES	1.71	1.68	2.02	+ 3.00	PRESENT	780

+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					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.	-496,214	-477,837	2,137	
TOTAL LOSSES	2,349,319	925,118	160,257	
EXPECTED LOSSES	2,030,966	1,108,012	161,634	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.009	1.185	.205	4.399
INDICATED (POST-TEST)	2.753	1.084	.188	4.025
PRES. ON RATE LEVEL	3.687	2.012	.293	5.992
DERIVED BY FORMULA	3.659	1.938	.285	5.882
UNDERLYING PRES. RATE	2.601	1.419	.207	4.227
PROPOSED	3.659	1.938	.285	5.882

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.915
IND. RATES				7.92	MINIMUM PREMIUM	2000
MAN. RATES	4.58	4.49	5.39	+ 7.92	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.	-1,436	-3,405	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	1.619	2.048	.302	3.969
DERIVED BY FORMULA	1.619	2.048	.302	3.969
UNDERLYING PRES. RATE	1.142	1.445	.213	2.800
PROPOSED	1.619	2.048	.302	3.969

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.341
IND. RATES				5.34	MINIMUM PREMIUM	1625
MAN. RATES	2.81	2.87	3.57	+ 5.34	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	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.	-28,536	-25,226	152	
TOTAL LOSSES			3,956	
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	.071	.071
PRES. ON RATE LEVEL	3.327	1.663	.302	5.292
DERIVED BY FORMULA	3.327	1.646	.300	5.273
UNDERLYING PRES. RATE	2.347	1.173	.213	3.733
PROPOSED	3.327	1.646	.300	5.273

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.096
IND. RATES				7.10	MINIMUM PREMIUM	2000
MAN. RATES	4.08	3.99	4.76	+ 7.10	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.	-247	-189		
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	3.357	1.795	.330	5.482
DERIVED BY FORMULA	3.357	1.795	.330	5.482
UNDERLYING PRES. RATE	2.368	1.266	.233	3.867
PROPOSED	3.357	1.795	.330	5.482

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.377
IND. RATES				7.38	MINIMUM PREMIUM	2000
MAN. RATES	3.82	3.92	4.93	+ 7.38	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.	-20,062	-22,337	204	
TOTAL LOSSES	932,524	331,452	66,546	
EXPECTED LOSSES	83,808	53,440	12,556	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.690	3.089	.620	12.399
INDICATED (POST-TEST)	7.951	2.826	.567	11.344
PRES. ON RATE LEVEL	1.107	.706	.166	1.979
DERIVED BY FORMULA	1.175	.748	.174	2.097
UNDERLYING PRES. RATE	.781	.498	.117	1.396
PROPOSED	1.175	.748	.174	2.097

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.82	MINIMUM PREMIUM	995
MAN. RATES	1.69	1.55	1.78	+ 2.82	PRESENT	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.	-91,095	-110,684	517	
TOTAL LOSSES	501,587	137,900	29,299	
EXPECTED LOSSES	347,945	242,076	48,600	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.620	.445	.095	2.160
INDICATED (POST-TEST)	1.482	.407	.087	1.976
PRES. ON RATE LEVEL	1.593	1.109	.223	2.925
DERIVED BY FORMULA	1.591	1.081	.218	2.890
UNDERLYING PRES. RATE	1.124	.782	.157	2.063
PROPOSED	1.591	1.081	.218	2.890

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.889
IND. RATES				3.89	MINIMUM PREMIUM	1265
MAN. RATES	2.61	2.60	2.63	+ 3.89	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

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.	-128,586	-148,645	695	
TOTAL LOSSES		40,034	68,998	
EXPECTED LOSSES	525,701	350,957	55,183	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.109	.188	.297
INDICATED (POST-TEST)	.000	.100	.172	.272
PRES. ON RATE LEVEL	2.026	1.352	.213	3.591
DERIVED BY FORMULA	1.985	1.289	.211	3.485
UNDERLYING PRES. RATE	1.429	.954	.150	2.533
PROPOSED	1.985	1.289	.211	3.485

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				4.69	MINIMUM PREMIUM
MAN. RATES	2.67	2.65	3.23	+ 4.69	PRESENT

+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	
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.	-442,893	-260,170	1,693	
TOTAL LOSSES	842,225	520,738	78,538	
EXPECTED LOSSES	1,833,201	611,308	112,534	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.160	.717	.108	1.985
INDICATED (POST-TEST)	1.061	.656	.099	1.816
PRES. ON RATE LEVEL	3.579	1.194	.220	4.993
DERIVED BY FORMULA	3.503	1.156	.210	4.869
UNDERLYING PRES. RATE	2.525	.842	.155	3.522
PROPOSED	3.503	1.156	.210	4.869

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.552
IND. RATES				6.55	MINIMUM PREMIUM	1930
MAN. RATES	3.84	3.76	4.49	+ 6.55	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	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.	-16,743	-16,280	60	
TOTAL LOSSES		1,235	10,819	
EXPECTED LOSSES	67,157	36,909	5,949	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.017	.153	.170
INDICATED (POST-TEST)	.000	.016	.140	.156
PRES. ON RATE LEVEL	1.344	.739	.119	2.202
DERIVED BY FORMULA	1.331	.725	.119	2.175
UNDERLYING PRES. RATE	.948	.521	.084	1.553
PROPOSED	1.331	.725	.119	2.175

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.927
IND. RATES				2.93	MINIMUM PREMIUM	1025
MAN. RATES	1.68	1.65	1.98	+ 2.93	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.	-8,829	-12,179	52	
TOTAL LOSSES			404	
EXPECTED LOSSES	37,415	28,432	3,667	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	2.185	1.660	.214	4.059
DERIVED BY FORMULA	2.185	1.643	.212	4.040
UNDERLYING PRES. RATE	1.541	1.171	.151	2.863
PROPOSED	2.185	1.643	.212	4.040

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.437
IND. RATES				5.44	MINIMUM PREMIUM	1650
MAN. RATES	3.16	3.08	3.65	+ 5.44	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	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.	-6,927	-12,806	56	
TOTAL LOSSES		39,534	857	
EXPECTED LOSSES	27,397	30,338	4,835	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.981	.021	1.002
INDICATED (POST-TEST)	.000	.898	.019	.917
PRES. ON RATE LEVEL	.964	1.068	.170	2.202
DERIVED BY FORMULA	.964	1.066	.168	2.198
UNDERLYING PRES. RATE	.680	.753	.120	1.553
PROPOSED	.964	1.066	.168	2.198

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.958
IND. RATES				2.96	MINIMUM PREMIUM	1030
MAN. RATES	1.58	1.59	1.98	+ 2.96	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.	-2,900	-2,632	18			
TOTAL LOSSES	743	1,971	18			
EXPECTED LOSSES	12,627	6,358	1,139			
CREDIBILITY	.00	.00	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.059	.156	.001	.216		
INDICATED (POST-TEST)	.054	.143	.001	.198		
PRES. ON RATE LEVEL	1.416	.713	.128	2.257		
DERIVED BY FORMULA	1.416	.713	.127	2.256		
UNDERLYING PRES. RATE	.999	.503	.090	1.592		
PROPOSED	1.416	.713	.127	2.256		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.036
IND. RATES				3.04	MINIMUM PREMIUM	1050
MAN. RATES	1.83	1.73	2.03	+ 3.04	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-394,742	-348,919	905			
TOTAL LOSSES	222,956	879,431	29,165			
EXPECTED LOSSES	1,821,875	726,758	137,388			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.112	.442	.015	.569		
INDICATED (POST-TEST)	.102	.404	.014	.520		
PRES. ON RATE LEVEL	1.297	.517	.098	1.912		
DERIVED BY FORMULA	1.225	.501	.085	1.811		
UNDERLYING PRES. RATE	.915	.365	.069	1.349		
PROPOSED	1.225	.501	.085	1.811		
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.437
IND. RATES				2.44	MINIMUM PREMIUM	900
MAN. RATES	1.51	1.45	1.72	+ 2.44	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.	-165,292	-146,297	1,301	
TOTAL LOSSES			51,522	
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	.042	.042
PRES. ON RATE LEVEL	.851	.424	.126	1.401
DERIVED BY FORMULA	.817	.382	.118	1.317
UNDERLYING PRES. RATE	.600	.299	.089	.988
PROPOSED	.817	.382	.118	1.317

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.772
IND. RATES				1.77	MINIMUM PREMIUM	735
MAN. RATES	1.16	1.10	1.26	+ 1.77	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
TOTAL	16,431	280,254	1.706		1	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.	-47,727	-62,060	185	
TOTAL LOSSES	779,334	231,375	1,818	
EXPECTED LOSSES	191,750	141,799	14,460	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.743	1.408	.011	6.162
INDICATED (POST-TEST)	4.340	1.288	.010	5.638
PRES. ON RATE LEVEL	1.654	1.223	.125	3.002
DERIVED BY FORMULA	1.681	1.225	.122	3.028
UNDERLYING PRES. RATE	1.167	.863	.088	2.118
PROPOSED	1.681	1.225	.122	3.028

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.075
IND. RATES				4.08	MINIMUM PREMIUM	1310
MAN. RATES	2.08	2.17	2.70	+ 4.08	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.	-783	-690	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	2,593	1,531	236	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.789	2.237	.345	6.371
DERIVED BY FORMULA	3.789	2.237	.345	6.371
UNDERLYING PRES. RATE	2.673	1.578	.243	4.494
PROPOSED	3.789	2.237	.345	6.371

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.574
IND. RATES				8.57	MINIMUM PREMIUM	2000
MAN. RATES	4.89	4.79	5.73	+ 8.57	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	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.	-22,687	-20,134	80	
TOTAL LOSSES		221,779	8,182	
EXPECTED LOSSES	74,570	42,966	7,130	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3,670	.135	3,805
INDICATED (POST-TEST)	.000	3,358	.124	3,482
PRES. ON RATE LEVEL	1,750	1,008	.167	2,925
DERIVED BY FORMULA	1,733	1,032	.167	2,932
UNDERLYING PRES. RATE	1,234	.711	.118	2,063
PROPOSED	1,733	1,032	.167	2,932

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3,945
IND. RATES				3.95	MINIMUM PREMIUM	1280
MAN. RATES	2.61	2.60	2.63	+ 3.95	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.	-2,400	-2,710	5	
TOTAL LOSSES			5	
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	2.811	1.932	.182	4.925
DERIVED BY FORMULA	2.811	1.932	.182	4.925
UNDERLYING PRES. RATE	1.983	1.363	.128	3.474
PROPOSED	2.811	1.932	.182	4.925

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.628
IND. RATES				6.63	MINIMUM PREMIUM	1950
MAN. RATES	3.82	3.72	4.43	+ 6.63	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.	-938	-1,076		
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	3.598	2.219	.175	5.992
DERIVED BY FORMULA	3.598	2.219	.175	5.992
UNDERLYING PRES. RATE	2.538	1.565	.124	4.227
PROPOSED	3.598	2.219	.175	5.992

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.064
IND. RATES				8.06	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.48	5.39	+ 8.06	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.	-171,760	-326,850	1,113	
TOTAL LOSSES	5,007,362	2,429,345	203,876	
EXPECTED LOSSES	696,313	720,324	100,752	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.636	5.160	.433	16.229
INDICATED (POST-TEST)	9.732	4.721	.396	14.849
PRES. ON RATE LEVEL	2.097	2.169	.303	4.569
DERIVED BY FORMULA	2.250	2.297	.309	4.856
UNDERLYING PRES. RATE	1.479	1.530	.214	3.223
PROPOSED	2.250	2.297	.309	4.856

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.535
IND. RATES				6.54	MINIMUM PREMIUM	1925
MAN. RATES	3.04	3.17	4.11	+ 6.54	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.	-1,518	-988	3	
TOTAL LOSSES	1,169,919	42,473	15,746	
EXPECTED LOSSES	5,674	2,956	493	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	436,537	15,848	5,875	458,260
INDICATED (POST-TEST)	399,431	14,501	5,376	419,308
PRES. ON RATE LEVEL	3,001	1,564	.261	4,826
DERIVED BY FORMULA	3,001	1,564	.261	4,826
UNDERLYING PRES. RATE	2,117	1,103	.184	3,404
PROPOSED	3,001	1,564	.261	4,826

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.494
IND. RATES				6.49	MINIMUM PREMIUM	1915
MAN. RATES	4.05	3.81	4.34	+ 6.49	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		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.	-279,005	-267,694	898	
TOTAL LOSSES	3,365,695	979,881	74,424	
EXPECTED LOSSES	1,118,140	609,895	69,760	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.509	3.933	.299	17.741
INDICATED (POST-TEST)	12.361	3.599	.274	16.234
PRES. ON RATE LEVEL	6.362	3.470	.397	10.229
DERIVED BY FORMULA	6.422	3.475	.392	10.289
UNDERLYING PRES. RATE	4.488	2.448	.280	7.216
PROPOSED	6.422	3.475	.392	10.289

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.846
IND. RATES				13.85	MINIMUM PREMIUM	2000
MAN. RATES	8.34	7.87	9.20	+ 13.85	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-889	-1,946	5			
TOTAL LOSSES			5			
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	.002	.002		
PRES. ON RATE LEVEL	2.400	2.404	.389	5.193		
DERIVED BY FORMULA	2.400	2.404	.389	5.193		
UNDERLYING PRES. RATE	1.693	1.696	.274	3.663		
PROPOSED	2.400	2.404	.389	5.193		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.988
IND. RATES				6.99	MINIMUM PREMIUM	2000
MAN. RATES	3.85	3.85	4.67	+ 6.99	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.	-21,357	-45,964	136	
TOTAL LOSSES			15,632	
EXPECTED LOSSES	84,728	99,226	12,304	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.484	.484
INDICATED (POST-TEST)	.000	.000	.443	.443
PRES. ON RATE LEVEL	3.720	4.356	.540	8.616
DERIVED BY FORMULA	3.720	4.312	.539	8.571
UNDERLYING PRES. RATE	2.624	3.073	.381	6.078
PROPOSED	3.720	4.312	.539	8.571

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	6.54	6.44	7.75	+ 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	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.	-593,069	-861,069	2,170	
TOTAL LOSSES	2,863,916	1,612,356	138,366	
EXPECTED LOSSES	2,293,011	1,912,214	223,894	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.874	2.744	.235	7.853
INDICATED (POST-TEST)	4.460	2.511	.215	7.186
PRES. ON RATE LEVEL	5.531	4.613	.540	10.684
DERIVED BY FORMULA	5.499	4.487	.517	10.503
UNDERLYING PRES. RATE	3.902	3.254	.381	7.537
PROPOSED	5.499	4.487	.517	10.503

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.134
IND. RATES				14.13	MINIMUM PREMIUM	2000
MAN. RATES	8.11	7.98	9.61	+ 14.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	8,059	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.	-450,754	-400,538	2,003	
TOTAL LOSSES	1,977,443	875,322	185,802	
EXPECTED LOSSES	1,773,014	915,585	153,592	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.326	.587	.125	2.038
INDICATED (POST-TEST)	1.213	.537	.114	1.864
PRES. ON RATE LEVEL	1.686	.870	.146	2.702
DERIVED BY FORMULA	1.662	.830	.142	2.634
UNDERLYING PRES. RATE	1.189	.614	.103	1.906
PROPOSED	1.662	.830	.142	2.634

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.544
IND. RATES				3.54	MINIMUM PREMIUM	1175
MAN. RATES	1.99	2.00	2.43	+ 3.54	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.	-734,161	-236,863	1,044	
TOTAL LOSSES	917,098	33,316	65,025	
EXPECTED LOSSES	2,994,097	567,088	73,045	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.168	.042	.083	1.293
INDICATED (POST-TEST)	1.069	.038	.076	1.183
PRES. ON RATE LEVEL	5.404	1.024	.131	6.559
DERIVED BY FORMULA	5.274	.945	.127	6.346
UNDERLYING PRES. RATE	3.812	.722	.093	4.627
PROPOSED	5.274	.945	.127	6.346

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.540
IND. RATES				8.54	MINIMUM PREMIUM	2000
MAN. RATES	5.02	4.95	5.90	+ 8.54	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
2008	53,812	911,109	1.693						2	3
2009	45,164	603,577	1.336			1			1	3
2010	57,911	74,140	.128			3				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.	-345,903	-473,793	2,841	
TOTAL LOSSES	2,476,384	1,063,901	309,165	
EXPECTED LOSSES	1,433,223	1,122,312	199,691	
CREDIBILITY	.07	.17	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.980	.421	.122	1.523
INDICATED (POST-TEST)	.897	.385	.112	1.394
PRES. ON RATE LEVEL	.804	.629	.112	1.545
DERIVED BY FORMULA	.811	.588	.112	1.511
UNDERLYING PRES. RATE	.567	.444	.079	1.090
PROPOSED	.811	.588	.112	1.511

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.03	MINIMUM PREMIUM	800
MAN. RATES	1.12	1.11	1.39	+ 2.03	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	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.	-504,954	-202,378	1,311	
TOTAL LOSSES	672,770	71,246	44,754	
EXPECTED LOSSES	2,015,009	451,808	125,502	
CREDIBILITY	.05	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.482	.051	.032	.565
INDICATED (POST-TEST)	.441	.047	.029	.517
PRES. ON RATE LEVEL	2.048	.459	.128	2.635
DERIVED BY FORMULA	1.968	.414	.116	2.498
UNDERLYING PRES. RATE	1.445	.324	.090	1.859
PROPOSED	1.968	.414	.116	2.498

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.361
IND. RATES				3.36	MINIMUM PREMIUM	1130
MAN. RATES	2.16	2.07	2.37	+ 3.36	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	8	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.	-325,520	-347,394	2,479	
TOTAL LOSSES	2,115,573	1,106,902	95,800	
EXPECTED LOSSES	1,376,069	833,084	167,072	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.786	1.458	.126	4.370
INDICATED (POST-TEST)	2.549	1.334	.115	3.998
PRES. ON RATE LEVEL	2.569	1.555	.312	4.436
DERIVED BY FORMULA	2.568	1.540	.296	4.404
UNDERLYING PRES. RATE	1.812	1.097	.220	3.129
PROPOSED	2.568	1.540	.296	4.404

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	3.48	3.38	3.99	+ 5.93	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	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.	-17,507	-15,228	63	
TOTAL LOSSES			794	
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	.029	.029
PRES. ON RATE LEVEL	4.094	1.966	.311	6.371
DERIVED BY FORMULA	4.094	1.946	.308	6.348
UNDERLYING PRES. RATE	2.888	1.387	.219	4.494
PROPOSED	4.094	1.946	.308	6.348

