

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,904	40,290	1.387				2,904					4	4
2000	3,172	163,391	5.151				3,172			1		2	3
2001	3,513	14,438	.410				3,513					1	1
2002	3,631	97,463	2.684				3,631				2	3	5
2003	3,990	82,805	2.075				3,990				1	3	4
TOTAL	17,210	398,387	2.315				17,210			1	3	13	17

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					9,480					19,740	11,070	
2000			82,541		1,500			33,881		45,095	374	
2001					2,500					195	11,743	
2002				23,539	8,357				37,520	14,789	13,258	
2003				21,984	12,637				7,500	17,705	22,979	
TOTAL			82,541	45,523	34,474			33,881	45,020	97,524	59,424	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					14,724					74,263	16,970	
2000		14,291	156,012	1,021	2,654		35,776	191,816	5,645	149,148	522	
2001	12	113	1,068	181	2,968		36	134	35	508	16,135	
2002	137	2,733	30,785	23,923	11,809	63	7,314	85,457	93,502	45,579	18,190	
2003	852	6,283	60,083	18,052	18,509	348	11,438	67,990	22,599	43,486	30,424	
TOTAL	1,001	23,420	247,948	43,177	50,664	411	54,564	345,397	121,781	312,984	82,241	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	672,741	528,606	82,241	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	185,063	-105,366	1,298	
TOTAL LOSSES	857,804	423,240	83,539	
EXPECTED LOSSES	2,658,772	1,326,374	107,563	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.984	2.459	.485	7.928
INDICATED (POST-TEST)	3.603	1.778	.351	5.732
PRES. ON RATE LEVEL	15.342	7.654	.621	23.617
DERIVED BY FORMULA	15.225	7.419	.610	23.254
UNDERLYING PRES. RATE	15.449	7.707	.625	23.781
PROPOSED	15.225	7.419	.610	23.254

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	34.985
IND. RATES				34.99	MINIMUM PREMIUM	3450
MAN. RATES	26.19	31.17	35.22	+ 34.99	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,918	5,022	.128									2	2
2000	3,537	405,346	11.460							2		8	10
2001	3,901	7,078	.181								1		1
2002	3,774	8,044	.213									1	1
2003	3,650	80,813	2.214								2	3	5
TOTAL	18,780	506,303	2.696							2	3	14	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,129					1,631	2,262
2000			174,993		28,617			159,235		28,741	13,760
2001				3,549					1,675		1,854
2002					872					3,169	4,003
2003				16,191	5,223				21,395	30,622	7,382
TOTAL			174,993	19,740	35,841			159,235	23,070	64,163	29,261

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,753					6,136	3,468
2000		24,191	266,722	2,404	40,882		127,807	656,419	11,174	96,864	19,209
2001		113	1,844	4,109	131		173	1,499	5,264	304	2,547
2002	6	74	722	138	1,014	7	430	3,857	1,093	7,287	5,492
2003	487	3,872	37,926	12,172	8,806	689	24,165	148,711	53,516	79,940	9,774
TOTAL	493	28,250	307,214	18,823	52,586	696	152,575	810,486	71,047	190,531	40,490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,299,714	332,987	40,490	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	82,261	-31,389	574	
TOTAL LOSSES	1,381,975	301,598	41,064	
EXPECTED LOSSES	1,172,998	365,271	54,462	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.359	1.606	.219	9.184
INDICATED (POST-TEST)	5.321	1.161	.158	6.640
PRES. ON RATE LEVEL	6.203	1.931	.288	8.422
DERIVED BY FORMULA	6.194	1.900	.282	8.376
UNDERLYING PRES. RATE	6.246	1.945	.290	8.481
PROPOSED	6.194	1.900	.282	8.376
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				12.601
MAN. RATES	10.25	11.60	12.56	12.60
				12.60
				1520
				1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	210						210						
2000	203	82,600	40.689				203				1		1
2001	188						188						
2002	210						210						
2003	201						201						
TOTAL	1,012	82,600	8.162				1,012				1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				3,106					79,494		
TOTAL				3,106					79,494		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			436	4,637	38			23,432	313,272	7,683	
TOTAL			436	4,637	38			23,432	313,272	7,683	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,868	325,630		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,005	-3,497	39	
TOTAL LOSSES	26,873	322,133	39	
EXPECTED LOSSES	43,252	40,340	3,664	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.655	31.831	.004	34.490
INDICATED (POST-TEST)	1.920	23.014	.003	24.937
PRES. ON RATE LEVEL	4.245	3.958	.360	8.563
DERIVED BY FORMULA	4.245	4.149	.356	8.750
UNDERLYING PRES. RATE	4.274	3.986	.362	8.622
PROPOSED	4.245	4.149	.356	8.750

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.164
IND. RATES				13.16	MINIMUM PREMIUM	2890
MAN. RATES	10.29	11.77	12.77	+ 13.16	PRESENT	3000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	249												
2000	262												
2001	359												
2002	789	479	.060										
2003	493	258	.052										
TOTAL	2,152	737	.034										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002												479
2003												258
TOTAL												737

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002												657
2003												342
TOTAL												999

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			999	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,036	-1,662	40	
TOTAL LOSSES	3,036		1,039	
EXPECTED LOSSES	45,127	23,284	2,926	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.141	.000	.048	.189
INDICATED (POST-TEST)	.102	.000	.035	.137
PRES. ON RATE LEVEL	2.083	1.075	.134	3.292
DERIVED BY FORMULA	2.083	1.064	.133	3.280
UNDERLYING PRES. RATE	2.097	1.082	.136	3.315
PROPOSED	2.083	1.064	.133	3.280

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	4.934
IND. RATES				4.93	MINIMUM PREMIUM	1245
MAN. RATES	4.19	4.62	4.91	+ 4.93	PRESENT	1310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	47						47						
2000	71						71						
2001	29						29						
2002	31						31						
2003													
TOTAL	178						178						

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.			2,469	-1,833	1	
TOTAL LOSSES			2,469		1	
EXPECTED LOSSES			53,804	14,667	443	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			1.387	.000	.001	1.388
INDICATED (POST-TEST)			1.003	.000	.001	1.004
PRES. ON RATE LEVEL			30.019	8.183	.247	38.449
DERIVED BY FORMULA			30.019	8.183	.247	38.449
UNDERLYING PRES. RATE			30.227	8.240	.249	38.716
PROPOSED			30.019	8.183	.247	38.449

YEAR	12-1-04	6-1-05	12-1-05	12-1-06	IND. RATE	57.846
IND. RATES				57.85	MINIMUM PREMIUM	3450
MAN. RATES	48.21	52.34	57.34	+ 57.85	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,431	4,816	.336				1,431						
2000	1,448	271,870	18.775				1,448					2	2
2001	1,598	25,201	1.577				1,598					5	5
2002	1,518	43,121	2.840				1,518					3	3
2003	1,806	3,399	.188				1,806					1	1
TOTAL	7,801	348,407	4.466				7,801					11	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											4,816
2000					71,741					198,071	2,058
2001					8,449					10,857	5,895
2002					7,824					32,193	3,104
2003					179					389	2,831
TOTAL					88,193					241,510	18,704

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											7,383
2000			6,699	1,725	93,056			40,101	12,529	606,508	2,873
2001	46	382	3,608	607	10,033	152	2,086	7,697	1,906	28,299	8,100
2002	54	673	6,487	1,232	9,096	65	4,372	39,188	11,117	74,030	4,259
2003	8	36	275	48	213	7	159	885	209	862	3,748
TOTAL	108	1,091	17,069	3,612	112,398	224	6,617	87,871	25,761	709,699	26,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	112,980	851,470	26,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,097	-12,807	500	
TOTAL LOSSES	126,077	838,663	26,863	
EXPECTED LOSSES	184,494	158,906	42,124	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.616	10.751	.344	12.711
INDICATED (POST-TEST)	1.168	7.773	.249	9.190
PRES. ON RATE LEVEL	2.349	2.023	.536	4.908
DERIVED BY FORMULA	2.337	2.138	.527	5.002
UNDERLYING PRES. RATE	2.365	2.037	.540	4.942
PROPOSED	2.337	2.138	.527	5.002
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.53
MAN. RATES	5.85	6.65	7.32	+ 7.53
				PRESENT
				1825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	15,321	902,150	5.888						1	1	21	23	
2000	18,875	913,443	4.839						1	2	26	29	
2001	22,409	782,527	3.492							4	20	24	
2002	23,529	443,549	1.885							3	27	30	
2003	30,001	459,311	1.530						1	5	13	19	
TOTAL	110,135	3,500,980	3.179						3	15	107	125	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			102,897	35,807	195,289			142,775	189,338	197,495	38,549
2000			251,892	24,811	209,992			205,985	11,511	146,366	62,886
2001				39,691	79,472				90,401	549,343	23,620
2002				23,793	119,572				43,802	221,377	35,005
2003			56,420	68,333	34,031			50,817	97,209	77,538	74,963
TOTAL			411,209	192,435	638,356			399,577	432,261	1,192,119	235,023

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			149,660	49,701	303,283			609,099	709,058	742,977	59,096
2000		17,719	217,844	43,689	294,033		88,377	484,852	61,681	484,739	87,789
2001	381	4,621	52,469	51,308	90,004	4,877	76,901	329,903	345,847	930,538	32,454
2002	907	12,288	123,269	41,675	141,110	483	36,261	348,216	179,639	522,572	48,027
2003	6,287	34,813	286,296	59,563	55,859	7,221	175,205	810,928	230,181	240,382	99,251
TOTAL	7,575	69,441	829,538	245,936	884,289	12,581	376,744	2,582,998	1,526,406	2,921,208	326,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,878,877	5,577,839	326,617	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	263,130	-282,863	4,807	
TOTAL LOSSES	4,142,007	5,294,976	331,424	
EXPECTED LOSSES	3,709,347	3,894,373	353,533	
CREDIBILITY	.05	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.761	4.808	.301	8.870
INDICATED (POST-TEST)	2.719	3.476	.218	6.413
PRES. ON RATE LEVEL	3.345	3.511	.319	7.175
DERIVED BY FORMULA	3.314	3.506	.304	7.124
UNDERLYING PRES. RATE	3.368	3.536	.321	7.225
PROPOSED	3.314	3.506	.304	7.124
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.72
MAN. RATES	8.13	9.64	10.70	+ 10.72
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				10.718
				2405
				2555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5,325	180,438	3.388				5,325					7	7
2000	6,153	65,209	1.059				6,153					5	5
2001	6,039	21,048	.348				6,039					3	3
2002	6,358	58,444	.919				6,358					3	3
2003	5,394	53,433	.990				5,394					3	3
TOTAL	29,269	378,572	1.293				29,269					21	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					105,988					63,126	11,324
2000					26,051					29,196	9,962
2001					3,677					12,754	4,617
2002					25,749					29,130	3,565
2003					12,342					38,870	2,221
TOTAL					173,807					173,076	31,689