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.543
IND. RATES				8.54	MINIMUM PREMIUM	2000
MAN. RATES	4.72	4.75	5.73	+ 8.54	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	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.	-1,293,328	-1,169,802	2,104			
TOTAL LOSSES	1,719,417	1,854,552	201,701			
EXPECTED LOSSES	5,141,923	2,591,530	213,156			
CREDIBILITY	.09	.22	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.460	.496	.054	1.010		
INDICATED (POST-TEST)	.421	.454	.049	.924		
PRES. ON RATE LEVEL	1.949	.982	.081	3.012		
DERIVED BY FORMULA	1.811	.866	.074	2.751		
UNDERLYING PRES. RATE	1.375	.693	.057	2.125		
PROPOSED	1.811	.866	.074	2.751		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.702
IND. RATES				3.70	MINIMUM PREMIUM	1215
MAN. RATES	2.70	2.46	2.71	+ 3.70	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.	-8,564	-5,543	82	
TOTAL LOSSES			7,314	
EXPECTED LOSSES	43,667	15,712	3,304	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.217	.217
INDICATED (POST-TEST)	.000	.000	.199	.199
PRES. ON RATE LEVEL	1.836	.660	.139	2.635
DERIVED BY FORMULA	1.836	.653	.140	2.629
UNDERLYING PRES. RATE	1.295	.466	.098	1.859
PROPOSED	1.836	.653	.140	2.629

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.538
IND. RATES				3.54	MINIMUM PREMIUM	1175
MAN. RATES	2.16	2.07	2.37	+ 3.54	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.	-1,512,186	-1,217,306	3,192	
TOTAL LOSSES	9,177,108	4,001,484	363,151	
EXPECTED LOSSES	5,988,312	2,743,141	262,573	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.926	4.328	.393	14.647
INDICATED (POST-TEST)	9.082	3.960	.360	13.402
PRES. ON RATE LEVEL	9.182	4.206	.402	13.790
DERIVED BY FORMULA	9.179	4.186	.398	13.763
UNDERLYING PRES. RATE	6.477	2.967	.284	9.728
PROPOSED	9.179	4.186	.398	13.763

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	18.862
IND. RATES				18.86	MINIMUM PREMIUM	2000
MAN. RATES	10.39	11.49	13.52	+ 18.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-414,121	-334,622	895	
TOTAL LOSSES	338,383	984,224	55,282	
EXPECTED LOSSES	1,752,888	785,994	58,207	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.808	2.350	.132	3.290
INDICATED (POST-TEST)	.739	2.150	.121	3.010
PRES. ON RATE LEVEL	5.934	2.661	.197	8.792
DERIVED BY FORMULA	5.830	2.635	.193	8.658
UNDERLYING PRES. RATE	4.186	1.877	.139	6.202
PROPOSED	5.830	2.635	.193	8.658

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.865
IND. RATES				11.87	MINIMUM PREMIUM	2000
MAN. RATES	6.86	7.43	8.62	+ 11.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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	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.	-821,982	-399,083	1,032	
TOTAL LOSSES	2,875,980	755,484	59,285	
EXPECTED LOSSES	3,368,650	949,294	68,445	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.765	1.777	.139	8.681
INDICATED (POST-TEST)	6.190	1.626	.127	7.943
PRES. ON RATE LEVEL	11.233	3.166	.228	14.627
DERIVED BY FORMULA	11.132	3.089	.223	14.444
UNDERLYING PRES. RATE	7.924	2.233	.161	10.318
PROPOSED	11.132	3.089	.223	14.444

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	19.795
IND. RATES				19.80	MINIMUM PREMIUM	2000
MAN. RATES	11.43	12.35	14.34	+ 19.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-15,656	-18,350	48	
TOTAL LOSSES			11,386	
EXPECTED LOSSES	65,400	43,812	3,139	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.751	.751
INDICATED (POST-TEST)	.000	.000	.687	.687
PRES. ON RATE LEVEL	6.116	4.097	.293	10.506
DERIVED BY FORMULA	6.116	4.056	.297	10.469
UNDERLYING PRES. RATE	4.314	2.890	.207	7.411
PROPOSED	6.116	4.056	.297	10.469

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.347
IND. RATES				14.35	MINIMUM PREMIUM	2000
MAN. RATES	8.01	8.74	10.30	+ 14.35	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	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.	-159,026	-152,875	248	
TOTAL LOSSES	1,569,072	386,036	43,893	
EXPECTED LOSSES	643,323	362,254	19,848	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.254	3.015	.343	15.612
INDICATED (POST-TEST)	11.212	2.759	.314	14.285
PRES. ON RATE LEVEL	7.122	4.010	.220	11.352
DERIVED BY FORMULA	7.163	3.985	.222	11.370
UNDERLYING PRES. RATE	5.024	2.829	.155	8.008
PROPOSED	7.163	3.985	.222	11.370

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.582
IND. RATES				15.58	MINIMUM PREMIUM	2000
MAN. RATES	9.10	9.69	11.13	+ 15.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-2,103,770	-1,846,030	2,786	
TOTAL LOSSES	12,988,681	8,972,319	290,490	
EXPECTED LOSSES	8,410,492	4,163,542	229,378	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.606	3.872	.125	9.603
INDICATED (POST-TEST)	5.129	3.543	.114	8.786
PRES. ON RATE LEVEL	5.146	2.548	.140	7.834
DERIVED BY FORMULA	5.145	2.707	.136	7.988
UNDERLYING PRES. RATE	3.630	1.797	.099	5.526
PROPOSED	5.145	2.707	.136	7.988

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.947
IND. RATES				10.95	MINIMUM PREMIUM	2000
MAN. RATES	5.80	6.41	7.68	+ 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	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.	-2,281,087	-1,660,212	2,948			
TOTAL LOSSES	16,041,544	5,423,049	349,281			
EXPECTED LOSSES	9,029,472	3,663,797	254,895			
CREDIBILITY	.07	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.230	2.106	.136	8.472		
INDICATED (POST-TEST)	5.700	1.927	.124	7.751		
PRES. ON RATE LEVEL	4.972	2.017	.140	7.129		
DERIVED BY FORMULA	5.023	2.002	.137	7.162		
UNDERLYING PRES. RATE	3.507	1.423	.099	5.029		
PROPOSED	5.023	2.002	.137	7.162		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.815
IND. RATES				9.82	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.00	6.99	+ 9.82	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	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.	-73,973	-44,052	96	
TOTAL LOSSES		17,064	7,801	
EXPECTED LOSSES	305,561	106,577	7,428	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.397	.182	.579
INDICATED (POST-TEST)	.000	.363	.167	.530
PRES. ON RATE LEVEL	10.088	3.518	.245	13.851
DERIVED BY FORMULA	10.088	3.486	.244	13.818
UNDERLYING PRES. RATE	7.116	2.482	.173	9.771
PROPOSED	10.088	3.486	.244	13.818

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	18.937
IND. RATES				18.94	MINIMUM PREMIUM	2000
MAN. RATES	10.91	11.75	13.58	+ 18.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-3,870	-3,575	29	
TOTAL LOSSES			327	
EXPECTED LOSSES	19,649	11,014	982	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.120	.120
INDICATED (POST-TEST)	.000	.000	.110	.110
PRES. ON RATE LEVEL	10.240	5.740	.512	16.492
DERIVED BY FORMULA	10.240	5.740	.512	16.492
UNDERLYING PRES. RATE	7.224	4.049	.361	11.634
PROPOSED	10.240	5.740	.512	16.492

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	22.602
IND. RATES				22.60	MINIMUM PREMIUM	2000
MAN. RATES	13.11	14.06	16.17	+ 22.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-499,784	-362,611	1,025	
TOTAL LOSSES	3,555,220	967,098	76,756	
EXPECTED LOSSES	1,966,905	805,397	86,452	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.937	2.159	.171	10.267
INDICATED (POST-TEST)	7.262	1.975	.156	9.393
PRES. ON RATE LEVEL	6.225	2.549	.273	9.047
DERIVED BY FORMULA	6.246	2.520	.267	9.033
UNDERLYING PRES. RATE	4.391	1.798	.193	6.382
PROPOSED	6.256	2.524	.267	9.047

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.398
IND. RATES				12.40	MINIMUM PREMIUM	2000
MAN. RATES	7.01	7.60	8.87	+ 12.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-152,824	-119,520	426	
TOTAL LOSSES		117,548	23,330	
EXPECTED LOSSES	646,641	272,310	32,356	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.759	.151	.910
INDICATED (POST-TEST)	.000	.694	.138	.832
PRES. ON RATE LEVEL	5.921	2.494	.296	8.711
DERIVED BY FORMULA	5.862	2.440	.291	8.593
UNDERLYING PRES. RATE	4.177	1.759	.209	6.145
PROPOSED	5.862	2.440	.291	8.593

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	11.776
IND. RATES				11.78	MINIMUM PREMIUM	2000
MAN. RATES	6.61	7.25	8.54	+ 11.78	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	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.	-260,677	-188,147	575	
TOTAL LOSSES		20,384	1,516	
EXPECTED LOSSES	1,027,799	422,059	48,848	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.153	.011	.164
INDICATED (POST-TEST)	.000	.140	.010	.150
PRES. ON RATE LEVEL	10.947	4.495	.520	15.962
DERIVED BY FORMULA	10.838	4.408	.510	15.756
UNDERLYING PRES. RATE	7.722	3.171	.367	11.260
PROPOSED	10.838	4.408	.510	15.756

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	21.593
IND. RATES				21.59	MINIMUM PREMIUM	2000
MAN. RATES	11.96	13.14	15.65	+ 21.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-804,999	-781,484	1,580	
TOTAL LOSSES	8,215,064	3,055,669	120,299	
EXPECTED LOSSES	3,262,557	1,728,875	142,706	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.017	3.726	.147	13.890
INDICATED (POST-TEST)	9.166	3.409	.135	12.710
PRES. ON RATE LEVEL	5.639	2.988	.247	8.874
DERIVED BY FORMULA	5.745	3.022	.238	9.005
UNDERLYING PRES. RATE	3.978	2.108	.174	6.260
PROPOSED	5.745	3.022	.238	9.005

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.341
IND. RATES				12.34	MINIMUM PREMIUM	2000
MAN. RATES	6.60	7.32	8.70	+ 12.34	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	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.	-226,135	-189,510	633	
TOTAL LOSSES	3,969,477	1,671,167	63,988	
EXPECTED LOSSES	925,140	441,823	46,974	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.210	6.404	.245	21.859
INDICATED (POST-TEST)	13.917	5.860	.224	20.001
PRES. ON RATE LEVEL	5.026	2.400	.255	7.681
DERIVED BY FORMULA	5.115	2.538	.254	7.907
UNDERLYING PRES. RATE	3.545	1.693	.180	5.418
PROPOSED	5.115	2.538	.254	7.907

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.836
IND. RATES				10.84	MINIMUM PREMIUM	2000
MAN. RATES	5.68	6.33	7.53	+ 10.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-179,539	-222,683	516	
TOTAL LOSSES	1,549,795	436,971	35,354	
EXPECTED LOSSES	735,262	515,250	35,298	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.045	2.550	.206	11.801
INDICATED (POST-TEST)	8.276	2.333	.188	10.797
PRES. ON RATE LEVEL	6.083	4.263	.292	10.638
DERIVED BY FORMULA	6.105	4.205	.289	10.599
UNDERLYING PRES. RATE	4.291	3.007	.206	7.504
PROPOSED	6.127	4.221	.290	10.638

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.579
IND. RATES				14.58	MINIMUM PREMIUM	2000
MAN. RATES	7.97	8.76	10.43	+ 14.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-567,918	-623,268	1,798	
TOTAL LOSSES	6,272,355	4,672,577	208,093	
EXPECTED LOSSES	2,253,474	1,376,951	160,074	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.072	6.013	.268	14.353
INDICATED (POST-TEST)	7.386	5.502	.245	13.133
PRES. ON RATE LEVEL	4.111	2.512	.292	6.915
DERIVED BY FORMULA	4.209	2.751	.288	7.248
UNDERLYING PRES. RATE	2.900	1.772	.206	4.878
PROPOSED	4.209	2.751	.288	7.248

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.933
IND. RATES				9.93	MINIMUM PREMIUM	2000
MAN. RATES	5.11	5.66	6.78	+ 9.93	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.	-178,776	-181,879	290	
TOTAL LOSSES	4,284,169	810,396	37,125	
EXPECTED LOSSES	709,381	409,864	23,962	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.588	2.570	.118	16.276
INDICATED (POST-TEST)	12.433	2.352	.108	14.893
PRES. ON RATE LEVEL	3.189	1.843	.108	5.140
DERIVED BY FORMULA	3.374	1.863	.108	5.345
UNDERLYING PRES. RATE	2.250	1.300	.076	3.626
PROPOSED	3.374	1.863	.108	5.345

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.325
IND. RATES				7.33	MINIMUM PREMIUM	2000
MAN. RATES	4.26	4.78	5.04	+ 7.33	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.	-1,789,915	-1,852,571	3,861	
TOTAL LOSSES	7,672,641	6,547,276	359,017	
EXPECTED LOSSES	7,233,079	4,165,783	318,322	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.170	3.558	.195	7.923
INDICATED (POST-TEST)	3.816	3.256	.178	7.250
PRES. ON RATE LEVEL	5.573	3.209	.245	9.027
DERIVED BY FORMULA	5.485	3.215	.236	8.936
UNDERLYING PRES. RATE	3.931	2.264	.173	6.368
PROPOSED	5.485	3.215	.236	8.936

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.246
IND. RATES				12.25	MINIMUM PREMIUM	2000
MAN. RATES	6.92	7.58	8.85	+ 12.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-2,921,344	-2,508,672	4,744	
TOTAL LOSSES	16,914,025	8,080,721	504,533	
EXPECTED LOSSES	11,439,194	5,559,003	407,660	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.215	3.925	.245	12.385
INDICATED (POST-TEST)	7.517	3.591	.224	11.332
PRES. ON RATE LEVEL	7.875	3.828	.281	11.984
DERIVED BY FORMULA	7.854	3.795	.272	11.921
UNDERLYING PRES. RATE	5.556	2.700	.198	8.454
PROPOSED	7.854	3.795	.272	11.921

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.337
IND. RATES				16.34	MINIMUM PREMIUM	2000
MAN. RATES	9.36	10.16	11.75	+ 16.34	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	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.	-1,583,538	-1,234,521	1,803	
TOTAL LOSSES	12,199,146	3,663,536	121,988	
EXPECTED LOSSES	6,486,407	2,781,134	150,702	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.795	2.941	.098	12.834
INDICATED (POST-TEST)	8.962	2.691	.090	11.743
PRES. ON RATE LEVEL	7.383	3.166	.171	10.720
DERIVED BY FORMULA	7.446	3.119	.162	10.727
UNDERLYING PRES. RATE	5.208	2.233	.121	7.562
PROPOSED	7.446	3.119	.162	10.727

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.701
IND. RATES				14.70	MINIMUM PREMIUM	2000
MAN. RATES	8.20	8.99	10.51	+ 14.70	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	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.	-1,095,265	-689,632	2,095	
TOTAL LOSSES	4,581,170	2,404,302	217,868	
EXPECTED LOSSES	4,454,710	1,594,885	143,131	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.929	2.587	.234	7.750
INDICATED (POST-TEST)	4.510	2.367	.214	7.091
PRES. ON RATE LEVEL	6.795	2.433	.217	9.445
DERIVED BY FORMULA	6.726	2.427	.217	9.370
UNDERLYING PRES. RATE	4.793	1.716	.154	6.663
PROPOSED	6.726	2.427	.217	9.370

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.841
IND. RATES				12.84	MINIMUM PREMIUM	2000
MAN. RATES	7.08	7.85	9.26	+ 12.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-1,098,649	-383,949	1,093			
TOTAL LOSSES	7,969,411	2,527,630	45,707			
EXPECTED LOSSES	4,377,008	891,977	77,947			
CREDIBILITY	.02	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	22.595	7.167	.130	29.892		
INDICATED (POST-TEST)	20.674	6.558	.119	27.351		
PRES. ON RATE LEVEL	17.593	3.585	.313	21.491		
DERIVED BY FORMULA	17.655	3.704	.303	21.662		
UNDERLYING PRES. RATE	12.410	2.529	.221	15.160		
PROPOSED	17.655	3.704	.303	21.662		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	29.687
IND. RATES				29.69	MINIMUM PREMIUM	2000
MAN. RATES	16.79	18.51	21.07	+ 29.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-379,407	-159,879	696	
TOTAL LOSSES	2,152,689	933,760	154,120	
EXPECTED LOSSES	1,657,753	395,518	41,431	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.794	3.381	.558	11.733
INDICATED (POST-TEST)	7.132	3.094	.511	10.737
PRES. ON RATE LEVEL	8.508	2.030	.213	10.751
DERIVED BY FORMULA	8.480	2.073	.225	10.778
UNDERLYING PRES. RATE	6.002	1.432	.150	7.584
PROPOSED	8.459	2.068	.224	10.751

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.734
IND. RATES				14.73	MINIMUM PREMIUM	2000
MAN. RATES	8.21	8.97	10.54	+ 14.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-17,222	-9,897	20	
TOTAL LOSSES			736	
EXPECTED LOSSES	62,798	23,832	1,193	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.075	.075
INDICATED (POST-TEST)	.000	.000	.069	.069
PRES. ON RATE LEVEL	9.029	3.426	.172	12.627
DERIVED BY FORMULA	9.029	3.426	.172	12.627
UNDERLYING PRES. RATE	6.369	2.417	.121	8.907
PROPOSED	9.029	3.426	.172	12.627

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.305
IND. RATES				17.31	MINIMUM PREMIUM	2000
MAN. RATES	9.98	10.71	12.38	+ 17.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-425,349	-312,911	763	
TOTAL LOSSES		267,063	53,419	
EXPECTED LOSSES	1,629,252	713,461	62,041	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.956	.191	1.147
INDICATED (POST-TEST)	.000	.875	.175	1.050
PRES. ON RATE LEVEL	8.265	3.618	.315	12.198
DERIVED BY FORMULA	8.100	3.508	.309	11.917
UNDERLYING PRES. RATE	5.830	2.553	.222	8.605
PROPOSED	8.100	3.508	.309	11.917

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.332
IND. RATES				16.33	MINIMUM PREMIUM	2000
MAN. RATES	8.67	9.88	11.96	+ 16.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-777,637	-856,909	967	
TOTAL LOSSES	6,562,158	1,290,564	14,695	
EXPECTED LOSSES	3,151,688	2,006,077	72,544	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.162	4.359	.050	26.571
INDICATED (POST-TEST)	20.278	3.988	.046	24.312
PRES. ON RATE LEVEL	15.089	9.604	.347	25.040
DERIVED BY FORMULA	15.193	9.379	.335	24.907
UNDERLYING PRES. RATE	10.644	6.775	.245	17.664
PROPOSED	15.193	9.379	.335	24.907

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	34.135
IND. RATES				34.14	MINIMUM PREMIUM	2000
MAN. RATES	17.83	20.32	24.55	+ 34.14	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	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.	-579,433	-515,244	1,803	
TOTAL LOSSES	3,146,452	896,581	188,688	
EXPECTED LOSSES	2,373,579	1,197,026	132,396	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.305	.657	.138	3.100
INDICATED (POST-TEST)	2.109	.601	.126	2.836
PRES. ON RATE LEVEL	2.465	1.243	.138	3.846
DERIVED BY FORMULA	2.451	1.172	.137	3.760
UNDERLYING PRES. RATE	1.739	.877	.097	2.713
PROPOSED	2.451	1.172	.137	3.760