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					164,598					237,479	17,360
2000			2,616	675	36,353			6,360	1,986	96,170	13,907
2001	20	167	1,570	264	4,365	176	2,451	9,048	2,245	33,241	6,344
2002	179	2,209	21,356	4,049	29,932	58	3,953	35,454	10,067	66,985	4,891
2003	424	2,286	19,125	3,402	14,574	607	16,537	88,470	21,421	86,210	2,941
TOTAL	623	4,662	44,667	8,390	249,822	841	22,941	139,332	35,719	520,085	45,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	213,066	814,016	45,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,323	-71,556	860	
TOTAL LOSSES	269,389	742,460	46,303	
EXPECTED LOSSES	863,142	824,801	82,831	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.920	2.537	.158	3.615
INDICATED (POST-TEST)	.665	1.834	.114	2.613
PRES. ON RATE LEVEL	2.929	2.799	.280	6.008
DERIVED BY FORMULA	2.884	2.741	.270	5.895
UNDERLYING PRES. RATE	2.949	2.818	.283	6.050
PROPOSED	2.884	2.741	.270	5.895
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.87
MAN. RATES	7.35	8.32	8.96	+ 8.87
				PRESENT
				2180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	18												
2000	18												
2001	78												
2002	17												
2003	15												
TOTAL	146												

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.			2,089	-749	1		
TOTAL LOSSES			2,089		1		
EXPECTED LOSSES			34,584	9,433	266		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			1.431	.000	.001	1.432	
INDICATED (POST-TEST)			1.035	.000	.001	1.036	
PRES. ON RATE LEVEL			23.524	6.416	.181	30.121	
DERIVED BY FORMULA			23.524	6.416	.181	30.121	
UNDERLYING PRES. RATE			23.687	6.461	.182	30.330	
PROPOSED			23.524	6.416	.181	30.121	
YEAR	12-1-04	6-1-05	12-1-05	12-1-06	IND. RATE		45.317
IND. RATES				45.32	MINIMUM PREMIUM		3450
MAN. RATES	48.21	42.92	44.92	+ 45.32	PRESENT		3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001													
2002													
2003	20												
TOTAL	20												

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.	60	7	3	
TOTAL LOSSES	60	7	3	
EXPECTED LOSSES	467	463	79	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.300	.035	.015	.350
INDICATED (POST-TEST)	.217	.025	.011	.253
PRES. ON RATE LEVEL	2.319	2.299	.391	5.009
DERIVED BY FORMULA	2.319	2.299	.391	5.009
UNDERLYING PRES. RATE	2.335	2.315	.394	5.044
PROPOSED	2.319	2.299	.391	5.009

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.536
IND. RATES				7.54	MINIMUM PREMIUM	1015
MAN. RATES	6.14	6.92	7.47	+ 7.54	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	31												
2000	68												
2001	104												
2002	146												
2003	342												
TOTAL	691												

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.	2,353	-530	24	
TOTAL LOSSES	2,353		24	
EXPECTED LOSSES	27,758	13,101	1,091	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.341	.000	.003	.344
INDICATED (POST-TEST)	.247	.000	.002	.249
PRES. ON RATE LEVEL	3.989	1.883	.157	6.029
DERIVED BY FORMULA	3.989	1.883	.155	6.027
UNDERLYING PRES. RATE	4.017	1.896	.158	6.071
PROPOSED	3.989	1.883	.155	6.027

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	
IND. RATES				9.56	MINIMUM PREMIUM	2170
MAN. RATES	7.36	8.58	9.41	+ 9.56	PRESENT	2275

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,555	128,916	1.966				6,555					9	9
2000	7,278	242,069	3.326				7,278			1		7	8
2001	7,170	139,902	1.951				7,170					7	7
2002	7,361	519,509	7.057				7,361					10	10
2003	12,000	82,260	.685				12,000				1	1	2
TOTAL	40,364	1,112,656	2.757				40,364			1	1	34	36

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					33,350					69,530	26,036
2000			97,301		24,649			58,726		31,066	30,327
2001					31,674					71,464	36,764
2002					172,397					223,046	124,066
2003				36,492	2,160				40,000	1,917	1,691
TOTAL			97,301	36,492	264,230			58,726	40,000	397,023	218,884

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					51,793					261,572	39,913
2000		16,845	186,206	1,796	35,059		62,014	322,214	6,589	103,395	42,336
2001	163	1,421	13,521	2,274	37,605	987	13,769	50,691	12,539	186,230	50,514
2002	1,198	14,756	142,955	27,127	200,391	448	30,263	271,508	77,017	512,913	170,219
2003	774	6,942	70,582	24,791	8,503	422	21,649	152,072	69,570	26,727	2,239
TOTAL	2,135	39,964	413,264	55,988	333,351	1,857	127,695	796,485	165,715	1,090,837	305,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,381,400	1,645,891	305,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	129,440	-71,609	2,319	
TOTAL LOSSES	1,510,840	1,574,282	307,540	
EXPECTED LOSSES	1,732,423	980,845	164,685	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.743	3.900	.762	8.405
INDICATED (POST-TEST)	2.706	2.820	.551	6.077
PRES. ON RATE LEVEL	4.263	2.413	.405	7.081
DERIVED BY FORMULA	4.232	2.441	.417	7.090
UNDERLYING PRES. RATE	4.292	2.430	.408	7.130
PROPOSED	4.227	2.438	.416	7.081
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.65
MAN. RATES	8.53	9.68	10.56	+ 10.65
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,233	201,543	16.345						1		1	2	
2000	1,385	13,587	.981								3	3	
2001	1,467	1,833	.124								2	2	
2002	1,474	11,308	.767								3	3	
2003	1,510	15,424	1.021								1	1	
TOTAL	7,069	243,695	3.447						1		10	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			151,804		2,165			35,133		11,757	684
2000					3,463					8,249	1,875
2001					754					586	493
2002					2,699					3,617	4,992
2003					1,181					2,056	12,187
TOTAL			151,804		10,262			35,133		26,265	20,231

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			297,384		3,362			201,874		44,230	1,049
2000			347	90	4,832			1,801	563	27,172	2,618
2001	4	37	323	53	894	8	118	417	105	1,526	677
2002	18	233	2,235	423	3,137	8	496	4,407	1,252	8,317	6,849
2003	41	219	1,828	324	1,393	32	873	4,676	1,133	4,563	16,136
TOTAL	63	489	302,117	890	13,618	48	1,487	213,175	3,053	85,808	27,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	517,379	103,369	27,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,639	-22,808	553	
TOTAL LOSSES	529,018	80,561	27,882	
EXPECTED LOSSES	171,352	276,823	48,706	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.484	1.140	.394	9.018
INDICATED (POST-TEST)	5.411	.824	.285	6.520
PRES. ON RATE LEVEL	2.407	3.889	.684	6.980
DERIVED BY FORMULA	2.437	3.828	.676	6.941
UNDERLYING PRES. RATE	2.424	3.916	.689	7.029
PROPOSED	2.437	3.828	.676	6.941

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.442
IND. RATES				10.44	MINIMUM PREMIUM	1305
MAN. RATES	8.08	9.44	10.41	+ 10.44	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,829	16,277	.425				3,829					1	1
2000	3,410	962,759	28.233				3,410		1			2	3
2001	4,031	279,393	6.931				4,031	1			1	1	3
2002	5,598	1,894,659	33.845				5,598	1				1	2
2003	4,977	99,234	1.993				4,977					5	5
TOTAL	21,845	3,252,322	14.888				21,845	2	1		1	10	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					384					11,653	4,240
2000		580,548			2,021		358,686			13,416	8,088
2001	241,698			11,564	146	2,394			13,025	197	10,369
2002	689,220				10,356	1,151,501				29,603	13,979
2003					21,575					73,811	3,848
TOTAL	930,918	580,548		11,564	34,482	1,153,895	358,686		13,025	128,680	40,524

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					596					43,839	6,500
2000	22,602	184,878	20,883	51	2,820	30,729	639,980	27,138	915	44,188	11,291
2001	465,981	376	6,070	13,400	599	19,219	1,385	11,829	40,998	2,882	14,247
2002	436,275	886	8,588	1,627	12,037	486,943	4,017	36,037	10,225	68,075	19,179
2003	744	4,000	33,428	5,941	25,479	1,149	31,390	168,014	40,672	163,714	5,095
TOTAL	925,602	190,140	68,969	21,019	41,531	538,040	676,772	243,018	92,810	322,698	56,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,642,541	478,058	56,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	85,974	-28,350	402	
TOTAL LOSSES	2,728,515	449,708	56,714	
EXPECTED LOSSES	1,204,753	362,408	32,549	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.490	2.059	.260	14.809
INDICATED (POST-TEST)	9.030	1.489	.188	10.707
PRES. ON RATE LEVEL	5.477	1.647	.148	7.272
DERIVED BY FORMULA	5.548	1.639	.150	7.337
UNDERLYING PRES. RATE	5.515	1.659	.149	7.323
PROPOSED	5.548	1.639	.150	7.337
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.633
MAN. RATES	9.26	10.43	11.35	+ 11.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	437	19,235	4.401				437					1	1
2000	506	345	.068				506						
2001	584	3,489	.597				584						
2002	358	337,567	94.292				358			1		2	3
2003	806	30,566	3.792				806					1	1
TOTAL	2,691	391,202	14.537				2,691			1		4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					5,342					8,845	5,048
2000											345
2001											3,489
2002			127,536		5,844			201,014		3,108	65
2003					3,227					27,339	
TOTAL			127,536		14,413			201,014		39,292	8,947

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					8,296					33,275	7,739
2000											482
2001											4,794
2002	1,017	15,886	151,880	5,293	10,689	494	60,570	637,506	34,548	30,724	89
2003	111	599	5,000	889	3,812	426	11,640	62,231	15,067	60,635	
TOTAL	1,128	16,485	156,880	6,182	22,797	920	72,210	699,737	49,615	124,634	13,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	947,360	203,228	13,104	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,183	-5,835	353	
TOTAL LOSSES	956,543	197,393	13,457	
EXPECTED LOSSES	122,684	79,976	25,725	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	35.546	7.335	.500	43.381
INDICATED (POST-TEST)	25.700	5.303	.362	31.365
PRES. ON RATE LEVEL	4.528	2.951	.949	8.428
DERIVED BY FORMULA	4.528	2.975	.943	8.446
UNDERLYING PRES. RATE	4.559	2.972	.956	8.487
PROPOSED	4.528	2.975	.943	8.446