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.153
IND. RATES				5.15	MINIMUM PREMIUM	1580
MAN. RATES	2.93	3.25	3.77	+ 5.15	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.	-2,169,416	-1,947,558	5,928			
TOTAL LOSSES	16,303,933	5,294,617	639,406			
EXPECTED LOSSES	8,865,487	4,469,786	454,387			
CREDIBILITY	.10	.26	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.301	1.072	.129	4.502		
INDICATED (POST-TEST)	3.020	.981	.118	4.119		
PRES. ON RATE LEVEL	2.545	1.283	.130	3.958		
DERIVED BY FORMULA	2.593	1.204	.127	3.924		
UNDERLYING PRES. RATE	1.795	.905	.092	2.792		
PROPOSED	2.616	1.214	.128	3.958		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.424
IND. RATES				5.42	MINIMUM PREMIUM	1645
MAN. RATES	3.08	3.31	3.88	+ 5.42	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.	-185,262	-236,343	770	
TOTAL LOSSES	6,119,576	2,440,114	94,867	
EXPECTED LOSSES	748,037	541,321	58,892	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.575	8.204	.319	29.098
INDICATED (POST-TEST)	18.826	7.507	.292	26.625
PRES. ON RATE LEVEL	3.565	2.580	.281	6.426
DERIVED BY FORMULA	3.870	2.777	.281	6.928
UNDERLYING PRES. RATE	2.515	1.820	.198	4.533
PROPOSED	3.870	2.777	.281	6.928

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.494
IND. RATES				9.49	MINIMUM PREMIUM	2000
MAN. RATES	4.26	5.11	6.30	+ 9.49	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.	-3,883,991	-2,861,215	9,116			
TOTAL LOSSES	21,249,826	11,265,608	899,985			
EXPECTED LOSSES	16,299,433	6,723,239	646,892			
CREDIBILITY	.11	.28	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.843	2.038	.163	6.044		
INDICATED (POST-TEST)	3.516	1.865	.149	5.530		
PRES. ON RATE LEVEL	4.179	1.724	.166	6.069		
DERIVED BY FORMULA	4.106	1.763	.161	6.030		
UNDERLYING PRES. RATE	2.948	1.216	.117	4.281		
PROPOSED	4.106	1.763	.161	6.030		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.264
IND. RATES				8.26	MINIMUM PREMIUM	2000
MAN. RATES	4.77	5.13	5.95	+ 8.26	PRESENT	1755

+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.	-2,276,342	-3,307,627	8,761	
TOTAL LOSSES	19,006,252	11,128,707	940,233	
EXPECTED LOSSES	9,129,267	7,579,546	696,368	
CREDIBILITY	.09	.23	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.722	2.765	.234	7.721
INDICATED (POST-TEST)	4.321	2.530	.214	7.065
PRES. ON RATE LEVEL	3.215	2.670	.245	6.130
DERIVED BY FORMULA	3.315	2.638	.238	6.191
UNDERLYING PRES. RATE	2.268	1.883	.173	4.324
PROPOSED	3.315	2.638	.238	6.191

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.484
IND. RATES				8.48	MINIMUM PREMIUM	2000
MAN. RATES	4.30	4.81	6.01	+ 8.48	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.	-944,427	-550,574	617	
TOTAL LOSSES	4,996,800	1,987,154	126,476	
EXPECTED LOSSES	3,808,515	1,219,982	53,142	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.745	3.478	.221	12.444
INDICATED (POST-TEST)	8.002	3.182	.202	11.386
PRES. ON RATE LEVEL	9.448	3.027	.132	12.607
DERIVED BY FORMULA	9.419	3.036	.136	12.591
UNDERLYING PRES. RATE	6.665	2.135	.093	8.893
PROPOSED	9.419	3.036	.136	12.591

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.255
IND. RATES				17.26	MINIMUM PREMIUM	2000
MAN. RATES	9.60	10.49	12.36	+ 17.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-191,290	-147,262	502	
TOTAL LOSSES	36,017	407,039	87,482	
EXPECTED LOSSES	738,976	340,275	36,277	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.207	2.334	.502	3.043
INDICATED (POST-TEST)	.189	2.136	.459	2.784
PRES. ON RATE LEVEL	6.006	2.766	.295	9.067
DERIVED BY FORMULA	5.948	2.747	.300	8.995
UNDERLYING PRES. RATE	4.237	1.951	.208	6.396
PROPOSED	5.948	2.747	.300	8.995

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.327
IND. RATES				12.33	MINIMUM PREMIUM	2000
MAN. RATES	6.80	7.52	8.89	+ 12.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-36,269	-39,481	79			
TOTAL LOSSES	1,235,569	233,761	12,189			
EXPECTED LOSSES	143,797	87,774	6,620			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	10.079	1.907	.099	12.085		
INDICATED (POST-TEST)	9.222	1.745	.091	11.058		
PRES. ON RATE LEVEL	1.663	1.015	.076	2.754		
DERIVED BY FORMULA	1.739	1.030	.076	2.845		
UNDERLYING PRES. RATE	1.173	.716	.054	1.943		
PROPOSED	1.739	1.030	.076	2.845		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.899
IND. RATES				3.90	MINIMUM PREMIUM	1265
MAN. RATES	2.15	2.32	2.70	+ 3.90	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						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											11,790
2009				63,074					79,649		1,505
2010			95,507		33,210			194,357		62,481	
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.	-139,896	-182,759	291	
TOTAL LOSSES	1,437,208	761,708	59,784	
EXPECTED LOSSES	554,606	406,161	25,116	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.668	4.064	.319	12.051
INDICATED (POST-TEST)	7.016	3.719	.292	11.027
PRES. ON RATE LEVEL	4.195	3.072	.190	7.457
DERIVED BY FORMULA	4.223	3.091	.193	7.507
UNDERLYING PRES. RATE	2.959	2.167	.134	5.260
PROPOSED	4.223	3.091	.193	7.507

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.288
IND. RATES				10.29	MINIMUM PREMIUM	2000
MAN. RATES	5.56	6.12	7.31	+ 10.29	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-73,365	-43,726	83	
TOTAL LOSSES		322,320	1,897	
EXPECTED LOSSES	281,305	95,242	7,914	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5.905	.035	5.940
INDICATED (POST-TEST)	.000	5.403	.032	5.435
PRES. ON RATE LEVEL	7.306	2.474	.206	9.986
DERIVED BY FORMULA	7.233	2.503	.204	9.940
UNDERLYING PRES. RATE	5.154	1.745	.145	7.044
PROPOSED	7.233	2.503	.204	9.940

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.622
IND. RATES				13.62	MINIMUM PREMIUM	2000
MAN. RATES	7.78	8.42	9.79	+ 13.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-219,993	-371,438	600	
TOTAL LOSSES	2,854,710	1,662,517	40,109	
EXPECTED LOSSES	882,882	845,984	48,200	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.588	5.001	.121	13.710
INDICATED (POST-TEST)	7.858	4.576	.111	12.545
PRES. ON RATE LEVEL	3.764	3.608	.206	7.578
DERIVED BY FORMULA	3.846	3.647	.202	7.695
UNDERLYING PRES. RATE	2.656	2.545	.145	5.346
PROPOSED	3.846	3.647	.202	7.695

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.545
IND. RATES				10.55	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.11	7.43	+ 10.55	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	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.	-97,770	-87,780	225	
TOTAL LOSSES		297,537	20,521	
EXPECTED LOSSES	397,842	201,502	18,448	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.710	.187	2.897
INDICATED (POST-TEST)	.000	2.480	.171	2.651
PRES. ON RATE LEVEL	5.136	2.601	.238	7.975
DERIVED BY FORMULA	5.085	2.599	.237	7.921
UNDERLYING PRES. RATE	3.623	1.835	.168	5.626
PROPOSED	5.085	2.599	.237	7.921

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.855
IND. RATES				10.86	MINIMUM PREMIUM	2000
MAN. RATES	6.03	6.63	7.82	+ 10.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-68,153	-94,073	320			
TOTAL LOSSES	846,490		38,930			
EXPECTED LOSSES	270,729	210,044	26,653			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.258	.000	.380	8.638		
INDICATED (POST-TEST)	7.556	.000	.348	7.904		
PRES. ON RATE LEVEL	3.744	2.905	.368	7.017		
DERIVED BY FORMULA	3.782	2.847	.368	6.997		
UNDERLYING PRES. RATE	2.641	2.049	.260	4.950		
PROPOSED	3.793	2.855	.369	7.017		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.616
IND. RATES				9.62	MINIMUM PREMIUM	2000
MAN. RATES	5.43	5.88	6.88	+ 9.62	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.	-2,100,053	-1,404,262	5,407			
TOTAL LOSSES	13,550,052	4,800,078	573,242			
EXPECTED LOSSES	8,163,835	3,178,054	429,092			
CREDIBILITY	.07	.18	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.895	1.734	.207	6.836		
INDICATED (POST-TEST)	4.479	1.587	.189	6.255		
PRES. ON RATE LEVEL	4.181	1.627	.220	6.028		
DERIVED BY FORMULA	4.202	1.620	.214	6.036		
UNDERLYING PRES. RATE	2.949	1.148	.155	4.252		
PROPOSED	4.202	1.620	.214	6.036		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.272
IND. RATES				8.27	MINIMUM PREMIUM	2000
MAN. RATES	4.44	4.94	5.91	+ 8.27	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	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.	-288,227	-209,538	693	
TOTAL LOSSES	1,261,734	615,014	53,667	
EXPECTED LOSSES	1,199,323	483,270	50,098	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.778	1.841	.161	5.780
INDICATED (POST-TEST)	3.457	1.685	.147	5.289
PRES. ON RATE LEVEL	5.091	2.051	.213	7.355
DERIVED BY FORMULA	5.058	2.036	.210	7.304
UNDERLYING PRES. RATE	3.591	1.447	.150	5.188
PROPOSED	5.058	2.036	.210	7.304

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.010
IND. RATES				10.01	MINIMUM PREMIUM	2000
MAN. RATES	6.05	6.56	7.21	+ 10.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-686,630	-256,795	1,626	
TOTAL LOSSES	1,440,955	226,772	118,059	
EXPECTED LOSSES	2,905,302	645,021	102,987	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.595	.251	.131	1.977
INDICATED (POST-TEST)	1.459	.230	.120	1.809
PRES. ON RATE LEVEL	4.559	1.012	.162	5.733
DERIVED BY FORMULA	4.466	.949	.158	5.573
UNDERLYING PRES. RATE	3.216	.714	.114	4.044
PROPOSED	4.466	.949	.158	5.573

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.637
IND. RATES				7.64	MINIMUM PREMIUM	2000
MAN. RATES	4.57	4.92	5.62	+ 7.64	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.	-27,718	-18,166	52	
TOTAL LOSSES			7,282	
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	.368	.368
PRES. ON RATE LEVEL	8.636	3.219	.343	12.198
DERIVED BY FORMULA	8.636	3.187	.343	12.166
UNDERLYING PRES. RATE	6.092	2.271	.242	8.605
PROPOSED	8.636	3.187	.343	12.166

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	16.673
IND. RATES				16.67	MINIMUM PREMIUM	2000
MAN. RATES	9.76	10.38	11.96	+ 16.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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		152
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.	-26,024	-34,359	96	
TOTAL LOSSES	32,628	530,795	328	
EXPECTED LOSSES	101,356	76,793	8,373	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.935	15.213	.009	16.157
INDICATED (POST-TEST)	.856	13.920	.008	14.784
PRES. ON RATE LEVEL	4.118	3.120	.340	7.578
DERIVED BY FORMULA	4.118	3.228	.337	7.683
UNDERLYING PRES. RATE	2.905	2.201	.240	5.346
PROPOSED	4.118	3.228	.337	7.683

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.529
IND. RATES				10.53	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.11	7.43	+ 10.53	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	1,334	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.	-91,970	-202,740	238	
TOTAL LOSSES	1,122,781	223,158	7,405	
EXPECTED LOSSES	362,468	462,429	17,252	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.915	3.958	.131	24.004
INDICATED (POST-TEST)	18.222	3.622	.120	21.964
PRES. ON RATE LEVEL	9.114	11.627	.434	21.175
DERIVED BY FORMULA	9.205	11.547	.431	21.183
UNDERLYING PRES. RATE	6.429	8.202	.306	14.937
PROPOSED	9.205	11.547	.431	21.183

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	29.031
IND. RATES				29.03	MINIMUM PREMIUM	2000
MAN. RATES	15.64	16.78	20.76	+ 29.03	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.	-17,559	-8,874	26	
TOTAL LOSSES			308	
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	.016	.016
PRES. ON RATE LEVEL	5.415	1.572	.142	7.129
DERIVED BY FORMULA	5.415	1.556	.141	7.112
UNDERLYING PRES. RATE	3.820	1.109	.100	5.029
PROPOSED	5.415	1.556	.141	7.112

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.746
IND. RATES				9.75	MINIMUM PREMIUM	2000
MAN. RATES	5.48	6.00	6.99	+ 9.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-37,828	-44,177	85	
TOTAL LOSSES			259	
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	.005	.005
PRES. ON RATE LEVEL	5.401	3.364	.262	9.027
DERIVED BY FORMULA	5.401	3.330	.259	8.990
UNDERLYING PRES. RATE	3.810	2.373	.185	6.368
PROPOSED	5.401	3.330	.259	8.990

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.320
IND. RATES				12.32	MINIMUM PREMIUM	2000
MAN. RATES	6.92	7.58	8.85	+ 12.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-8,696	-11,533	54	
TOTAL LOSSES	149,337	206,018	6,760	
EXPECTED LOSSES	35,194	27,201	3,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.352	8.763	.288	15.403
INDICATED (POST-TEST)	5.812	8.018	.264	14.094
PRES. ON RATE LEVEL	2.122	1.640	.196	3.958
DERIVED BY FORMULA	2.122	1.704	.197	4.023
UNDERLYING PRES. RATE	1.497	1.157	.138	2.792
PROPOSED	2.122	1.704	.197	4.023

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.513
IND. RATES				5.51	MINIMUM PREMIUM	1670
MAN. RATES	3.08	3.31	3.88	+ 5.51	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										
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.	-55	-68	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	.003	.003
PRES. ON RATE LEVEL	1.626	1.155	.197	2.978
DERIVED BY FORMULA	1.626	1.155	.197	2.978
UNDERLYING PRES. RATE	1.147	.815	.139	2.101
PROPOSED	1.626	1.155	.197	2.978

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.081
IND. RATES				4.08	MINIMUM PREMIUM	1310
MAN. RATES	2.35	2.53	2.92	+ 4.08	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.	-15,783	-50,775	126	
TOTAL LOSSES			23,291	
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	.333	.333
PRES. ON RATE LEVEL	1.454	2.501	.247	4.202
DERIVED BY FORMULA	1.439	2.476	.248	4.163
UNDERLYING PRES. RATE	1.026	1.764	.174	2.964
PROPOSED	1.439	2.476	.248	4.163

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.705
IND. RATES				5.71	MINIMUM PREMIUM	1720
MAN. RATES	3.37	3.59	4.12	+ 5.71	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	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.	-22,434	-18,194	100	
TOTAL LOSSES			100	
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	.002	.002
PRES. ON RATE LEVEL	2.885	1.347	.205	4.437
DERIVED BY FORMULA	2.885	1.334	.203	4.422
UNDERLYING PRES. RATE	2.035	.950	.145	3.130
PROPOSED	2.885	1.334	.203	4.422

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.060
IND. RATES				6.06	MINIMUM PREMIUM	1805
MAN. RATES	3.50	3.77	4.35	+ 6.06	PRESENT	1360

+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
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.	-3,551	-9,606	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	14,091	21,663	2,072	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	6.341	9.749	.933	17.023
DERIVED BY FORMULA	6.341	9.749	.933	17.023
UNDERLYING PRES. RATE	4.473	6.877	.658	12.008
PROPOSED	6.341	9.749	.933	17.023

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	22.909
IND. RATES				22.91	MINIMUM PREMIUM	2000
MAN. RATES	12.95	12.75	15.31	+ 22.91	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-51,568	-46,000	301	
TOTAL LOSSES		16,477	21,182	
EXPECTED LOSSES	207,372	106,464	24,037	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.145	.187	.332
INDICATED (POST-TEST)	.000	.133	.171	.304
PRES. ON RATE LEVEL	2.593	1.331	.300	4.224
DERIVED BY FORMULA	2.567	1.307	.297	4.171
UNDERLYING PRES. RATE	1.829	.939	.212	2.980
PROPOSED	2.567	1.307	.297	4.171

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.613
IND. RATES				5.61	MINIMUM PREMIUM	1695
MAN. RATES	2.91	3.05	3.80	+ 5.61	PRESENT	1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	1,140	921	.080							
2007	1,570	3,968	.252							
2008	2,115	22,364	1.057				1			1
2009	2,281									
2010	2,339									
TOTAL	9,445	27,253	.289				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	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.	-13,757	-21,621	84	
TOTAL LOSSES	5,655	42,803	7,016	
EXPECTED LOSSES	57,898	52,986	5,384	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.060	.453	.074	.587
INDICATED (POST-TEST)	.055	.414	.068	.537
PRES. ON RATE LEVEL	.869	.795	.081	1.745
DERIVED BY FORMULA	.861	.787	.081	1.729
UNDERLYING PRES. RATE	.613	.561	.057	1.231
PROPOSED	.861	.787	.081	1.729

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.33	MINIMUM PREMIUM	875
MAN. RATES	1.17	1.22	1.57	+ 2.33	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.	-524,052	-444,248	2,813	
TOTAL LOSSES	638,181	1,522,180	180,362	
EXPECTED LOSSES	2,156,580	1,051,200	197,148	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.848	2.023	.240	3.111
INDICATED (POST-TEST)	.776	1.851	.220	2.847
PRES. ON RATE LEVEL	4.063	1.980	.372	6.415
DERIVED BY FORMULA	3.964	1.971	.360	6.295
UNDERLYING PRES. RATE	2.866	1.397	.262	4.525
PROPOSED	3.964	1.971	.360	6.295

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.471
IND. RATES				8.47	MINIMUM PREMIUM	2000
MAN. RATES	4.91	4.82	5.77	+ 8.47	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	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.	-544,300	-354,879	1,613	
TOTAL LOSSES	1,975,152	1,816,211	115,635	
EXPECTED LOSSES	2,267,516	848,309	100,511	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.474	1.355	.086	2.915
INDICATED (POST-TEST)	1.349	1.240	.079	2.668
PRES. ON RATE LEVEL	2.399	.897	.106	3.402
DERIVED BY FORMULA	2.357	.935	.103	3.395
UNDERLYING PRES. RATE	1.692	.633	.075	2.400
PROPOSED	2.357	.935	.103	3.395

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.568
IND. RATES				4.57	MINIMUM PREMIUM	1435
MAN. RATES	2.56	2.53	3.06	+ 4.57	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	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			73,362	30,520	8,676			27,350	39,517	14,977	8,170
2007			185,508	86,800	4,581			67,479	36,880	10,908	17,494
2008			283,976	309,054	5,120			85,300	421,905	12,389	48,002
2009			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.	-303,968	-416,641	1,899	
TOTAL LOSSES	5,356,719	2,737,741	132,405	
EXPECTED LOSSES	1,256,090	1,050,962	96,232	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.230	2.162	.105	6.497
INDICATED (POST-TEST)	3.870	1.978	.096	5.944
PRES. ON RATE LEVEL	1.406	1.177	.108	2.691
DERIVED BY FORMULA	1.505	1.257	.107	2.869
UNDERLYING PRES. RATE	.992	.830	.076	1.898
PROPOSED	1.505	1.257	.107	2.869

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.861
IND. RATES				3.86	MINIMUM PREMIUM	1255
MAN. RATES	1.68	1.87	2.42	+ 3.86	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.	-534,059	-603,694	1,954			
TOTAL LOSSES	2,696,857	3,633,984	254,501			
EXPECTED LOSSES	2,120,040	1,347,365	174,334			
CREDIBILITY	.03	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.078	4.148	.291	7.517		
INDICATED (POST-TEST)	2.816	3.795	.266	6.877		
PRES. ON RATE LEVEL	3.431	2.180	.282	5.893		
DERIVED BY FORMULA	3.413	2.309	.281	6.003		
UNDERLYING PRES. RATE	2.420	1.538	.199	4.157		
PROPOSED	3.413	2.309	.281	6.003		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.078
IND. RATES				8.08	MINIMUM PREMIUM	2000
MAN. RATES	4.41	4.35	5.30	+ 8.08	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.	-434,181	-842,162	2,261	
TOTAL LOSSES	7,249,814	4,759,437	263,677	
EXPECTED LOSSES	1,852,782	1,988,339	162,871	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.333	9.410	.521	24.264
INDICATED (POST-TEST)	13.115	8.610	.477	22.202
PRES. ON RATE LEVEL	5.193	5.573	.456	11.222
DERIVED BY FORMULA	5.351	5.755	.457	11.563
UNDERLYING PRES. RATE	3.663	3.931	.322	7.916
PROPOSED	5.351	5.755	.457	11.563

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.853
IND. RATES				13.85	MINIMUM PREMIUM	2000
MAN. RATES	7.56	8.09	9.66	+ 13.85	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-135,789	-103,500	119	
TOTAL LOSSES	77,212	35,765	119	
EXPECTED LOSSES	562,492	237,977	8,870	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.853	.395	.001	1.249
INDICATED (POST-TEST)	.780	.361	.001	1.142
PRES. ON RATE LEVEL	8.809	3.727	.139	12.675
DERIVED BY FORMULA	8.729	3.660	.136	12.525
UNDERLYING PRES. RATE	6.214	2.629	.098	8.941
PROPOSED	8.729	3.660	.136	12.525

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.006
IND. RATES				15.01	MINIMUM PREMIUM	2000
MAN. RATES	8.89	9.35	10.91	+ 15.01	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.	-3,052	-2,863	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	10,443	6,321	1,161	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.014	.014
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	17.835	10.795	1.982	30.612
DERIVED BY FORMULA	17.835	10.795	1.982	30.612
UNDERLYING PRES. RATE	12.581	7.615	1.398	21.594
PROPOSED	17.835	10.795	1.982	30.612

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	36.676
IND. RATES				36.68	MINIMUM PREMIUM	2000
MAN. RATES	20.71	22.19	26.35	+ 36.68	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.	-297,942	-690,088	2,043	
TOTAL LOSSES	3,479,785	4,433,395	210,005	
EXPECTED LOSSES	1,235,343	1,629,436	143,544	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.000	5.096	.241	9.337
INDICATED (POST-TEST)	3.660	4.663	.221	8.544
PRES. ON RATE LEVEL	2.013	2.655	.234	4.902
DERIVED BY FORMULA	2.062	2.816	.233	5.111
UNDERLYING PRES. RATE	1.420	1.873	.165	3.458
PROPOSED	2.062	2.816	.233	5.111

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.123
IND. RATES				6.12	MINIMUM PREMIUM	1820
MAN. RATES	3.34	3.56	4.22	+ 6.12	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									
2007	1,059	37,157	3.508					1		1
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.	-43,796	-49,949	152	
TOTAL LOSSES		34,298	152	
EXPECTED LOSSES	170,524	111,199	13,964	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.732	.003	.735
INDICATED (POST-TEST)	.000	.670	.003	.673
PRES. ON RATE LEVEL	5.159	3.364	.422	8.945
DERIVED BY FORMULA	5.159	3.337	.418	8.914
UNDERLYING PRES. RATE	3.639	2.373	.298	6.310
PROPOSED	5.159	3.337	.418	8.914

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.679
IND. RATES				10.68	MINIMUM PREMIUM	2000
MAN. RATES	5.78	6.34	7.70	+ 10.68	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	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.	-324,986	-627,445	1,563	
TOTAL LOSSES	1,641,831	2,587,930	150,124	
EXPECTED LOSSES	1,327,074	1,428,004	124,115	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.019	9.487	.550	16.056
INDICATED (POST-TEST)	5.507	8.681	.503	14.691
PRES. ON RATE LEVEL	6.897	7.421	.645	14.963
DERIVED BY FORMULA	6.869	7.471	.639	14.979
UNDERLYING PRES. RATE	4.865	5.235	.455	10.555
PROPOSED	6.862	7.463	.638	14.963

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.927
IND. RATES				17.93	MINIMUM PREMIUM	2000
MAN. RATES	8.88	10.37	12.88	+ 17.93	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	MED. ONLY
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	MED. ONLY
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.	-282,447	-448,917	1,047	
TOTAL LOSSES	7,617,649	6,463,600	384,673	
EXPECTED LOSSES	1,154,940	1,065,365	73,909	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.366	18.978	1.129	42.473
INDICATED (POST-TEST)	20.465	17.365	1.033	38.863
PRES. ON RATE LEVEL	4.807	4.434	.308	9.549
DERIVED BY FORMULA	5.120	4.951	.344	10.415
UNDERLYING PRES. RATE	3.391	3.128	.217	6.736
PROPOSED	5.120	4.951	.344	10.415

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.478
IND. RATES				12.48	MINIMUM PREMIUM	2000
MAN. RATES	6.27	6.77	8.22	+ 12.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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 YEAR	INDEMNITY					MEDICAL					
	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 YEAR	INDEMNITY					MEDICAL					
	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.	-2,796,938	-2,869,496	5,078			
TOTAL LOSSES	15,547,962	6,264,455	355,802			
EXPECTED LOSSES	11,540,825	6,787,013	350,485			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.029	3.235	.184	11.448		
INDICATED (POST-TEST)	7.347	2.960	.168	10.475		
PRES. ON RATE LEVEL	8.449	4.969	.256	13.674		
DERIVED BY FORMULA	8.383	4.688	.243	13.314		
UNDERLYING PRES. RATE	5.960	3.505	.181	9.646		
PROPOSED	8.383	4.688	.243	13.314		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.951
IND. RATES				15.95	MINIMUM PREMIUM	2000
MAN. RATES	9.67	10.24	11.77	+ 15.95	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	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.	-623,567	-619,858	1,842	
TOTAL LOSSES	3,806,795	1,616,542	471,894	
EXPECTED LOSSES	2,472,072	1,407,822	158,381	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.543	1.929	.563	7.035
INDICATED (POST-TEST)	4.157	1.765	.515	6.437
PRES. ON RATE LEVEL	4.182	2.381	.268	6.831
DERIVED BY FORMULA	4.181	2.332	.288	6.801
UNDERLYING PRES. RATE	2.950	1.680	.189	4.819
PROPOSED	4.181	2.332	.288	6.801

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.148
IND. RATES				8.15	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.01	5.88	+ 8.15	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.	-3,000,332	-2,227,083	2,537	
TOTAL LOSSES	14,405,061	7,969,632	278,070	
EXPECTED LOSSES	12,192,640	5,152,912	189,080	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.238	4.004	.140	11.382
INDICATED (POST-TEST)	6.623	3.664	.128	10.415
PRES. ON RATE LEVEL	8.684	3.670	.135	12.489
DERIVED BY FORMULA	8.560	3.669	.134	12.363
UNDERLYING PRES. RATE	6.126	2.589	.095	8.810
PROPOSED	8.560	3.669	.134	12.363

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.812
IND. RATES				14.81	MINIMUM PREMIUM	2000
MAN. RATES	8.89	9.35	10.75	+ 14.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-132,329	-91,871	166	
TOTAL LOSSES		14,084	1,925	
EXPECTED LOSSES	502,564	214,407	12,307	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.144	.020	.164
INDICATED (POST-TEST)	.000	.132	.018	.150
PRES. ON RATE LEVEL	7.293	3.112	.179	10.584
DERIVED BY FORMULA	7.220	3.052	.176	10.448
UNDERLYING PRES. RATE	5.145	2.195	.126	7.466
PROPOSED	7.220	3.052	.176	10.448

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.517
IND. RATES				12.52	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.49	9.11	+ 12.52	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					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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.	-704,837	-747,968	1,857	
TOTAL LOSSES	3,379,607	3,948,557	302,267	
EXPECTED LOSSES	2,759,992	1,656,987	157,100	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.087	4.775	.366	9.228
INDICATED (POST-TEST)	3.740	4.369	.335	8.444
PRES. ON RATE LEVEL	4.732	2.841	.269	7.842
DERIVED BY FORMULA	4.702	2.963	.274	7.939
UNDERLYING PRES. RATE	3.338	2.004	.190	5.532
PROPOSED	4.702	2.963	.274	7.939

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.511
IND. RATES				9.51	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.69	6.75	+ 9.51	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.	-869,424	-668,982	2,870	
TOTAL LOSSES	2,936,103	3,107,865	259,055	
EXPECTED LOSSES	3,514,637	1,547,839	217,682	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.684	2.841	.237	5.762
INDICATED (POST-TEST)	2.456	2.600	.217	5.273
PRES. ON RATE LEVEL	4.555	2.006	.282	6.843
DERIVED BY FORMULA	4.471	2.059	.276	6.806
UNDERLYING PRES. RATE	3.213	1.415	.199	4.827
PROPOSED	4.471	2.059	.276	6.806

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.154
IND. RATES				8.15	MINIMUM PREMIUM	2000
MAN. RATES	4.83	5.11	5.89	+ 8.15	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		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.	-2,049,023	-2,310,836	5,738	
TOTAL LOSSES	9,785,924	9,871,387	783,551	
EXPECTED LOSSES	8,396,843	5,361,365	420,499	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.234	2.254	.179	4.667
INDICATED (POST-TEST)	2.044	2.062	.164	4.270
PRES. ON RATE LEVEL	2.718	1.735	.136	4.589
DERIVED BY FORMULA	2.651	1.813	.143	4.607
UNDERLYING PRES. RATE	1.917	1.224	.096	3.237
PROPOSED	2.641	1.806	.142	4.589

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.498
IND. RATES				5.50	MINIMUM PREMIUM	1665
MAN. RATES	3.22	3.41	3.95	+ 5.50	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.	-129,101	-176,472	323	
TOTAL LOSSES	1,039,982	1,985,274	47,031	
EXPECTED LOSSES	524,009	403,000	25,801	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.862	5.463	.129	8.454
INDICATED (POST-TEST)	2.619	4.999	.118	7.736
PRES. ON RATE LEVEL	2.044	1.572	.101	3.717
DERIVED BY FORMULA	2.056	1.743	.102	3.901
UNDERLYING PRES. RATE	1.442	1.109	.071	2.622
PROPOSED	2.056	1.743	.102	3.901

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.673
IND. RATES				4.67	MINIMUM PREMIUM	1460
MAN. RATES	2.56	2.76	3.20	+ 4.67	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.	-260,856	-438,120	585	
TOTAL LOSSES	956,140	1,568,593	59,437	
EXPECTED LOSSES	1,076,979	999,168	45,739	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.637	5.967	.226	9.830
INDICATED (POST-TEST)	3.328	5.460	.207	8.995
PRES. ON RATE LEVEL	5.808	5.388	.247	11.443
DERIVED BY FORMULA	5.783	5.391	.245	11.419
UNDERLYING PRES. RATE	4.097	3.801	.174	8.072
PROPOSED	5.783	5.391	.245	11.419

YEAR	8-1-11	12-1-11	12-1-12	12-1-13	IND. RATE	13.681
IND. RATES				13.68	MINIMUM PREMIUM	2000
MAN. RATES	7.70	8.35	9.85	+ 13.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-3,038,900	-3,531,998	10,782			
TOTAL LOSSES	19,408,463	15,543,444	1,446,640			
EXPECTED LOSSES	12,329,346	8,043,867	847,929			
CREDIBILITY	.18	.45	.47			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.694	1.356	.126	3.176		
INDICATED (POST-TEST)	1.550	1.241	.115	2.906		
PRES. ON RATE LEVEL	1.525	.995	.105	2.625		
DERIVED BY FORMULA	1.530	1.106	.110	2.746		
UNDERLYING PRES. RATE	1.076	.702	.074	1.852		
PROPOSED	1.530	1.106	.110	2.746		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.289
IND. RATES				3.29	MINIMUM PREMIUM	1115
MAN. RATES	1.80	1.93	2.26	+ 3.29	PRESENT	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.	-51,696	-36,651	195	
TOTAL LOSSES		89,834	31,839	
EXPECTED LOSSES	208,207	84,205	14,802	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.273	.097	.370
INDICATED (POST-TEST)	.000	.250	.089	.339
PRES. ON RATE LEVEL	.897	.363	.064	1.324
DERIVED BY FORMULA	.879	.358	.065	1.302
UNDERLYING PRES. RATE	.633	.256	.045	.934
PROPOSED	.879	.358	.065	1.302

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.559
IND. RATES				1.56	MINIMUM PREMIUM	680
MAN. RATES	.88	.94	1.14	+ 1.56	PRESENT	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.	-6,347	-15,755	35			
TOTAL LOSSES		13,638	35			
EXPECTED LOSSES	26,797	35,036	2,802			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.740	.002	.742		
INDICATED (POST-TEST)	.000	.677	.002	.679		
PRES. ON RATE LEVEL	2.061	2.695	.216	4.972		
DERIVED BY FORMULA	2.061	2.675	.214	4.950		
UNDERLYING PRES. RATE	1.454	1.901	.152	3.507		
PROPOSED	2.061	2.675	.214	4.950		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.930
IND. RATES				5.93	MINIMUM PREMIUM	1775
MAN. RATES	3.30	3.61	4.28	+ 5.93	PRESENT	1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-531,901	-831,886	2,109	
TOTAL LOSSES	7,373,501	2,187,760	585,077	
EXPECTED LOSSES	2,177,474	1,956,204	152,012	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.563	3.728	.997	17.288
INDICATED (POST-TEST)	11.495	3.411	.912	15.818
PRES. ON RATE LEVEL	5.259	4.725	.367	10.351
DERIVED BY FORMULA	5.446	4.646	.405	10.497
UNDERLYING PRES. RATE	3.710	3.333	.259	7.302
PROPOSED	5.446	4.646	.405	10.497

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	12.576
IND. RATES				12.58	MINIMUM PREMIUM	2000
MAN. RATES	6.99	7.49	8.91	+ 12.58	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	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.	-142,404	-193,739	408	
TOTAL LOSSES	2,247,223	3,294,094	22,568	
EXPECTED LOSSES	583,704	439,067	33,510	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.846	11.501	.079	19.426
INDICATED (POST-TEST)	7.179	10.523	.072	17.774
PRES. ON RATE LEVEL	2.889	2.173	.166	5.228
DERIVED BY FORMULA	2.975	2.507	.162	5.644
UNDERLYING PRES. RATE	2.038	1.533	.117	3.688
PROPOSED	2.975	2.507	.162	5.644

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.762
IND. RATES				6.76	MINIMUM PREMIUM	1980
MAN. RATES	3.68	3.82	4.50	+ 6.76	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.	-36,809	-57,204	108	
TOTAL LOSSES	455,671	356,438	11,559	
EXPECTED LOSSES	152,399	143,534	6,423	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.622	10.656	.346	24.624
INDICATED (POST-TEST)	12.464	9.750	.317	22.531
PRES. ON RATE LEVEL	6.459	6.083	.272	12.814
DERIVED BY FORMULA	6.459	6.120	.272	12.851
UNDERLYING PRES. RATE	4.556	4.291	.192	9.039
PROPOSED	6.459	6.120	.272	12.851

YEAR	8-1-11	12-1-11	12-1-12	12-1-13	IND. RATE	15.396
IND. RATES				15.40	MINIMUM PREMIUM	2000
MAN. RATES	7.73	8.82	11.03	+ 15.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-2,296,525	-2,151,311	6,080	
TOTAL LOSSES	13,185,655	5,260,346	483,614	
EXPECTED LOSSES	9,159,015	4,806,782	502,857	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.005	2.396	.220	8.621
INDICATED (POST-TEST)	5.495	2.192	.201	7.888
PRES. ON RATE LEVEL	5.913	3.103	.325	9.341
DERIVED BY FORMULA	5.888	2.966	.305	9.159
UNDERLYING PRES. RATE	4.171	2.189	.229	6.589
PROPOSED	5.888	2.966	.305	9.159

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.973
IND. RATES				10.97	MINIMUM PREMIUM	2000
MAN. RATES	6.84	7.08	8.04	+ 10.97	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.	-176,963	-169,178	848	
TOTAL LOSSES	1,192,342		45,248	
EXPECTED LOSSES	704,630	384,475	61,729	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.286	.000	.314	8.600
INDICATED (POST-TEST)	7.582	.000	.287	7.869
PRES. ON RATE LEVEL	6.942	3.788	.608	11.338
DERIVED BY FORMULA	6.948	3.712	.598	11.258
UNDERLYING PRES. RATE	4.897	2.672	.429	7.998
PROPOSED	6.948	3.712	.598	11.258

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.488
IND. RATES				13.49	MINIMUM PREMIUM	2000
MAN. RATES	8.26	8.53	9.76	+ 13.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-229,310	-211,910	693	
TOTAL LOSSES	222,086	1,693,045	25,381	
EXPECTED LOSSES	929,627	486,203	51,877	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.391	10.607	.159	12.157
INDICATED (POST-TEST)	1.273	9.705	.145	11.123
PRES. ON RATE LEVEL	8.256	4.318	.461	13.035
DERIVED BY FORMULA	8.186	4.480	.452	13.118
UNDERLYING PRES. RATE	5.824	3.046	.325	9.195
PROPOSED	8.134	4.452	.449	13.035

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.617
IND. RATES				15.62	MINIMUM PREMIUM	2000
MAN. RATES	8.87	9.51	11.22	+ 15.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006	835	8,218	.984						1	1
2007	1,337	78,978	5.907						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.	-94,949	-71,750	355	
TOTAL LOSSES	889,015	218,163	8,816	
EXPECTED LOSSES	405,525	169,609	24,865	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.802	3.632	.147	18.581
INDICATED (POST-TEST)	13.544	3.323	.135	17.002
PRES. ON RATE LEVEL	9.572	4.003	.587	14.162
DERIVED BY FORMULA	9.612	3.996	.582	14.190
UNDERLYING PRES. RATE	6.752	2.824	.414	9.990
PROPOSED	9.612	3.996	.582	14.190

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.001
IND. RATES				17.00	MINIMUM PREMIUM	2000
MAN. RATES	9.81	10.39	12.19	+ 17.00	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.	-39,361	-25,371	276	
TOTAL LOSSES	166,273	276,605	14,854	
EXPECTED LOSSES	187,924	74,133	11,008	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.193	10.302	.553	17.048
INDICATED (POST-TEST)	5.667	9.426	.506	15.599
PRES. ON RATE LEVEL	9.922	3.914	.581	14.417
DERIVED BY FORMULA	9.922	3.969	.580	14.471
UNDERLYING PRES. RATE	6.999	2.761	.410	10.170
PROPOSED	9.922	3.969	.580	14.471