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	12.707
IND. RATES				12.71	MINIMUM PREMIUM	1530
MAN. RATES	10.28	11.62	12.57	+ 12.71	PRESENT	1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,293	35,259	.821									2	2
2000	4,074	280	.006										
2001	2,066	374	.018										
2002	4,749	2,488	.052									1	1
2003	6,350	6,968	.109									2	2
TOTAL	21,532	45,369	.211									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					17,838					6,458	10,963	
2000											280	
2001											374	
2002					117					1,195	1,176	
2003					2,803					2,230	1,935	
TOTAL					20,758					9,883	14,728	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					27,703					24,295	16,806	
2000											391	
2001											514	
2002		11	97	17	134	3	161	1,456	412	2,748	1,613	
2003	95	519	4,346	772	3,312	36	953	5,068	1,231	4,946	2,562	
TOTAL	95	530	4,443	789	31,149	39	1,114	6,524	1,643	31,989	21,886	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,745	65,570	21,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	67,331	-28,088	608	
TOTAL LOSSES	80,076	37,482	22,494	
EXPECTED LOSSES	875,276	362,598	42,849	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.372	.174	.104	.650
INDICATED (POST-TEST)	.269	.126	.075	.470
PRES. ON RATE LEVEL	4.037	1.672	.198	5.907
DERIVED BY FORMULA	3.962	1.595	.192	5.749
UNDERLYING PRES. RATE	4.065	1.684	.199	5.948
PROPOSED	3.962	1.595	.192	5.749
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.12
MAN. RATES	8.18	8.82	9.16	+ 9.12
				PRESENT
				2225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	34,183	650,945	1.904							3	2	19	24
2000	32,172	499,240	1.551						1	1	1	10	13
2001	30,181	827,423	2.741							4	2	7	13
2002	31,355	230,858	.736								1	12	13
2003	28,694	647,932	2.258							2	2	10	14
TOTAL	156,585	2,856,398	1.824						1	10	8	58	77

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			213,530	26,973	104,138			181,290	5,529	97,794	21,691
2000		198,110	74,169	17,701	37,599		100,000	24,784	5,912	28,166	12,799
2001			409,327	66,146	28,310			210,233	54,028	32,620	26,759
2002				40,047	63,722				10,497	105,058	11,534
2003			232,509	37,754	66,343			96,575	50,910	127,915	35,926
TOTAL		198,110	929,535	188,621	300,112		100,000	512,882	126,876	391,553	108,709

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			418,306	46,798	161,726			1,041,692	25,881	367,902	33,252
2000	21,547	189,090	166,030	28,283	53,186	23,933	524,627	159,866	27,101	93,799	17,867
2001	4,138	71,680	727,818	89,196	42,244	4,128	188,493	1,004,371	205,291	104,526	36,767
2002	573	8,889	93,419	48,488	77,631	218	15,740	146,738	60,987	244,835	15,825
2003	18,704	85,997	615,970	63,397	103,173	12,100	254,991	1,002,677	197,498	338,479	47,566
TOTAL	44,962	355,656	2,021,543	276,162	437,960	40,379	983,851	3,355,344	516,758	1,149,541	151,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,801,735	2,380,421	151,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	303,849	-174,676	2,466	
TOTAL LOSSES	7,105,584	2,205,745	153,743	
EXPECTED LOSSES	4,404,736	1,958,878	244,272	
CREDIBILITY	.06	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.538	1.409	.098	6.045
INDICATED (POST-TEST)	3.281	1.019	.071	4.371
PRES. ON RATE LEVEL	2.794	1.242	.155	4.191
DERIVED BY FORMULA	2.823	1.202	.139	4.164
UNDERLYING PRES. RATE	2.813	1.251	.156	4.220
PROPOSED	2.841	1.210	.140	4.191
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.65
MAN. RATES	5.61	6.15	6.50	+ 6.65
				PRESENT
				1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	913	898	.098				913						
2000	3,771	26,147	.693				3,771				1	2	3
2001	3,718	68,833	1.851				3,718				1	3	4
2002	1,292						1,292						
2003	796						796						
TOTAL	10,490	95,878	.914				10,490				2	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											898
2000				14,067	1,457				6,677	450	3,496
2001				18,362	3,039				32,144	11,605	3,683
TOTAL				32,429	4,496				38,821	12,055	8,077

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											1,377
2000			2,124	21,039	2,205			2,068	26,344	2,128	4,880
2001	16	729	10,840	21,476	4,281	160	5,558	37,070	103,134	36,080	5,060
TOTAL	16	729	12,964	42,515	6,486	160	5,558	39,138	129,478	38,208	11,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,565	216,687	11,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,974	-24,140	99	
TOTAL LOSSES	73,539	192,547	11,416	
EXPECTED LOSSES	385,403	240,744	16,785	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.701	1.836	.109	2.646
INDICATED (POST-TEST)	.507	1.327	.079	1.913
PRES. ON RATE LEVEL	3.649	2.279	.159	6.087
DERIVED BY FORMULA	3.618	2.250	.157	6.025
UNDERLYING PRES. RATE	3.674	2.295	.160	6.129
PROPOSED	3.618	2.250	.157	6.025
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.56
MAN. RATES	8.72	9.71	9.44	+ 9.56
				PRESENT
				2285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,922	3,561	.185				1,922					3	3
2000	1,863	21,345	1.145				1,863					3	3
2001	1,939	27,711	1.429				1,939					3	3
2002	2,093	138,448	6.614				2,093			1	1	3	5
2003	2,037	213,670	10.489				2,037			1		4	5
TOTAL	9,854	404,735	4.107				9,854			2	1	16	19

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					861					1,806	894	
2000					6,656					10,564	4,125	
2001					9,620					15,908	2,183	
2002			60,605	5,531	2,298			56,286	1,039	8,518	4,171	
2003			62,151		30,832			31,546		73,719	15,422	
TOTAL			122,756	5,531	50,267			87,832	1,039	110,515	26,795	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					1,337					6,794	1,371	
2000			669	172	9,287			2,298	721	34,795	5,759	
2001	49	427	4,108	691	11,422	216	3,053	11,288	2,793	41,451	2,999	
2002	780	12,433	119,881	9,022	6,143	238	28,380	297,623	20,466	30,523	5,723	
2003	5,261	23,605	166,354	13,859	41,394	4,288	88,233	338,812	53,635	172,051	20,418	
TOTAL	6,090	36,465	291,012	23,744	69,583	4,742	119,666	650,021	77,615	285,614	36,270	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,107,996	456,556	36,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,693	-20,405	270	
TOTAL LOSSES	1,143,689	436,151	36,540	
EXPECTED LOSSES	512,112	242,803	24,339	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.606	4.426	.371	16.403
INDICATED (POST-TEST)	8.391	3.200	.268	11.859
PRES. ON RATE LEVEL	5.161	2.447	.245	7.853
DERIVED BY FORMULA	5.193	2.470	.246	7.909
UNDERLYING PRES. RATE	5.197	2.464	.247	7.908
PROPOSED	5.193	2.470	.246	7.909

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	12.545
IND. RATES				12.55	MINIMUM PREMIUM	2770
MAN. RATES	10.56	11.68	12.18	+ 12.55	PRESENT	2875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	133												
2000	449	297,337	66,222							1	1		2
2001	759	1,505	.198									2	2
2002	747	12,700	1,700								1	4	5
2003	773	2,236	.289										
TOTAL	2,861	313,778	10,967							1	2	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			158,500	11,672				75,000	52,165		
2001					719					641	145
2002				5,740	2,478				395	2,827	1,260
2003											2,236
TOTAL			158,500	17,412	3,197			75,000	52,560	3,468	3,641

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		27,443	300,931	19,313	1,220		79,200	418,250	211,284	6,408	
2001	6	36	308	53	853	8	119	453	115	1,669	199
2002	37	711	7,872	5,901	3,394	6	438	4,144	1,907	6,626	1,729
2003											2,960
TOTAL	43	28,190	309,111	25,267	5,467	14	79,757	422,847	213,306	14,703	4,888

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	839,962	258,743	4,888	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,928	-3,571	37	
TOTAL LOSSES	844,890	255,172	4,925	
EXPECTED LOSSES	78,450	55,389	2,689	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	29,531	8,919	.172	38,622
INDICATED (POST-TEST)	21,351	6,448	.124	27,923
PRES. ON RATE LEVEL	2,723	1,923	.093	4,739
DERIVED BY FORMULA	2,723	1,968	.093	4,784
UNDERLYING PRES. RATE	2,742	1,936	.094	4,772
PROPOSED	2,723	1,968	.093	4,784
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.59
MAN. RATES	6.48	7.10	7.35	+ 7.59
				PRESENT
				1835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	118	342	.289										
2000	163	943	.578										
2001	239	3,564	1.491										
2002	251	40,569	16.162								1		1
2003	583	271	.046										
TOTAL	1,354	45,689	3.374								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											342
2000											943
2001											3,564
2002				9,436					18,624		12,509
2003											271
TOTAL				9,436					18,624		17,629

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											524
2000											1,316
2001											4,897
2002	32	809	9,558	9,064	842	15	2,636	33,480	43,875	5,744	17,162
2003											359
TOTAL	32	809	9,558	9,064	842	15	2,636	33,480	43,875	5,744	24,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,530	59,525	24,258	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,483	-1,801	46	
TOTAL LOSSES	50,013	57,724	24,304	
EXPECTED LOSSES	42,298	35,476	2,492	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.694	4.263	1.795	9.752
INDICATED (POST-TEST)	2.671	3.082	1.298	7.051
PRES. ON RATE LEVEL	3.102	2.602	.183	5.887
DERIVED BY FORMULA	3.102	2.607	.194	5.903
UNDERLYING PRES. RATE	3.124	2.620	.184	5.928
PROPOSED	3.102	2.607	.194	5.903

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	9.363
IND. RATES				9.36	MINIMUM PREMIUM	2130
MAN. RATES	8.20	8.77	9.13	+ 9.36	PRESENT	2220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,704	16,700	.980									4	4
2000	1,964	9,287	.472									1	1
2001	2,036	37,597	1.846									3	3
2002	2,121	26,390	1.244									3	3
2003	2,351	82,076	3.491								1	2	3
TOTAL	10,176	172,050	1.691								1	13	14