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	17.337
IND. RATES				17.34	MINIMUM PREMIUM	2000
MAN. RATES	9.50	10.34	12.41	+ 17.34	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	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.	-55,624	-68,647	254	
TOTAL LOSSES	271,841	339,248	1,785	
EXPECTED LOSSES	226,704	165,066	16,672	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.245	7.793	.041	14.079
INDICATED (POST-TEST)	5.714	7.131	.038	12.883
PRES. ON RATE LEVEL	7.383	5.375	.543	13.301
DERIVED BY FORMULA	7.383	5.393	.538	13.314
UNDERLYING PRES. RATE	5.208	3.792	.383	9.383
PROPOSED	7.376	5.388	.537	13.301

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15,935
IND. RATES				15.94	MINIMUM PREMIUM	2000
MAN. RATES	9.09	9.69	11.45	+ 15.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-2,822,097	-4,051,359	22,895			
TOTAL LOSSES	28,917,286	20,115,274	2,998,664			
EXPECTED LOSSES	11,612,753	9,380,986	1,711,652			
CREDIBILITY	.16	.40	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.058	2.127	.317	5.502		
INDICATED (POST-TEST)	2.798	1.946	.290	5.034		
PRES. ON RATE LEVEL	1.741	1.406	.257	3.404		
DERIVED BY FORMULA	1.910	1.622	.271	3.803		
UNDERLYING PRES. RATE	1.228	.992	.181	2.401		
PROPOSED	1.910	1.622	.271	3.803		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.556
IND. RATES				4.56	MINIMUM PREMIUM	1430
MAN. RATES	2.26	2.36	2.93	+ 4.56	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.	-108,564	-111,698	424	
TOTAL LOSSES	94,443	771,875	15,818	
EXPECTED LOSSES	433,670	252,098	32,729	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.727	5.943	.122	6.792
INDICATED (POST-TEST)	.665	5.438	.112	6.215
PRES. ON RATE LEVEL	4.733	2.752	.357	7.842
DERIVED BY FORMULA	4.692	2.806	.352	7.850
UNDERLYING PRES. RATE	3.339	1.941	.252	5.532
PROPOSED	4.687	2.803	.352	7.842

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.395
IND. RATES				9.40	MINIMUM PREMIUM	2000
MAN. RATES	5.25	5.69	6.75	+ 9.40	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2006														
2007	1													
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	-8		
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	2.428	1.981	.261	4.670
DERIVED BY FORMULA	2.428	1.981	.261	4.670
UNDERLYING PRES. RATE	1.713	1.397	.184	3.294
PROPOSED	2.428	1.981	.261	4.670

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.595
IND. RATES				5.60	MINIMUM PREMIUM	1690
MAN. RATES	3.15	3.37	4.02	+ 5.60	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.	-38,586	-56,278	155	
TOTAL LOSSES	52,678	770,960	27,037	
EXPECTED LOSSES	166,079	131,143	11,830	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.570	8,342	.293	9.205
INDICATED (POST-TEST)	.522	7,633	.268	8.423
PRES. ON RATE LEVEL	2.547	2,012	.181	4.740
DERIVED BY FORMULA	2.527	2,124	.183	4.834
UNDERLYING PRES. RATE	1.797	1,419	.128	3.344
PROPOSED	2.527	2,124	.183	4.834

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.791
IND. RATES				5.79	MINIMUM PREMIUM	1740
MAN. RATES	3.49	3.58	4.08	+ 5.79	PRESENT	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.	-869,218	-1,384,377	3,455	
TOTAL LOSSES	15,240,248	8,292,307	541,587	
EXPECTED LOSSES	3,510,532	3,216,623	251,022	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.082	6.574	.429	19.085
INDICATED (POST-TEST)	11.055	6.015	.393	17.463
PRES. ON RATE LEVEL	3.945	3.615	.282	7.842
DERIVED BY FORMULA	4.229	3.855	.294	8.378
UNDERLYING PRES. RATE	2.783	2.550	.199	5.532
PROPOSED	4.229	3.855	.294	8.378

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.037
IND. RATES				10.04	MINIMUM PREMIUM	2000
MAN. RATES	5.20	5.64	6.75	+ 10.04	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.	-3,102	-3,248	20			
TOTAL LOSSES			20			
EXPECTED LOSSES	12,823	8,314	1,219			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	2.818	1.827	.268	4.913		
DERIVED BY FORMULA	2.818	1.827	.268	4.913		
UNDERLYING PRES. RATE	1.988	1.289	.189	3.466		
PROPOSED	2.818	1.827	.268	4.913		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.886
IND. RATES				5.89	MINIMUM PREMIUM	1765
MAN. RATES	3.26	3.53	4.23	+ 5.89	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	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.	-118,558	-192,169	480	
TOTAL LOSSES	310,958	787,654	26,867	
EXPECTED LOSSES	473,347	434,628	39,176	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.707	6.856	.234	9.797
INDICATED (POST-TEST)	2.477	6.273	.214	8.964
PRES. ON RATE LEVEL	5.841	5.363	.483	11.687
DERIVED BY FORMULA	5.807	5.381	.478	11.666
UNDERLYING PRES. RATE	4.120	3.783	.341	8.244
PROPOSED	5.807	5.381	.478	11.666

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.977
IND. RATES				13.98	MINIMUM PREMIUM	2000
MAN. RATES	8.06	8.59	10.06	+ 13.98	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	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.	-34,293	-32,128	89	
TOTAL LOSSES		9,088	10,528	
EXPECTED LOSSES	124,310	73,019	11,359	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.129	.149	.278
INDICATED (POST-TEST)	.000	.118	.136	.254
PRES. ON RATE LEVEL	2.498	1.467	.228	4.193
DERIVED BY FORMULA	2.473	1.440	.226	4.139
UNDERLYING PRES. RATE	1.762	1.035	.161	2.958
PROPOSED	2.473	1.440	.226	4.139

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.958
IND. RATES				4.96	MINIMUM PREMIUM	1530
MAN. RATES	2.57	2.91	3.61	+ 4.96	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.	-63,531	-78,123	336	
TOTAL LOSSES		322,678	24,583	
EXPECTED LOSSES	269,754	184,413	24,033	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.658	.050	.708
INDICATED (POST-TEST)	.000	.602	.046	.648
PRES. ON RATE LEVEL	.780	.533	.069	1.382
DERIVED BY FORMULA	.764	.537	.068	1.369
UNDERLYING PRES. RATE	.550	.376	.049	.975
PROPOSED	.764	.537	.068	1.369

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.640
IND. RATES				1.64	MINIMUM PREMIUM	700
MAN. RATES	1.00	1.04	1.19	+ 1.64	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

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.	-213,294	-208,527	713	
TOTAL LOSSES	94,874	804,679	71,377	
EXPECTED LOSSES	857,326	474,718	55,108	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.241	2.044	.181	2.466
INDICATED (POST-TEST)	.221	1.870	.166	2.257
PRES. ON RATE LEVEL	3.088	1.710	.198	4.996
DERIVED BY FORMULA	3.031	1.718	.196	4.945
UNDERLYING PRES. RATE	2.178	1.206	.140	3.524
PROPOSED	3.031	1.718	.196	4.945

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.924
IND. RATES				5.92	MINIMUM PREMIUM	1770
MAN. RATES	3.57	3.74	4.30	+ 5.92	PRESENT	1350

+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
2009	4,704	22,098	.469						2	2
2010	4,790	29,219	.610						2	2
TOTAL	24,470	199,647	.816						2	6

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.	-99,661	-108,592	495	
TOTAL LOSSES	99,173	507,347	7,162	
EXPECTED LOSSES	405,712	250,819	37,194	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.405	2.073	.029	2.507
INDICATED (POST-TEST)	.371	1.897	.027	2.295
PRES. ON RATE LEVEL	2.350	1.453	.216	4.019
DERIVED BY FORMULA	2.330	1.466	.208	4.004
UNDERLYING PRES. RATE	1.658	1.025	.152	2.835
PROPOSED	2.330	1.466	.208	4.004

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.797
IND. RATES				4.80	MINIMUM PREMIUM	1490
MAN. RATES	2.82	2.96	3.46	+ 4.80	PRESENT	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.	-212,650	-251,970	1,014	
TOTAL LOSSES	1,592,810	862,823	123,937	
EXPECTED LOSSES	853,255	580,171	78,319	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.546	.837	.120	2.503
INDICATED (POST-TEST)	1.415	.766	.110	2.291
PRES. ON RATE LEVEL	1.174	.798	.108	2.080
DERIVED BY FORMULA	1.184	.795	.108	2.087
UNDERLYING PRES. RATE	.828	.563	.076	1.467
PROPOSED	1.184	.795	.108	2.087

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.500
IND. RATES				2.50	MINIMUM PREMIUM	915
MAN. RATES	1.43	1.54	1.79	+ 2.50	PRESENT	725

+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.	-171,860	-356,194	715			
TOTAL LOSSES	1,998,572	2,470,477	134,562			
EXPECTED LOSSES	718,264	833,184	51,715			
CREDIBILITY	.12	.29	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.348	.430	.023	.801		
INDICATED (POST-TEST)	.318	.393	.021	.732		
PRES. ON RATE LEVEL	.177	.206	.013	.396		
DERIVED BY FORMULA	.194	.260	.015	.469		
UNDERLYING PRES. RATE	.125	.145	.009	.279		
PROPOSED	.194	.260	.015	.469		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.561
IND. RATES				.56	MINIMUM PREMIUM	430
MAN. RATES	.30	.28	.34	+ .56	PRESENT	365

+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.	-15,481	-43,648	218	
TOTAL LOSSES		119,765	9,552	
EXPECTED LOSSES	63,639	101,822	15,585	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.461	.037	.498
INDICATED (POST-TEST)	.000	.422	.034	.456
PRES. ON RATE LEVEL	.347	.556	.085	.988
DERIVED BY FORMULA	.344	.551	.083	.978
UNDERLYING PRES. RATE	.245	.392	.060	.697
PROPOSED	.344	.551	.083	.978

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.171
IND. RATES				1.17	MINIMUM PREMIUM	585
MAN. RATES	.66	.72	.85	+ 1.17	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.	-364,452	-1,054,033	3,450			
TOTAL LOSSES	3,224,575	4,127,174	423,614			
EXPECTED LOSSES	1,492,681	2,474,383	244,651			
CREDIBILITY	.08	.19	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.041	1.333	.137	2.511		
INDICATED (POST-TEST)	.953	1.220	.125	2.298		
PRES. ON RATE LEVEL	.683	1.133	.112	1.928		
DERIVED BY FORMULA	.705	1.150	.115	1.970		
UNDERLYING PRES. RATE	.482	.799	.079	1.360		
PROPOSED	.705	1.150	.115	1.970		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.360
IND. RATES				2.36	MINIMUM PREMIUM	880
MAN. RATES	1.34	1.42	1.66	+ 2.36	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.	-5,415	-10,592	55	
TOTAL LOSSES	16,663	99,164	7,887	
EXPECTED LOSSES	22,316	23,556	4,101	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.175	1.040	.083	1.298
INDICATED (POST-TEST)	.160	.952	.076	1.188
PRES. ON RATE LEVEL	.332	.350	.061	.743
DERIVED BY FORMULA	.330	.362	.061	.753
UNDERLYING PRES. RATE	.234	.247	.043	.524
PROPOSED	.330	.362	.061	.753

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				.90	MINIMUM PREMIUM	515
MAN. RATES	.53	.53	.64	+ .90	PRESENT	440

+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.	-90,806	-149,581	629	
TOTAL LOSSES	26,566	647,691	52,101	
EXPECTED LOSSES	373,844	352,473	45,220	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.086	2.091	.168	2.345
INDICATED (POST-TEST)	.079	1.913	.154	2.146
PRES. ON RATE LEVEL	1.711	1.613	.207	3.531
DERIVED BY FORMULA	1.678	1.625	.205	3.508
UNDERLYING PRES. RATE	1.207	1.138	.146	2.491
PROPOSED	1.678	1.625	.205	3.508

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.202
IND. RATES				4.20	MINIMUM PREMIUM	1340
MAN. RATES	2.56	2.64	3.04	+ 4.20	PRESENT	1035

+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			78,647	185,997	402,014			299,741	153,004	735,511	143,263
2007			314,213	208,011	101,899			896,133	498,541	226,930	144,759
2008				175,979	63,695				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.	-1,470,367	-3,024,091	9,705			
TOTAL LOSSES	6,510,525	13,602,613	1,184,883			
EXPECTED LOSSES	6,027,047	7,110,374	698,390			
CREDIBILITY	.11	.28	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.184	2.474	.215	3.873		
INDICATED (POST-TEST)	1.083	2.264	.197	3.544		
PRES. ON RATE LEVEL	1.554	1.833	.180	3.567		
DERIVED BY FORMULA	1.502	1.954	.185	3.641		
UNDERLYING PRES. RATE	1.096	1.293	.127	2.516		
PROPOSED	1.472	1.914	.181	3.567		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.273
IND. RATES				4.27	MINIMUM PREMIUM	1360
MAN. RATES	2.33	2.53	3.07	+ 4.27	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				28
2008	33,143	996,049	3,005			2	9				22
2009	32,105	1,965,315	6,121			2	12				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.	-789,252	-1,639,263	4,724			
TOTAL LOSSES	6,050,692	7,708,146	600,997			
EXPECTED LOSSES	3,196,830	3,799,728	353,195			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.683	4.692	.366	8.741		
INDICATED (POST-TEST)	3.370	4.293	.335	7.998		
PRES. ON RATE LEVEL	2.758	3.279	.305	6.342		
DERIVED BY FORMULA	2.789	3.401	.309	6.499		
UNDERLYING PRES. RATE	1.946	2.313	.215	4.474		
PROPOSED	2.789	3.401	.309	6.499		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.786
IND. RATES				7.79	MINIMUM PREMIUM	2000
MAN. RATES	4.19	4.59	5.46	+ 7.79	PRESENT	1635

+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.	-50,163	-90,916	580			
TOTAL LOSSES	484,591	1,431,123	76,201			
EXPECTED LOSSES	206,853	222,744	38,247			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.799	5.313	.283	7.395		
INDICATED (POST-TEST)	1.646	4.861	.259	6.766		
PRES. ON RATE LEVEL	1.089	1.172	.201	2.462		
DERIVED BY FORMULA	1.100	1.320	.203	2.623		
UNDERLYING PRES. RATE	.768	.827	.142	1.737		
PROPOSED	1.100	1.320	.203	2.623		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.142
IND. RATES				3.14	MINIMUM PREMIUM	1075
MAN. RATES	1.79	1.84	2.12	+ 3.14	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.	-37,887	-29,920	133	
TOTAL LOSSES			1,826	
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	.004	.004
PRES. ON RATE LEVEL	.527	.240	.034	.801
DERIVED BY FORMULA	.516	.228	.033	.777
UNDERLYING PRES. RATE	.372	.169	.024	.565
PROPOSED	.516	.228	.033	.777

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				.93	MINIMUM PREMIUM	525
MAN. RATES	.57	.61	.69	+ .93	PRESENT	450

+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.	-8,418	-11,681	30			
TOTAL LOSSES			30			
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	1.369	1.052	.077	2.498		
DERIVED BY FORMULA	1.369	1.041	.076	2.486		
UNDERLYING PRES. RATE	.966	.742	.054	1.762		
PROPOSED	1.369	1.041	.076	2.486		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.978
IND. RATES				2.98	MINIMUM PREMIUM	1035
MAN. RATES	1.91	1.92	2.15	+ 2.98	PRESENT	815

+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.	-35,829	-30,881	167	
TOTAL LOSSES			31,264	
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	.063	.063
PRES. ON RATE LEVEL	.461	.217	.042	.720
DERIVED BY FORMULA	.452	.206	.043	.701
UNDERLYING PRES. RATE	.325	.153	.030	.508
PROPOSED	.452	.206	.043	.701

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				.84	MINIMUM PREMIUM	500
MAN. RATES	.59	.56	.62	+ .84	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.	-105,862	-115,779	297	
TOTAL LOSSES	26,097	124,008	19,616	
EXPECTED LOSSES	419,990	259,515	26,121	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.216	1.025	.162	1.403
INDICATED (POST-TEST)	.198	.938	.148	1.284
PRES. ON RATE LEVEL	4.924	3.042	.306	8.272
DERIVED BY FORMULA	4.877	3.000	.303	8.180
UNDERLYING PRES. RATE	3.473	2.146	.216	5.835
PROPOSED	4.877	3.000	.303	8.180

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.800
IND. RATES				9.80	MINIMUM PREMIUM	2000
MAN. RATES	5.86	6.14	7.12	+ 9.80	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.	-26,552	-52,441	211			
TOTAL LOSSES			3,108			
EXPECTED LOSSES	108,015	121,758	16,728			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	2.825	2.825		
INDICATED (POST-TEST)	.000	.000	2.585	2.585		
PRES. ON RATE LEVEL	139.203	156.911	21.559	317.673		
DERIVED BY FORMULA	137.811	153.773	20.990	312.574		
UNDERLYING PRES. RATE	98.196	110.688	15.208	224.092		
PROPOSED	137.811	153.773	20.990	312.574		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	374.494
IND. RATES				374.49	MINIMUM PREMIUM	664
MAN. RATES	161.76	197.88	273.45	+374.49	PRESENT	563

+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

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.	-1,430	-4,672	32	
TOTAL LOSSES	189,533	237,214	1,392	
EXPECTED LOSSES	5,496	10,528	2,910	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	938,282	1174,327	6,891	2119,500
INDICATED (POST-TEST)	858,528	1074,509	6,305	1939,342
PRES. ON RATE LEVEL	38,576	73,889	20,425	132,890
DERIVED BY FORMULA	38,576	73,889	20,284	132,749
UNDERLYING PRES. RATE	27,212	52,123	14,408	93,743
PROPOSED	38,617	73,967	20,306	132,890

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	159,215
IND. RATES				159.22	MINIMUM PREMIUM	449
MAN. RATES	83.29	92.81	114.39	+159.22	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.	-39,395	-37,795	127	
TOTAL LOSSES	134,252	192,593	12,942	
EXPECTED LOSSES	161,608	88,464	9,171	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.172	5.985	.402	10.559
INDICATED (POST-TEST)	3.817	5.476	.368	9.661
PRES. ON RATE LEVEL	7.119	3.897	.404	11.420
DERIVED BY FORMULA	7.119	3.913	.404	11.436
UNDERLYING PRES. RATE	5.022	2.749	.285	8.056
PROPOSED	7.109	3.908	.403	11.420

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	13.682
IND. RATES				13.68	MINIMUM PREMIUM	2000
MAN. RATES	8.83	8.81	9.83	+ 13.68	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.	-439,049	-655,248	2,103	
TOTAL LOSSES	3,285,704	732,702	104,648	
EXPECTED LOSSES	1,721,716	1,501,818	159,089	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.349	1.193	.170	6.712
INDICATED (POST-TEST)	4.894	1.092	.156	6.142
PRES. ON RATE LEVEL	3.974	3.466	.367	7.807
DERIVED BY FORMULA	4.002	3.324	.352	7.678
UNDERLYING PRES. RATE	2.803	2.445	.259	5.507
PROPOSED	4.002	3.324	.352	7.678