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					4,757					4,629	7,314	
2000					1,828					5,490	1,969	
2001					3,951					22,259	11,387	
2002					7,620					17,325	1,445	
2003				40,577	737				32,056	4,875	3,831	
TOTAL				40,577	18,893				32,056	54,578	25,946	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					7,388					17,414	11,212	
2000			183	47	2,551			1,194	375	18,083	2,749	
2001	19	179	1,686	285	4,687	305	4,292	15,786	3,906	58,006	15,646	
2002	53	652	6,321	1,198	8,859	36	2,350	21,086	5,982	39,843	1,983	
2003	804	7,415	75,913	27,109	7,491	394	18,773	129,465	57,600	28,826	5,072	
TOTAL	876	8,246	84,103	28,639	30,976	735	25,415	167,531	67,863	162,172	36,662	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	286,906	289,650	36,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,327	-23,380	443	
TOTAL LOSSES	314,233	266,270	37,105	
EXPECTED LOSSES	396,864	291,645	36,939	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.088	2.617	.365	6.070
INDICATED (POST-TEST)	2.233	1.892	.264	4.389
PRES. ON RATE LEVEL	3.873	2.846	.361	7.080
DERIVED BY FORMULA	3.857	2.817	.358	7.032
UNDERLYING PRES. RATE	3.900	2.866	.363	7.129
PROPOSED	3.857	2.817	.358	7.032
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.15
MAN. RATES	9.11	10.21	10.98	+ 11.15
IND. RATE				
MINIMUM PREMIUM				2490
PRESENT				2615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5												
2000	1												
2001													
2002	56												
2003	145												
TOTAL	207												

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.			473	-70	20		
TOTAL LOSSES			473		20		
EXPECTED LOSSES			4,513	4,786	675		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.229	.000	.010	.239	
INDICATED (POST-TEST)			.166	.000	.007	.173	
PRES. ON RATE LEVEL			2.165	2.296	.324	4.785	
DERIVED BY FORMULA			2.165	2.296	.324	4.785	
UNDERLYING PRES. RATE			2.180	2.312	.326	4.818	
PROPOSED			2.165	2.296	.324	4.785	

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		7.589
IND. RATES				7.59	MINIMUM PREMIUM		1780
MAN. RATES	5.66	6.66	7.42	+ 7.59	PRESENT		1850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	157						157						
2000													
2001													
2002													
2003													
TOTAL	157						157						

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.			-59	-891			
TOTAL LOSSES							
EXPECTED LOSSES			3,374	5,691	355		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			2.134	3.600	.225	5.959	
DERIVED BY FORMULA			2.134	3.600	.225	5.959	
UNDERLYING PRES. RATE			2.149	3.625	.226	6.000	
PROPOSED			2.134	3.600	.225	5.959	

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		9.452
IND. RATES				9.45	MINIMUM PREMIUM		2150
MAN. RATES	7.45	8.49	9.24	+ 9.45	PRESENT		2240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,737	247,277	5,220				4,737				4	11	15
2000	3,954	91,212	2,306				3,954				1	10	11
2001	3,814	983,652	25,790				3,814			2	1	7	10
2002	4,142	93,316	2,252				4,142				4	3	7
2003	3,906	130,005	3,328				3,906				3	5	8
TOTAL	20,553	1,545,462	7,519				20,553			2	13	36	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				74,212	23,005				98,827	37,381	13,852
2000				13,635	18,261				5,566	39,815	13,935
2001			327,299	2,326	23,132			580,212	4,846	24,563	21,274
2002				10,380	1,296				34,917	6,921	39,802
2003				44,622	3,622				51,557	6,653	23,551
TOTAL			327,299	145,175	69,316			580,212	195,713	115,333	112,414

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				128,757	35,726				462,609	140,628	21,235
2000			3,750	20,829	25,647			10,314	24,645	131,686	19,453
2001	1,886	31,334	312,704	9,039	30,295	2,951	130,658	684,160	40,603	71,785	29,230
2002	45	1,006	11,589	10,182	2,426	42	5,886	71,192	84,656	26,680	54,608
2003	984	8,679	87,834	30,583	11,551	611	29,699	205,545	91,975	43,724	31,182
TOTAL	2,915	41,019	415,877	199,390	105,645	3,604	166,243	971,211	704,488	414,503	155,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,600,869	1,424,026	155,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	90,308	-87,121	915	
TOTAL LOSSES	1,691,177	1,336,905	156,623	
EXPECTED LOSSES	1,262,982	985,105	88,583	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.228	6.505	.762	15.495
INDICATED (POST-TEST)	5.949	4.703	.551	11.203
PRES. ON RATE LEVEL	6.103	4.760	.428	11.291
DERIVED BY FORMULA	6.101	4.757	.434	11.292
UNDERLYING PRES. RATE	6.145	4.793	.431	11.369
PROPOSED	6.100	4.757	.434	11.291
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				17.91
MAN. RATES	14.66	16.37	17.51	+ 17.91
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				17.909
				3450
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,731	152,805	4.095								8	3	11
2000	1,338	8,575	.640									1	1
2001	3,332	126,406	3.793									2	2
2002	3,816	55,995	1.467									2	2
2003	4,413	11,089	.251									1	1
TOTAL	16,630	354,870	2.134								8	9	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				53,044	10,103				71,208	6,134	12,316
2000					3,413					1,543	3,619
2001					71,263					45,873	9,270
2002					17,270					13,742	24,983
2003					82					553	10,454
TOTAL				53,044	102,131				71,208	67,845	60,642