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.199
IND. RATES				9.20	MINIMUM PREMIUM	2000
MAN. RATES	5.50	5.85	6.72	+ 9.20	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.	-16,840	-34,485	136			
TOTAL LOSSES	59,478	304,287	13,074			
EXPECTED LOSSES	69,241	78,790	10,659			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	120.645	617.215	26.519	764.379		
INDICATED (POST-TEST)	110.390	564.752	24.265	699.407		
PRES. ON RATE LEVEL	199.097	226.554	30.650	456.301		
DERIVED BY FORMULA	198.210	233.318	30.522	462.050		
UNDERLYING PRES. RATE	140.447	159.815	21.621	321.883		
PROPOSED	198.210	233.318	30.522	462.050		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	553.582
IND. RATES				553.58	MINIMUM PREMIUM	843
MAN. RATES	285.41	315.69	392.78	+553.58	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

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.	-54,566	-80,272	329	
TOTAL LOSSES		67,587	35,763	
EXPECTED LOSSES	224,147	188,988	24,010	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	85.879	45.442	131.321
INDICATED (POST-TEST)	.000	78.579	41.579	120.158
PRES. ON RATE LEVEL	403.750	340.418	43.248	787.416
DERIVED BY FORMULA	399.713	332.563	43.181	775.457
UNDERLYING PRES. RATE	284.812	240.137	30.508	555.457
PROPOSED	399.712	332.563	43.181	775.456

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	929.073
IND. RATES				929.07	MINIMUM PREMIUM	1219
MAN. RATES	439.29	525.21	677.80	+929.07	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.	-817,368	-1,572,000	4,251			
TOTAL LOSSES	5,984,645	6,546,718	516,655			
EXPECTED LOSSES	3,285,382	3,541,951	334,844			
CREDIBILITY	.06	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.752	3.011	.238	6.001		
INDICATED (POST-TEST)	2.518	2.755	.218	5.491		
PRES. ON RATE LEVEL	2.142	2.309	.219	4.670		
DERIVED BY FORMULA	2.165	2.376	.219	4.760		
UNDERLYING PRES. RATE	1.511	1.629	.154	3.294		
PROPOSED	2.165	2.376	.219	4.760		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.702
IND. RATES				5.70	MINIMUM PREMIUM	1715
MAN. RATES	3.15	3.37	4.02	+ 5.70	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.	-62,364	-101,888	351	
TOTAL LOSSES	866,411	129,190	77,850	
EXPECTED LOSSES	258,075	233,462	27,143	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.160	.919	.554	7.633
INDICATED (POST-TEST)	5.636	.841	.507	6.984
PRES. ON RATE LEVEL	2.601	2.353	.274	5.228
DERIVED BY FORMULA	2.631	2.323	.281	5.235
UNDERLYING PRES. RATE	1.835	1.660	.193	3.688
PROPOSED	2.631	2.323	.281	5.235

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.272
IND. RATES				6.27	MINIMUM PREMIUM	1860
MAN. RATES	3.84	3.94	4.50	+ 6.27	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.	-812,895	-1,532,209	5,384			
TOTAL LOSSES	10,218,311	8,360,141	634,774			
EXPECTED LOSSES	3,338,239	3,572,176	393,609			
CREDIBILITY	.09	.21	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.752	2.251	.171	5.174		
INDICATED (POST-TEST)	2.518	2.060	.156	4.734		
PRES. ON RATE LEVEL	1.274	1.364	.150	2.788		
DERIVED BY FORMULA	1.386	1.510	.151	3.047		
UNDERLYING PRES. RATE	.899	.962	.106	1.967		
PROPOSED	1.386	1.510	.151	3.047		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.650
IND. RATES				3.65	MINIMUM PREMIUM	1205
MAN. RATES	1.71	1.91	2.40	+ 3.65	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.	-2,204,212	-3,318,142	8,940			
TOTAL LOSSES	12,011,772	12,905,197	890,138			
EXPECTED LOSSES	9,052,764	7,831,393	632,189			
CREDIBILITY	.10	.24	.25			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.793	3.001	.207	6.001		
INDICATED (POST-TEST)	2.556	2.746	.189	5.491		
PRES. ON RATE LEVEL	2.984	2.582	.208	5.774		
DERIVED BY FORMULA	2.941	2.621	.203	5.765		
UNDERLYING PRES. RATE	2.105	1.821	.147	4.073		
PROPOSED	2.941	2.621	.203	5.765		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.907
IND. RATES				6.91	MINIMUM PREMIUM	2000
MAN. RATES	3.84	4.12	4.97	+ 6.91	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					52,958	1,516
2009				47,085					37,223		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.	-72,824	-150,763	418	
TOTAL LOSSES	359,814	239,049	13,450	
EXPECTED LOSSES	299,986	346,356	31,931	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.769	1.175	.066	3.010
INDICATED (POST-TEST)	1.619	1.075	.060	2.754
PRES. ON RATE LEVEL	2.091	2.414	.223	4.728
DERIVED BY FORMULA	2.086	2.374	.218	4.678
UNDERLYING PRES. RATE	1.475	1.703	.157	3.335
PROPOSED	2.086	2.374	.218	4.678

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.604
IND. RATES				5.60	MINIMUM PREMIUM	1690
MAN. RATES	3.20	3.42	4.07	+ 5.60	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			314	783	4,940	4,494
2009		1,129	13,987	14,041	1,700		8	108,760	127,497	30,285	5,105
2010		3,287	32,376	15,160	15,969		4,104	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.	-97,699	-141,475	477	
TOTAL LOSSES	153,274	475,390	29,497	
EXPECTED LOSSES	392,119	322,077	37,411	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.545	1.690	.105	2.340
INDICATED (POST-TEST)	.499	1.546	.096	2.141
PRES. ON RATE LEVEL	1.976	1.623	.189	3.788
DERIVED BY FORMULA	1.946	1.620	.185	3.751
UNDERLYING PRES. RATE	1.394	1.145	.133	2.672
PROPOSED	1.946	1.620	.185	3.751

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.494
IND. RATES				4.49	MINIMUM PREMIUM	1415
MAN. RATES	2.63	2.75	3.26	+ 4.49	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.	-99,560	-113,687	257	
TOTAL LOSSES	1,967,590	269,745	50,312	
EXPECTED LOSSES	403,989	261,895	19,504	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.119	.290	.054	2.463
INDICATED (POST-TEST)	1.939	.265	.049	2.253
PRES. ON RATE LEVEL	.616	.400	.030	1.046
DERIVED BY FORMULA	.656	.389	.032	1.077
UNDERLYING PRES. RATE	.435	.282	.021	.738
PROPOSED	.656	.389	.032	1.077

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.290
IND. RATES				1.29	MINIMUM PREMIUM	615
MAN. RATES	.66	.75	.90	+ 1.29	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	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	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.	-126,678	-216,432	553	
TOTAL LOSSES	779,351	145,178	74,935	
EXPECTED LOSSES	514,756	490,907	44,614	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.804	.895	.462	6.161
INDICATED (POST-TEST)	4.396	.819	.423	5.638
PRES. ON RATE LEVEL	4.498	4.290	.390	9.178
DERIVED BY FORMULA	4.497	4.186	.391	9.074
UNDERLYING PRES. RATE	3.173	3.026	.275	6.474
PROPOSED	4.497	4.186	.391	9.074

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.871
IND. RATES				10.87	MINIMUM PREMIUM	2000
MAN. RATES	6.08	6.57	7.90	+ 10.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	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.	-1,222,326	-1,801,444	3,859			
TOTAL LOSSES	6,008,041	7,501,445	413,831			
EXPECTED LOSSES	4,950,566	4,112,592	297,034			
CREDIBILITY	.07	.16	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.488	3.106	.171	5.765		
INDICATED (POST-TEST)	2.277	2.842	.156	5.275		
PRES. ON RATE LEVEL	2.906	2.414	.175	5.495		
DERIVED BY FORMULA	2.862	2.482	.172	5.516		
UNDERLYING PRES. RATE	2.050	1.703	.123	3.876		
PROPOSED	2.851	2.473	.171	5.495		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.583
IND. RATES				6.58	MINIMUM PREMIUM	1935
MAN. RATES	3.69	3.96	4.73	+ 6.58	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.	-19,571	-19,398	64	
TOTAL LOSSES			10,180	
EXPECTED LOSSES	78,210	43,899	5,097	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.268	.268
INDICATED (POST-TEST)	.000	.000	.245	.245
PRES. ON RATE LEVEL	2.914	1.636	.190	4.740
DERIVED BY FORMULA	2.914	1.620	.191	4.725
UNDERLYING PRES. RATE	2.056	1.154	.134	3.344
PROPOSED	2.914	1.620	.191	4.725

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.661
IND. RATES				5.66	MINIMUM PREMIUM	1705
MAN. RATES	3.49	3.58	4.08	+ 5.66	PRESENT	1295

+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.	-1,698,079	-2,121,831	6,472			
TOTAL LOSSES	14,760,141	9,088,811	717,694			
EXPECTED LOSSES	6,878,757	4,861,337	514,685			
CREDIBILITY	.09	.22	.23			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.929	2.419	.191	6.539		
INDICATED (POST-TEST)	3.595	2.213	.175	5.983		
PRES. ON RATE LEVEL	2.596	1.834	.194	4.624		
DERIVED BY FORMULA	2.686	1.917	.190	4.793		
UNDERLYING PRES. RATE	1.831	1.294	.137	3.262		
PROPOSED	2.686	1.917	.190	4.793		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.742
IND. RATES				5.74	MINIMUM PREMIUM	1725
MAN. RATES	3.09	3.30	3.98	+ 5.74	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.	-841,280	-1,490,456	5,022			
TOTAL LOSSES	9,898,229	5,743,610	515,270			
EXPECTED LOSSES	3,405,858	3,417,581	383,965			
CREDIBILITY	.07	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.377	1.960	.176	5.513		
INDICATED (POST-TEST)	3.090	1.793	.161	5.044		
PRES. ON RATE LEVEL	1.647	1.653	.186	3.486		
DERIVED BY FORMULA	1.748	1.678	.181	3.607		
UNDERLYING PRES. RATE	1.162	1.166	.131	2.459		
PROPOSED	1.748	1.678	.181	3.607		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.321
IND. RATES				4.32	MINIMUM PREMIUM	1370
MAN. RATES	2.34	2.51	3.00	+ 4.32	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.	-438,655	-687,889	1,844			
TOTAL LOSSES	5,292,442	2,902,977	131,214			
EXPECTED LOSSES	1,769,624	1,557,069	148,388			
CREDIBILITY	.04	.09	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.279	2.895	.131	8.305		
INDICATED (POST-TEST)	4.830	2.649	.120	7.599		
PRES. ON RATE LEVEL	2.501	2.202	.210	4.913		
DERIVED BY FORMULA	2.594	2.242	.202	5.038		
UNDERLYING PRES. RATE	1.765	1.553	.148	3.466		
PROPOSED	2.594	2.242	.202	5.038		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.036
IND. RATES				6.04	MINIMUM PREMIUM	1800
MAN. RATES	3.26	3.53	4.23	+ 6.04	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.	-670,812	-1,025,901	3,381	
TOTAL LOSSES	4,345,659	3,191,407	392,354	
EXPECTED LOSSES	2,829,763	2,446,521	236,185	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.975	.716	.088	1.779
INDICATED (POST-TEST)	.892	.655	.081	1.628
PRES. ON RATE LEVEL	.900	.779	.075	1.754
DERIVED BY FORMULA	.899	.749	.077	1.725
UNDERLYING PRES. RATE	.635	.549	.053	1.237
PROPOSED	.899	.749	.077	1.725

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				2.07	MINIMUM PREMIUM	810
MAN. RATES	1.17	1.27	1.51	+ 2.07	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			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	1		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.	-3,538,914	-7,830,654	29,241			
TOTAL LOSSES	28,116,371	29,306,382	3,251,735			
EXPECTED LOSSES	14,728,382	18,202,952	2,146,407			
CREDIBILITY	.19	.46	.49			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.371	2.471	.274	5.116		
INDICATED (POST-TEST)	2.169	2.261	.251	4.681		
PRES. ON RATE LEVEL	1.761	2.176	.256	4.193		
DERIVED BY FORMULA	1.839	2.215	.254	4.308		
UNDERLYING PRES. RATE	1.242	1.535	.181	2.958		
PROPOSED	1.839	2.215	.254	4.308		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.161
IND. RATES				5.16	MINIMUM PREMIUM	1580
MAN. RATES	2.57	2.91	3.61	+ 5.16	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.	-239,171	-149,716	223	
TOTAL LOSSES		23,668	14,240	
EXPECTED LOSSES	686,945	285,559	36,353	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.094	.057	.151
INDICATED (POST-TEST)	.000	.086	.052	.138
PRES. ON RATE LEVEL	3.883	1.615	.206	5.704
DERIVED BY FORMULA	3.844	1.554	.200	5.598
UNDERLYING PRES. RATE	2.740	1.139	.145	4.024
PROPOSED	3.844	1.554	.200	5.598

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.706
IND. RATES				6.71	MINIMUM PREMIUM	1970
MAN. RATES	4.27	4.36	4.91	+ 6.71	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.	-73,568	-107,348	392	
TOTAL LOSSES	215,480	479,335	37,420	
EXPECTED LOSSES	300,711	251,773	27,689	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.335	.744	.058	1.137
INDICATED (POST-TEST)	.307	.681	.053	1.041
PRES. ON RATE LEVEL	.662	.554	.061	1.277
DERIVED BY FORMULA	.651	.563	.060	1.274
UNDERLYING PRES. RATE	.467	.391	.043	.901
PROPOSED	.651	.563	.060	1.274

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.526
IND. RATES				1.53	MINIMUM PREMIUM	675
MAN. RATES	.95	.97	1.10	+ 1.53	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	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			84,909	60,929	13,681			25,882	68,612	61,369	21,859
2007			182,796	758	4,819			29,831	1,320	6,617	5,176
2008					3,268					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.	-286,604	-296,504	827	
TOTAL LOSSES	623,694	614,720	65,914	
EXPECTED LOSSES	1,154,214	685,778	62,248	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.773	1.748	.187	3.708
INDICATED (POST-TEST)	1.622	1.599	.171	3.392
PRES. ON RATE LEVEL	4.653	2.764	.251	7.668
DERIVED BY FORMULA	4.592	2.717	.247	7.556
UNDERLYING PRES. RATE	3.282	1.950	.177	5.409
PROPOSED	4.592	2.717	.247	7.556

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.052
IND. RATES				9.05	MINIMUM PREMIUM	2000
MAN. RATES	4.02	5.14	6.60	+ 9.05	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.	-462,556	-683,620	2,956	
TOTAL LOSSES	5,069,232	1,729,363	320,920	
EXPECTED LOSSES	1,896,874	1,610,162	205,285	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.420	1.508	.280	6.208
INDICATED (POST-TEST)	4.044	1.380	.256	5.680
PRES. ON RATE LEVEL	2.345	1.990	.254	4.589
DERIVED BY FORMULA	2.413	1.929	.254	4.596
UNDERLYING PRES. RATE	1.654	1.404	.179	3.237
PROPOSED	2.413	1.929	.254	4.596

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.506
IND. RATES				5.51	MINIMUM PREMIUM	1670
MAN. RATES	3.13	3.37	3.95	+ 5.51	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.	-49,731	-91,432	369	
TOTAL LOSSES	1,045,758	269,563	19,040	
EXPECTED LOSSES	202,245	205,977	29,625	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.483	1.156	.082	5.721
INDICATED (POST-TEST)	4.102	1.058	.075	5.235
PRES. ON RATE LEVEL	1.229	1.252	.180	2.661
DERIVED BY FORMULA	1.258	1.246	.176	2.680
UNDERLYING PRES. RATE	.867	.883	.127	1.877
PROPOSED	1.258	1.246	.176	2.680

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.210
IND. RATES				3.21	MINIMUM PREMIUM	1095
MAN. RATES	1.85	1.96	2.29	+ 3.21	PRESENT	850

+PROPOSED

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.	-123,749	-125,185	301		
TOTAL LOSSES	984,322	568,435	14,969		
EXPECTED LOSSES	517,130	295,958	20,685		
CREDIBILITY	.05	.12	.13		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.619	.357	.009	.985	
INDICATED (POST-TEST)	.566	.327	.008	.901	
PRES. ON RATE LEVEL	.461	.264	.018	.743	
DERIVED BY FORMULA	.466	.272	.017	.755	
UNDERLYING PRES. RATE	.325	.186	.013	.524	
PROPOSED	.466	.272	.017	.755	
IND. RATES					
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				.90	MINIMUM PREMIUM
MAN. RATES	.50	.53	.64	+ .90	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.	-1,097,119	-1,210,625	3,718	
TOTAL LOSSES	967,421	850,836	139,149	
EXPECTED LOSSES	4,939,456	3,033,655	222,855	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.424	1.252	.205	2.881
INDICATED (POST-TEST)	1.303	1.146	.188	2.637
PRES. ON RATE LEVEL	10.306	6.330	.465	17.101
DERIVED BY FORMULA	10.036	5.967	.446	16.449
UNDERLYING PRES. RATE	7.270	4.465	.328	12.063
PROPOSED	10.036	5.967	.446	16.449

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	19.707
IND. RATES				19.71	MINIMUM PREMIUM	2000
MAN. RATES	12.62	13.01	14.72	+ 19.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
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.	-4,022	-6,670	36	
TOTAL LOSSES			36	
EXPECTED LOSSES	16,989	16,032	2,404	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	4.379	4.132	.620	9.131
DERIVED BY FORMULA	4.379	4.132	.620	9.131
UNDERLYING PRES. RATE	3.089	2.915	.437	6.441
PROPOSED	4.379	4.132	.620	9.131

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.939
IND. RATES				10.94	MINIMUM PREMIUM	2000
MAN. RATES	5.98	6.49	7.86	+ 10.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
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.	-161,536	-310,996	1,134			
TOTAL LOSSES	541,204	570,937	160,723			
EXPECTED LOSSES	659,301	729,755	81,761			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.867	1.969	.554	4.390		
INDICATED (POST-TEST)	1.708	1.802	.507	4.017		
PRES. ON RATE LEVEL	3.224	3.567	.400	7.191		
DERIVED BY FORMULA	3.194	3.496	.404	7.094		
UNDERLYING PRES. RATE	2.274	2.517	.282	5.073		
PROPOSED	3.194	3.496	.404	7.094		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.499
IND. RATES				8.50	MINIMUM PREMIUM	2000
MAN. RATES	5.13	5.34	6.19	+ 8.50	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.	-854,853	-1,927,378	7,545			
TOTAL LOSSES	7,363,707	7,851,057	701,060			
EXPECTED LOSSES	3,528,048	4,581,282	520,862			
CREDIBILITY	.07	.18	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.559	2.728	.244	5.531		
INDICATED (POST-TEST)	2.341	2.496	.223	5.060		
PRES. ON RATE LEVEL	1.738	2.257	.256	4.251		
DERIVED BY FORMULA	1.780	2.300	.250	4.330		
UNDERLYING PRES. RATE	1.226	1.592	.181	2.999		
PROPOSED	1.780	2.300	.250	4.330		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.187
IND. RATES				5.19	MINIMUM PREMIUM	1590
MAN. RATES	2.89	3.09	3.66	+ 5.19	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.	-617,387	-1,366,167	4,275	
TOTAL LOSSES	6,656,331	3,560,635	329,262	
EXPECTED LOSSES	2,592,301	3,332,365	276,483	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.202	1.713	.158	5.073
INDICATED (POST-TEST)	2.930	1.567	.145	4.642
PRES. ON RATE LEVEL	1.768	2.272	.189	4.229
DERIVED BY FORMULA	1.838	2.166	.182	4.186
UNDERLYING PRES. RATE	1.247	1.603	.133	2.983
PROPOSED	1.857	2.188	.184	4.229

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.066
IND. RATES				5.07	MINIMUM PREMIUM	1560
MAN. RATES	2.96	3.13	3.64	+ 5.07	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.	-812,107	-820,140	1,296	
TOTAL LOSSES	1,289,591	542,984	201,243	
EXPECTED LOSSES	3,396,518	1,967,125	87,200	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.508	.635	.235	2.378
INDICATED (POST-TEST)	1.380	.581	.215	2.176
PRES. ON RATE LEVEL	5.632	3.262	.145	9.039
DERIVED BY FORMULA	5.504	3.048	.151	8.703
UNDERLYING PRES. RATE	3.973	2.301	.102	6.376
PROPOSED	5.504	3.048	.151	8.703

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	10.427
IND. RATES				10.43	MINIMUM PREMIUM	2000
MAN. RATES	6.69	6.93	7.78	+ 10.43	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	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.	-712,189	-1,019,114	3,660			
TOTAL LOSSES	4,341,485	3,826,374	436,002			
EXPECTED LOSSES	2,913,093	2,370,778	275,254			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.650	2.335	.266	5.251		
INDICATED (POST-TEST)	2.425	2.137	.243	4.805		
PRES. ON RATE LEVEL	2.521	2.051	.238	4.810		
DERIVED BY FORMULA	2.516	2.061	.239	4.816		
UNDERLYING PRES. RATE	1.778	1.447	.168	3.393		
PROPOSED	2.513	2.058	.239	4.810		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.762
IND. RATES				5.76	MINIMUM PREMIUM	1730
MAN. RATES	3.21	3.49	4.14	+ 5.76	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.	-135,124	-199,000	719			
TOTAL LOSSES	1,786,519	1,041,637	132,553			
EXPECTED LOSSES	543,446	463,431	55,521			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.470	3.189	.406	9.065		
INDICATED (POST-TEST)	5.005	2.918	.371	8.294		
PRES. ON RATE LEVEL	2.359	2.011	.241	4.611		
DERIVED BY FORMULA	2.412	2.047	.246	4.705		
UNDERLYING PRES. RATE	1.664	1.419	.170	3.253		
PROPOSED	2.412	2.047	.246	4.705		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.637
IND. RATES				5.64	MINIMUM PREMIUM	1700
MAN. RATES	3.29	3.48	3.97	+ 5.64	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.	-279,638	-299,838	554	
TOTAL LOSSES	646,891	974,713	22,398	
EXPECTED LOSSES	1,151,208	697,625	36,507	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.294	1.949	.045	3.288
INDICATED (POST-TEST)	1.184	1.783	.041	3.008
PRES. ON RATE LEVEL	3.263	1.978	.103	5.344
DERIVED BY FORMULA	3.221	1.966	.099	5.286
UNDERLYING PRES. RATE	2.302	1.395	.073	3.770
PROPOSED	3.221	1.966	.099	5.286

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.333
IND. RATES				6.33	MINIMUM PREMIUM	1875
MAN. RATES	3.90	4.03	4.60	+ 6.33	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.	-165,378	-262,811	721	
TOTAL LOSSES	341,168	1,982,582	30,284	
EXPECTED LOSSES	712,638	619,593	52,012	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.430	8.310	.127	9.867
INDICATED (POST-TEST)	1.308	7.604	.116	9.028
PRES. ON RATE LEVEL	4.234	3.682	.309	8.225
DERIVED BY FORMULA	4.205	3.800	.301	8.306
UNDERLYING PRES. RATE	2.987	2.597	.218	5.802
PROPOSED	4.205	3.800	.301	8.306

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.951
IND. RATES				9.95	MINIMUM PREMIUM	2000
MAN. RATES	5.62	5.72	7.08	+ 9.95	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	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.	-106,647	-283,168	999	
TOTAL LOSSES	2,194,859	1,830,163	184,455	
EXPECTED LOSSES	446,237	668,313	74,256	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.163	2.637	.266	6.066
INDICATED (POST-TEST)	2.894	2.413	.243	5.550
PRES. ON RATE LEVEL	.912	1.364	.152	2.428
DERIVED BY FORMULA	.971	1.437	.158	2.566
UNDERLYING PRES. RATE	.643	.963	.107	1.713
PROPOSED	.971	1.437	.158	2.566

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				3.07	MINIMUM PREMIUM	1060
MAN. RATES	1.70	1.80	2.09	+ 3.07	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.	-88,666	-114,121	425	
TOTAL LOSSES		6,951	12,978	
EXPECTED LOSSES	361,110	264,950	29,589	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.010	.019	.029
INDICATED (POST-TEST)	.000	.009	.017	.026
PRES. ON RATE LEVEL	.761	.559	.062	1.382
DERIVED BY FORMULA	.738	.521	.059	1.318
UNDERLYING PRES. RATE	.537	.394	.044	.975
PROPOSED	.738	.521	.059	1.318

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.579
IND. RATES				1.58	MINIMUM PREMIUM	685
MAN. RATES	1.02	1.06	1.19	+ 1.58	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	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.	-2,421,782	-2,744,364	12,736			
TOTAL LOSSES	19,244,595	12,047,753	1,563,295			
EXPECTED LOSSES	9,883,149	6,371,553	941,252			
CREDIBILITY	.40	.98	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.532	.333	.043	.908		
INDICATED (POST-TEST)	.487	.305	.039	.831		
PRES. ON RATE LEVEL	.387	.249	.037	.673		
DERIVED BY FORMULA	.427	.304	.039	.770		
UNDERLYING PRES. RATE	.273	.176	.026	.475		
PROPOSED	.427	.304	.039	.770		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.922
IND. RATES				.92	MINIMUM PREMIUM	520
MAN. RATES	.50	.52	.58	+ .92	PRESENT	430

+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.	-330,606	-289,238	1,287	
TOTAL LOSSES	1,522,205	806,363	95,562	
EXPECTED LOSSES	1,323,377	669,596	102,812	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.577	.306	.036	.919
INDICATED (POST-TEST)	.528	.280	.033	.841
PRES. ON RATE LEVEL	.712	.360	.055	1.127
DERIVED BY FORMULA	.699	.346	.051	1.096
UNDERLYING PRES. RATE	.502	.254	.039	.795
PROPOSED	.699	.346	.051	1.096

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.313
IND. RATES				1.31	MINIMUM PREMIUM	620
MAN. RATES	.80	.86	.97	+ 1.31	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.	-6,094,382	-10,939,112	36,764	
TOTAL LOSSES	39,906,505	30,881,322	4,058,318	
EXPECTED LOSSES	25,123,266	25,681,562	2,605,376	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.214	.166	.022	.402
INDICATED (POST-TEST)	.196	.152	.020	.368
PRES. ON RATE LEVEL	.191	.196	.020	.407
DERIVED BY FORMULA	.196	.152	.020	.368
UNDERLYING PRES. RATE	.135	.138	.014	.287
PROPOSED	.196	.152	.020	.368
IND. RATES				
YEAR	12-1-10	12-1-11	12-1-12	12-1-13
IND. RATES				.44
MAN. RATES	.30	.28	.35	+ .44
				PRESENT
				365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-934,492	-1,492,223	2,509	
TOTAL LOSSES	7,475,730	6,107,547	285,493	
EXPECTED LOSSES	3,851,879	3,470,363	185,659	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.664	2.994	.140	6.798
INDICATED (POST-TEST)	3.353	2.740	.128	6.221
PRES. ON RATE LEVEL	2.677	2.411	.129	5.217
DERIVED BY FORMULA	2.718	2.457	.129	5.304
UNDERLYING PRES. RATE	1.888	1.701	.091	3.680
PROPOSED	2.718	2.457	.129	5.304

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.354
IND. RATES				6.35	MINIMUM PREMIUM	1880
MAN. RATES	3.60	3.80	4.49	+ 6.35	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			11,471	28,488	179,152	105,954
2009		2,273	30,315	29,191	18,952		313	287,394	338,533	161,199	74,043
2010		25,428	248,861	114,519	105,386		10,613	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.	-1,233,014	-940,378	5,480			
TOTAL LOSSES	4,031,298	4,720,259	372,559			
EXPECTED LOSSES	5,051,480	2,170,130	401,201			
CREDIBILITY	.25	.62	.65			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.221	.259	.020	.500		
INDICATED (POST-TEST)	.202	.237	.018	.457		
PRES. ON RATE LEVEL	.393	.169	.031	.593		
DERIVED BY FORMULA	.345	.211	.023	.579		
UNDERLYING PRES. RATE	.277	.119	.022	.418		
PROPOSED	.345	.211	.023	.579		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.693
IND. RATES				.69	MINIMUM PREMIUM	465
MAN. RATES	.76	.72	.51	+ .69	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	11	25	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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.	-392,638	-368,278	3,956		
TOTAL LOSSES	2,134,889	1,823,207	291,109		
EXPECTED LOSSES	1,607,179	865,404	282,581		
CREDIBILITY	.25	.61	.63		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.121	.103	.016	.240	
INDICATED (POST-TEST)	.111	.094	.015	.220	
PRES. ON RATE LEVEL	.129	.069	.023	.221	
DERIVED BY FORMULA	.125	.084	.018	.227	
UNDERLYING PRES. RATE	.091	.049	.016	.156	
PROPOSED	.122	.082	.017	.221	
IND. RATES					
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE
IND. RATES				.26	MINIMUM PREMIUM
MAN. RATES	.17	.18	.19	+ .26	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.	-2,643,683	-3,315,025	11,508			
TOTAL LOSSES	21,686,568	10,763,434	1,438,011			
EXPECTED LOSSES	10,900,418	7,836,692	806,245			
CREDIBILITY	.37	.90	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.672	.334	.045	1.051		
INDICATED (POST-TEST)	.615	.306	.041	.962		
PRES. ON RATE LEVEL	.479	.345	.035	.859		
DERIVED BY FORMULA	.529	.310	.041	.880		
UNDERLYING PRES. RATE	.338	.243	.025	.606		
PROPOSED	.529	.310	.041	.880		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.054
IND. RATES				1.05	MINIMUM PREMIUM	555
MAN. RATES	.58	.64	.74	+ 1.05	PRESENT	465

+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.	-180,736	-226,272	2,126	
TOTAL LOSSES	2,637,622	305,760	211,497	
EXPECTED LOSSES	767,916	559,078	134,874	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.425	.281	.194	2.900
INDICATED (POST-TEST)	2.219	.257	.178	2.654
PRES. ON RATE LEVEL	1.001	.729	.175	1.905
DERIVED BY FORMULA	1.050	.687	.175	1.912
UNDERLYING PRES. RATE	.706	.514	.124	1.344
PROPOSED	1.050	.687	.175	1.912

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.290
IND. RATES				2.29	MINIMUM PREMIUM	865
MAN. RATES	1.30	1.39	1.64	+ 2.29	PRESENT	690

+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.	-309,561	-542,907	4,471			
TOTAL LOSSES	2,715,389	1,865,720	638,294			
EXPECTED LOSSES	1,269,405	1,277,459	317,351			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.686	1.158	.396	3.240		
INDICATED (POST-TEST)	1.543	1.060	.362	2.965		
PRES. ON RATE LEVEL	1.117	1.124	.279	2.520		
DERIVED BY FORMULA	1.138	1.116	.290	2.544		
UNDERLYING PRES. RATE	.788	.793	.197	1.778		
PROPOSED	1.138	1.116	.290	2.544		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.047
IND. RATES				3.05	MINIMUM PREMIUM	1055
MAN. RATES	1.86	1.93	2.17	+ 3.05	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.	-4,427,373	-5,753,659	22,336			
TOTAL LOSSES	24,576,462	15,517,649	2,296,408			
EXPECTED LOSSES	17,954,094	13,685,127	1,596,090			
CREDIBILITY	.14	.35	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.218	2.032	.301	5.551		
INDICATED (POST-TEST)	2.944	1.859	.275	5.078		
PRES. ON RATE LEVEL	3.333	2.540	.296	6.169		
DERIVED BY FORMULA	3.279	2.302	.288	5.869		
UNDERLYING PRES. RATE	2.351	1.792	.209	4.352		
PROPOSED	3.279	2.302	.288	5.869		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.031
IND. RATES				7.03	MINIMUM PREMIUM	2000
MAN. RATES	4.74	4.79	5.31	+ 7.03	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.	-2,097,023	-3,798,771	11,240			
TOTAL LOSSES	15,350,662	12,886,623	1,213,654			
EXPECTED LOSSES	8,575,295	8,891,666	815,902			
CREDIBILITY	.24	.58	.61			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.922	.774	.073	1.769		
INDICATED (POST-TEST)	.844	.708	.067	1.619		
PRES. ON RATE LEVEL	.730	.757	.070	1.557		
DERIVED BY FORMULA	.757	.729	.068	1.554		
UNDERLYING PRES. RATE	.515	.534	.049	1.098		
PROPOSED	.759	.730	.068	1.557		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.865
IND. RATES				1.87	MINIMUM PREMIUM	760
MAN. RATES	.95	1.05	1.34	+ 1.87	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.	-107,323	-45,820	698	
TOTAL LOSSES	333,018	497,431	71,740	
EXPECTED LOSSES	435,959	106,853	51,288	
CREDIBILITY	.10	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.078	.116	.017	.211
INDICATED (POST-TEST)	.071	.106	.016	.193
PRES. ON RATE LEVEL	.145	.035	.017	.197
DERIVED BY FORMULA	.138	.052	.017	.207
UNDERLYING PRES. RATE	.102	.025	.012	.139
PROPOSED	.131	.050	.016	.197

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				.24	MINIMUM PREMIUM	350
MAN. RATES	.14	.14	.17	+ .24	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.	-222,969	-270,032	2,951	
TOTAL LOSSES	953,816	947,661	169,268	
EXPECTED LOSSES	923,795	626,860	218,951	
CREDIBILITY	.08	.19	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.318	.316	.056	.690
INDICATED (POST-TEST)	.291	.289	.051	.631
PRES. ON RATE LEVEL	.437	.296	.103	.836
DERIVED BY FORMULA	.425	.295	.093	.813
UNDERLYING PRES. RATE	.308	.209	.073	.590
PROPOSED	.425	.295	.093	.813

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	TOTAL
IND. RATES				.97	MINIMUM PREMIUM	535
MAN. RATES	.59	.62	.72	+ .97	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	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.	-163,987	-541,931	2,532	
TOTAL LOSSES	3,264,459	4,071,022	390,067	
EXPECTED LOSSES	662,006	1,233,150	208,410	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.527	5.645	.541	10.713
INDICATED (POST-TEST)	4.142	5.165	.495	9.802
PRES. ON RATE LEVEL	1.301	2.424	.410	4.135
DERIVED BY FORMULA	1.386	2.616	.417	4.419
UNDERLYING PRES. RATE	.918	1.710	.289	2.917
PROPOSED	1.386	2.616	.417	4.419

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.294
IND. RATES				5.29	MINIMUM PREMIUM	1615
MAN. RATES	2.71	2.95	3.56	+ 5.29	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.	-702,208	-1,389,513	8,375			
TOTAL LOSSES	4,795,442	4,963,611	916,133			
EXPECTED LOSSES	2,896,623	3,231,344	617,947			
CREDIBILITY	.20	.49	.51			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.372	.386	.071	.829		
INDICATED (POST-TEST)	.340	.353	.065	.758		
PRES. ON RATE LEVEL	.319	.356	.068	.743		
DERIVED BY FORMULA	.323	.355	.066	.744		
UNDERLYING PRES. RATE	.225	.251	.048	.524		
PROPOSED	.323	.355	.066	.744		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.891
IND. RATES				.89	MINIMUM PREMIUM	515
MAN. RATES	.53	.53	.64	+ .89	PRESENT	440

+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			1,271	3,152	19,816	9,383
2009		9,971	122,440	123,457	8,200		38	5,265	136,922	160,022	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.	-70,135	-107,861	324	
TOTAL LOSSES	268,802	1,499,346	52,038	
EXPECTED LOSSES	285,749	251,068	25,399	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.101	6.139	.213	7.453
INDICATED (POST-TEST)	1.007	5.617	.195	6.819
PRES. ON RATE LEVEL	1.659	1.457	.147	3.263
DERIVED BY FORMULA	1.652	1.582	.149	3.383
UNDERLYING PRES. RATE	1.170	1.028	.104	2.302
PROPOSED	1.652	1.582	.149	3.383

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	4.636
IND. RATES				4.64	MINIMUM PREMIUM	1450
MAN. RATES	2.75	2.85	3.20	+ 4.64	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.	-51,883	-74,302	738	
TOTAL LOSSES	1,109,349	508,771	176,066	
EXPECTED LOSSES	210,039	172,315	56,352	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.382	1.092	.378	3.852
INDICATED (POST-TEST)	2.180	.999	.346	3.525
PRES. ON RATE LEVEL	.638	.525	.172	1.335
DERIVED BY FORMULA	.669	.549	.182	1.400
UNDERLYING PRES. RATE	.451	.370	.121	.942
PROPOSED	.669	.549	.182	1.400

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.677
IND. RATES				1.68	MINIMUM PREMIUM	710
MAN. RATES	.87	.96	1.15	+ 1.68	PRESENT	565

+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.	-99,783	-97,359	521	
TOTAL LOSSES			48,958	
EXPECTED LOSSES	406,209	224,914	39,190	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.144	.144
INDICATED (POST-TEST)	.000	.000	.132	.132
PRES. ON RATE LEVEL	1.690	.936	.162	2.788
DERIVED BY FORMULA	1.656	.899	.161	2.716
UNDERLYING PRES. RATE	1.192	.660	.115	1.967
PROPOSED	1.656	.899	.161	2.716

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.254
IND. RATES				3.25	MINIMUM PREMIUM	1105
MAN. RATES	2.44	2.26	2.40	+ 3.25	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.	-678,343	-943,254	3,254			
TOTAL LOSSES	3,051,249	3,888,325	335,492			
EXPECTED LOSSES	2,742,192	2,167,657	253,186			
CREDIBILITY	.04	.09	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.133	3.993	.345	7.471		
INDICATED (POST-TEST)	2.867	3.654	.316	6.837		
PRES. ON RATE LEVEL	3.992	3.156	.368	7.516		
DERIVED BY FORMULA	3.947	3.201	.363	7.511		
UNDERLYING PRES. RATE	2.816	2.226	.260	5.302		
PROPOSED	3.947	3.201	.363	7.511		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.998
IND. RATES				9.00	MINIMUM PREMIUM	2000
MAN. RATES	5.27	5.60	6.47	+ 9.00	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.	-358	-755	25	
TOTAL LOSSES			582	
EXPECTED LOSSES	1,440	1,752	1,854	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.021	1.021
INDICATED (POST-TEST)	.000	.000	.934	.934
PRES. ON RATE LEVEL	3.579	4.361	4.607	12.547
DERIVED BY FORMULA	3.579	4.361	4.607	12.547
UNDERLYING PRES. RATE	2.525	3.076	3.250	8.851
PROPOSED	3.579	4.361	4.607	12.547

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.032
IND. RATES				15.03	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.35	10.80	+ 15.03	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.	-3,706,649	-4,734,447	10,484			
TOTAL LOSSES	22,424,816	13,279,996	1,199,877			
EXPECTED LOSSES	15,091,785	11,052,124	773,169			
CREDIBILITY	.12	.29	.31			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.741	2.216	.200	6.157		
INDICATED (POST-TEST)	3.423	2.028	.183	5.634		
PRES. ON RATE LEVEL	3.570	2.613	.183	6.366		
DERIVED BY FORMULA	3.552	2.443	.183	6.178		
UNDERLYING PRES. RATE	2.518	1.844	.129	4.491		
PROPOSED	3.552	2.443	.183	6.178		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.401
IND. RATES				7.40	MINIMUM PREMIUM	2000
MAN. RATES	4.51	4.73	5.48	+ 7.40	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.	-800,080	-1,392,869	3,063			
TOTAL LOSSES	6,766,966	6,960,697	280,229			
EXPECTED LOSSES	3,287,089	3,252,271	225,283			
CREDIBILITY	.06	.14	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.304	3.399	.137	6.840		
INDICATED (POST-TEST)	3.023	3.110	.125	6.258		
PRES. ON RATE LEVEL	2.275	2.251	.156	4.682		
DERIVED BY FORMULA	2.320	2.371	.151	4.842		
UNDERLYING PRES. RATE	1.605	1.588	.110	3.303		
PROPOSED	2.320	2.371	.151	4.842		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.801
IND. RATES				5.80	MINIMUM PREMIUM	1740
MAN. RATES	3.02	3.29	4.03	+ 5.80	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.	-775,665	-1,363,555	3,671			
TOTAL LOSSES	4,513,159	5,853,318	453,373			
EXPECTED LOSSES	3,149,375	3,098,970	283,762			
CREDIBILITY	.05	.14	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.418	3.135	.243	5.796		
INDICATED (POST-TEST)	2.212	2.869	.222	5.303		
PRES. ON RATE LEVEL	2.392	2.353	.215	4.960		
DERIVED BY FORMULA	2.383	2.425	.216	5.024		
UNDERLYING PRES. RATE	1.687	1.660	.152	3.499		
PROPOSED	2.383	2.425	.216	5.024		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.019
IND. RATES				6.02	MINIMUM PREMIUM	1795
MAN. RATES	3.59	3.75	4.27	+ 6.02	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.	-2,247,020	-4,954,414	20,878			
TOTAL LOSSES	9,205,906	17,982,572	2,173,785			
EXPECTED LOSSES	9,209,531	11,608,390	1,491,465			
CREDIBILITY	.17	.43	.45			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.883	1.724	.208	2.815		
INDICATED (POST-TEST)	.808	1.577	.190	2.575		
PRES. ON RATE LEVEL	1.252	1.578	.202	3.032		
DERIVED BY FORMULA	1.177	1.578	.197	2.952		
UNDERLYING PRES. RATE	.883	1.113	.143	2.139		
PROPOSED	1.177	1.578	.197	2.952		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.536
IND. RATES				3.54	MINIMUM PREMIUM	1175
MAN. RATES	2.20	2.29	2.61	+ 3.54	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.	-381,815	-1,120,854	4,494			
TOTAL LOSSES	572,495	3,771,675	619,087			
EXPECTED LOSSES	1,563,052	2,619,655	326,492			
CREDIBILITY	.07	.17	.18			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.223	1.467	.241	1.931		
INDICATED (POST-TEST)	.204	1.342	.221	1.767		
PRES. ON RATE LEVEL	.862	1.445	.179	2.486		
DERIVED BY FORMULA	.816	1.427	.187	2.430		
UNDERLYING PRES. RATE	.608	1.019	.127	1.754		
PROPOSED	.816	1.427	.187	2.430		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.911
IND. RATES				2.91	MINIMUM PREMIUM	1020
MAN. RATES	1.75	1.85	2.14	+ 2.91	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.	-148,859	-256,769	935	
TOTAL LOSSES	989,340	1,030,580	98,761	
EXPECTED LOSSES	604,947	594,334	70,046	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.466	.486	.047	.999
INDICATED (POST-TEST)	.426	.445	.043	.914
PRES. ON RATE LEVEL	.404	.397	.047	.848
DERIVED BY FORMULA	.405	.404	.046	.855
UNDERLYING PRES. RATE	.285	.280	.033	.598
PROPOSED	.405	.404	.046	.855

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.024
IND. RATES				1.02	MINIMUM PREMIUM	545
MAN. RATES	.62	.63	.73	+ 1.02	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	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.	-75,254	-57,251	482	
TOTAL LOSSES	191,563	595,011	57,683	
EXPECTED LOSSES	310,976	136,642	32,882	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.235	3.836	.372	5.443
INDICATED (POST-TEST)	1.130	3.510	.340	4.980
PRES. ON RATE LEVEL	2.842	1.249	.301	4.392
DERIVED BY FORMULA	2.825	1.317	.302	4.444
UNDERLYING PRES. RATE	2.005	.881	.212	3.098
PROPOSED	2.825	1.317	.302	4.444

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.324
IND. RATES				5.32	MINIMUM PREMIUM	1620
MAN. RATES	3.29	3.35	3.78	+ 5.32	PRESENT	1220

+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.	-361,132	-517,530	1,650	
TOTAL LOSSES	2,078,894	3,796,992	156,654	
EXPECTED LOSSES	1,483,689	1,227,088	114,942	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.346	6.111	.252	9.709
INDICATED (POST-TEST)	3.062	5.592	.231	8.885
PRES. ON RATE LEVEL	3.385	2.800	.262	6.447
DERIVED BY FORMULA	3.375	2.995	.260	6.630
UNDERLYING PRES. RATE	2.388	1.975	.185	4.548
PROPOSED	3.375	2.995	.260	6.630

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.943
IND. RATES				7.94	MINIMUM PREMIUM	2000
MAN. RATES	4.53	4.78	5.55	+ 7.94	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.	-993,986	-1,298,845	5,499			
TOTAL LOSSES	7,160,946	8,682,189	546,937			
EXPECTED LOSSES	4,061,915	3,048,760	399,686			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.852	4.670	.294	8.816		
INDICATED (POST-TEST)	3.525	4.273	.269	8.067		
PRES. ON RATE LEVEL	3.097	2.325	.305	5.727		
DERIVED BY FORMULA	3.118	2.578	.300	5.996		
UNDERLYING PRES. RATE	2.185	1.640	.215	4.040		
PROPOSED	3.118	2.578	.300	5.996		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	7.183
IND. RATES				7.18	MINIMUM PREMIUM	2000
MAN. RATES	3.87	4.13	4.93	+ 7.18	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.	-838,168	-1,295,471	7,558			
TOTAL LOSSES	6,126,674	5,963,912	721,811			
EXPECTED LOSSES	3,589,355	3,172,250	444,160			
CREDIBILITY	.06	.15	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.717	2.645	.320	5.682		
INDICATED (POST-TEST)	2.486	2.420	.293	5.199		
PRES. ON RATE LEVEL	2.257	1.995	.279	4.531		
DERIVED BY FORMULA	2.271	2.059	.281	4.611		
UNDERLYING PRES. RATE	1.592	1.407	.197	3.196		
PROPOSED	2.271	2.059	.281	4.611		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	5.524
IND. RATES				5.52	MINIMUM PREMIUM	1670
MAN. RATES	3.09	3.30	3.90	+ 5.52	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.	-169,230	-249,110	783	
TOTAL LOSSES	2,120,681	851,854	52,838	
EXPECTED LOSSES	690,471	587,329	54,019	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.858	5.567	.345	19.770
INDICATED (POST-TEST)	12.680	5.094	.316	18.090
PRES. ON RATE LEVEL	6.396	5.441	.500	12.337
DERIVED BY FORMULA	6.459	5.431	.494	12.384
UNDERLYING PRES. RATE	4.512	3.838	.353	8.703
PROPOSED	6.459	5.431	.494	12.384

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.837
IND. RATES				14.84	MINIMUM PREMIUM	2000
MAN. RATES	8.11	8.83	10.62	+ 14.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-796,258	-924,965	3,114			
TOTAL LOSSES	7,917,204	2,088,317	266,365			
EXPECTED LOSSES	3,253,123	2,123,091	239,705			
CREDIBILITY	.24	.59	.62			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.462	.122	.016	.600		
INDICATED (POST-TEST)	.423	.112	.015	.550		
PRES. ON RATE LEVEL	.269	.176	.020	.465		
DERIVED BY FORMULA	.306	.138	.017	.461		
UNDERLYING PRES. RATE	.190	.124	.014	.328		
PROPOSED	.309	.139	.017	.465		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.557
IND. RATES				.56	MINIMUM PREMIUM	430
MAN. RATES	.28	.31	.40	+ .56	PRESENT	380

+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.	-733,608	-718,971	4,089	
TOTAL LOSSES	5,511,619	4,583,880	305,581	
EXPECTED LOSSES	3,000,269	1,692,622	295,891	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.197	4.322	.288	9.807
INDICATED (POST-TEST)	4.755	3.955	.264	8.974
PRES. ON RATE LEVEL	4.010	2.262	.396	6.668
DERIVED BY FORMULA	4.040	2.414	.383	6.837
UNDERLYING PRES. RATE	2.829	1.596	.279	4.704
PROPOSED	4.040	2.414	.383	6.837

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.191
IND. RATES				8.19	MINIMUM PREMIUM	2000
MAN. RATES	4.69	4.95	5.74	+ 8.19	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.	-186,101	-286,109	846			
TOTAL LOSSES	2,040,133	2,315,566	82,098			
EXPECTED LOSSES	755,822	660,937	64,621			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.494	2.831	.100	5.425		
INDICATED (POST-TEST)	2.282	2.590	.092	4.964		
PRES. ON RATE LEVEL	1.310	1.145	.112	2.567		
DERIVED BY FORMULA	1.339	1.261	.110	2.710		
UNDERLYING PRES. RATE	.924	.808	.079	1.811		
PROPOSED	1.339	1.261	.110	2.710		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.246
IND. RATES				3.25	MINIMUM PREMIUM	1105
MAN. RATES	1.63	1.78	2.21	+ 3.25	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.	-1,398,073	-1,716,803	4,686			
TOTAL LOSSES	8,741,654	6,260,222	532,443			
EXPECTED LOSSES	6,004,791	4,056,216	357,902			
CREDIBILITY	.42	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.220	.157	.013	.390		
INDICATED (POST-TEST)	.201	.144	.012	.357		
PRES. ON RATE LEVEL	.213	.145	.013	.371		
DERIVED BY FORMULA	.208	.144	.012	.364		
UNDERLYING PRES. RATE	.151	.102	.009	.262		
PROPOSED	.208	.144	.012	.364		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.436
IND. RATES				.44	MINIMUM PREMIUM	400
MAN. RATES	.22	.26	.32	+ .44	PRESENT	360

+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.	-24,986	-35,668	649	
TOTAL LOSSES			649	
EXPECTED LOSSES	109,163	86,075	40,995	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.024	.024
INDICATED (POST-TEST)	.000	.000	.022	.022
PRES. ON RATE LEVEL	5.798	4.572	2.177	12.547
DERIVED BY FORMULA	5.798	4.526	2.155	12.479
UNDERLYING PRES. RATE	4.090	3.225	1.536	8.851
PROPOSED	5.798	4.526	2.155	12.479

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.951
IND. RATES				14.95	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.35	10.80	+ 14.95	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	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.	-81,691	-102,983	173	
TOTAL LOSSES	1,294,009	1,399,230	5,106	
EXPECTED LOSSES	325,155	233,798	13,544	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.892	11.778	.043	22.713
INDICATED (POST-TEST)	9.966	10.777	.039	20.782
PRES. ON RATE LEVEL	3.880	2.790	.161	6.831
DERIVED BY FORMULA	3.941	2.950	.159	7.050
UNDERLYING PRES. RATE	2.737	1.968	.114	4.819
PROPOSED	3.941	2.950	.159	7.050

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	8.446
IND. RATES				8.45	MINIMUM PREMIUM	2000
MAN. RATES	4.79	5.01	5.88	+ 8.45	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.	-1,795,235	-1,677,719	4,789			
TOTAL LOSSES	9,396,987	3,989,070	238,105			
EXPECTED LOSSES	7,330,143	3,925,094	342,981			
CREDIBILITY	.04	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.589	3.222	.192	11.003		
INDICATED (POST-TEST)	6.944	2.948	.176	10.068		
PRES. ON RATE LEVEL	8.392	4.494	.393	13.279		
DERIVED BY FORMULA	8.334	4.339	.369	13.042		
UNDERLYING PRES. RATE	5.920	3.170	.277	9.367		
PROPOSED	8.334	4.339	.369	13.042		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	15.625
IND. RATES				15.63	MINIMUM PREMIUM	2000
MAN. RATES	9.44	9.94	11.43	+ 15.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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.	-61,199	-61,985	172	
TOTAL LOSSES	599,022	148,199	16,992	
EXPECTED LOSSES	248,572	145,481	12,213	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.668	.413	.047	2.128
INDICATED (POST-TEST)	1.526	.378	.043	1.947
PRES. ON RATE LEVEL	.981	.574	.048	1.603
DERIVED BY FORMULA	.992	.564	.048	1.604
UNDERLYING PRES. RATE	.692	.405	.034	1.131
PROPOSED	.992	.564	.048	1.604

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	1.921
IND. RATES				1.92	MINIMUM PREMIUM	770
MAN. RATES	1.02	1.14	1.38	+ 1.92	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.	-49,083	-66,722	264	
TOTAL LOSSES		63,419	9,467	
EXPECTED LOSSES	209,193	152,999	19,729	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.932	.139	1.071
INDICATED (POST-TEST)	.000	.853	.127	.980
PRES. ON RATE LEVEL	4.359	3.188	.411	7.958
DERIVED BY FORMULA	4.315	3.165	.405	7.885
UNDERLYING PRES. RATE	3.075	2.249	.290	5.614
PROPOSED	4.315	3.165	.405	7.885

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	9.447
IND. RATES				9.45	MINIMUM PREMIUM	2000
MAN. RATES	5.49	5.82	6.85	+ 9.45	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
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.	-3,084	-2,800	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	12,965	6,500	642	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	8.060	4.040	.400	12.500
DERIVED BY FORMULA	8.060	4.040	.400	12.500
UNDERLYING PRES. RATE	5.686	2.850	.282	8.818
PROPOSED	8.060	4.040	.400	12.500

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	14.976
IND. RATES				14.98	MINIMUM PREMIUM	2000
MAN. RATES	8.89	9.35	10.76	+ 14.98	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	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.	-11,187	-3,923	17			
TOTAL LOSSES		78,940	17			
EXPECTED LOSSES	46,671	9,043	1,127			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	2.173	.000	2.173		
INDICATED (POST-TEST)	.000	1.988	.000	1.988		
PRES. ON RATE LEVEL	1.822	.353	.044	2.219		
DERIVED BY FORMULA	1.822	.369	.044	2.235		
UNDERLYING PRES. RATE	1.285	.249	.031	1.565		
PROPOSED	1.809	.366	.044	2.219		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.658
IND. RATES				2.66	MINIMUM PREMIUM	955
MAN. RATES	1.17	1.38	1.91	+ 2.66	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.	-509	-576	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	2,112	1,355	432	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.089	.699	.222	2.010
DERIVED BY FORMULA	1.089	.699	.222	2.010
UNDERLYING PRES. RATE	.768	.493	.157	1.418
PROPOSED	1.089	.699	.222	2.010

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.408
IND. RATES				2.41	MINIMUM PREMIUM	895
MAN. RATES	1.64	1.52	1.73	+ 2.41	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.	-78,476	-21,276	302	
TOTAL LOSSES			13,245	
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	.052	.052
PRES. ON RATE LEVEL	2.010	.313	.128	2.451
DERIVED BY FORMULA	1.990	.304	.125	2.419
UNDERLYING PRES. RATE	1.418	.221	.090	1.729
PROPOSED	1.990	.304	.125	2.419

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	2.898
IND. RATES				2.90	MINIMUM PREMIUM	1015
MAN. RATES	1.98	1.84	2.11	+ 2.90	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	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.	-147,802	-53,170	146	
TOTAL LOSSES			2,997	
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	.016	.016
PRES. ON RATE LEVEL	4.681	.983	.099	5.763
DERIVED BY FORMULA	4.634	.954	.097	5.685
UNDERLYING PRES. RATE	3.302	.693	.070	4.065
PROPOSED	4.634	.954	.097	5.685

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	6.811
IND. RATES				6.81	MINIMUM PREMIUM	1995
MAN. RATES	4.67	4.32	4.96	+ 6.81	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.	-643,589	-578,210	4,124			
TOTAL LOSSES	8,333,759	2,593,889	645,640			
EXPECTED LOSSES	2,774,073	1,408,799	284,052			
CREDIBILITY	.06	.16	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.638	1.132	.282	5.052		
INDICATED (POST-TEST)	3.329	1.036	.258	4.623		
PRES. ON RATE LEVEL	1.716	.872	.176	2.764		
DERIVED BY FORMULA	1.813	.898	.189	2.900		
UNDERLYING PRES. RATE	1.211	.615	.124	1.950		
PROPOSED	1.813	.898	.189	2.900		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	3.474
IND. RATES				3.47	MINIMUM PREMIUM	1160
MAN. RATES	1.85	1.98	2.38	+ 3.47	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	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.	-1,706	-4,823	12			
TOTAL LOSSES			12			
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	.278	.434	.031	.743		
DERIVED BY FORMULA	.278	.430	.031	.739		
UNDERLYING PRES. RATE	.196	.306	.022	.524		
PROPOSED	.278	.430	.031	.739		
IND. RATES						
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	.885
IND. RATES				.89	MINIMUM PREMIUM	515
MAN. RATES	.39	.46	.64	+ .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	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.	-156	-67		
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	.333	.081	.004	.418
DERIVED BY FORMULA	.333	.081	.004	.418
UNDERLYING PRES. RATE	.235	.057	.003	.295
PROPOSED	.333	.081	.004	.418

YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	
IND. RATES				.50	MINIMUM PREMIUM	415
MAN. RATES	.35	.32	.36	+ .50	PRESENT	

+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.	-14,632	-5				
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	116.151	.021	.000	116.172		
DERIVED BY FORMULA	116.151	.021	.000	116.172		
UNDERLYING PRES. RATE	81.935	.015	.000	81.950		
PROPOSED	116.151	.021	.000	116.172		
YEAR	12-1-10	12-1-11	12-1-12	12-1-13	IND. RATE	139.185
IND. RATES				139.19	MINIMUM PREMIUM	429
MAN. RATES	100.00	100.00	100.00	+139.19	PRESENT	

+PROPOSED