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				92,031	15,690				333,325	23,076	18,880
2000			343	88	4,763			335	105	5,081	5,052
2001	368	3,187	30,419	5,112	84,606	643	8,829	32,535	8,050	119,538	12,737
2002	120	1,480	14,318	2,718	20,072	27	1,862	16,730	4,750	31,598	34,277
2003	3	15	124	23	94	7	238	1,264	306	1,229	13,841
TOTAL	491	4,682	45,204	99,972	125,225	677	10,929	50,864	346,536	180,522	84,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	112,847	752,255	84,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	50,195	-30,710	1,300	
TOTAL LOSSES	163,042	721,545	86,087	
EXPECTED LOSSES	596,185	426,559	96,954	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.980	4.339	.518	5.837
INDICATED (POST-TEST)	.709	3.137	.375	4.221
PRES. ON RATE LEVEL	3.560	2.548	.579	6.687
DERIVED BY FORMULA	3.531	2.572	.571	6.674
UNDERLYING PRES. RATE	3.585	2.565	.583	6.733
PROPOSED	3.531	2.572	.571	6.674

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.586
IND. RATES				10.59	MINIMUM PREMIUM	2380
MAN. RATES	9.25	9.93	10.37	+ 10.59	PRESENT	2485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	308	971	.315									1	1
2000	355												
2001	269	666	.247									1	1
2002	323												
2003	351												
TOTAL	1,606	1,637	.102									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					253						718	
2001					65					340	261	
TOTAL					318					340	979	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					393						1,101	
2001		6	27	4	77	8	64	241	59	883	359	
TOTAL		6	27	4	470	8	64	241	59	883	1,460	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	346	1,416	1,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,445	-7,475	118	
TOTAL LOSSES	7,791		1,578	
EXPECTED LOSSES	109,063	87,286	10,327	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.485	.000	.098	.583
INDICATED (POST-TEST)	.351	.000	.071	.422
PRES. ON RATE LEVEL	6.744	5.397	.639	12.780
DERIVED BY FORMULA	6.744	5.343	.633	12.720
UNDERLYING PRES. RATE	6.791	5.435	.643	12.869
PROPOSED	6.744	5.343	.633	12.720

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	20.176
IND. RATES				20.18	MINIMUM PREMIUM	3450
MAN. RATES	16.98	18.82	19.82	+ 20.18	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001													
2002	118												
2003	86												
TOTAL	204												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			191	-93	14		
TOTAL LOSSES			191		14		
EXPECTED LOSSES			2,448	2,436	653		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.094	.000	.007	.101	
INDICATED (POST-TEST)			.068	.000	.005	.073	
PRES. ON RATE LEVEL			1.191	1.186	.318	2.695	
DERIVED BY FORMULA			1.191	1.186	.318	2.695	
UNDERLYING PRES. RATE			1.200	1.194	.320	2.714	
PROPOSED			1.191	1.186	.318	2.695	

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		4.274
IND. RATES				4.27	MINIMUM PREMIUM		1115
MAN. RATES	3.69	4.00	4.18	+ 4.27	PRESENT		1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,401						1,401						
2000	1,301						1,301						
2001	988						988						
2002	986	16,930	1.717				986				1		1
2003	1,032	31,000	3.003				1,032					1	1
TOTAL	5,708	47,930	.840				5,708				1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				11,000							5,930
2003					15,000					16,000	
TOTAL				11,000	15,000					16,000	5,930

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	37	941	11,146	10,565	981						8,136
2003	516	2,777	23,242	4,128	17,716	248	6,809	36,417	8,814	35,491	
TOTAL	553	3,718	34,388	14,693	18,697	248	6,809	36,417	8,814	35,491	8,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82,133	77,695	8,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,683	-16,343	413	
TOTAL LOSSES	100,816	61,352	8,549	
EXPECTED LOSSES	266,850	175,122	42,811	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.766	1.075	.150	2.991
INDICATED (POST-TEST)	1.277	.777	.108	2.162
PRES. ON RATE LEVEL	4.642	3.047	.745	8.434
DERIVED BY FORMULA	4.608	3.002	.732	8.342
UNDERLYING PRES. RATE	4.675	3.068	.750	8.493
PROPOSED	4.608	3.002	.732	8.342

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.232
IND. RATES				13.23	MINIMUM PREMIUM	2905
MAN. RATES	11.19	12.46	13.08	+ 13.23	PRESENT	3070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	88												
2000	96	4,766	4.964										
2001	42												
2002	43												
2003													
TOTAL	269	4,766	1.772										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,766
TOTAL											4,766

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											6,653
TOTAL											6,653

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,653	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	726	-638		
TOTAL LOSSES	726		6,653	
EXPECTED LOSSES	13,276	5,060	162	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.270	.000	2.473	2.743
INDICATED (POST-TEST)	.195	.000	1.788	1.983
PRES. ON RATE LEVEL	4.901	1.868	.060	6.829
DERIVED BY FORMULA	4.901	1.868	.060	6.829
UNDERLYING PRES. RATE	4.935	1.881	.060	6.876
PROPOSED	4.901	1.868	.060	6.829
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.83
MAN. RATES	8.62	9.67	10.59	+ 10.83
IND. RATE				
				10.832
MINIMUM PREMIUM				2425
PRESENT				2535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	368												
2000	360	3,487	.968										
2001	324												
2002													
2003													
TOTAL	1,052	3,487	.331										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											3,487
TOTAL											3,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											4,868
TOTAL											4,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	912	-2,042	4	
TOTAL LOSSES	912		4,872	
EXPECTED LOSSES	15,401	16,369	2,998	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.087	.000	.463	.550
INDICATED (POST-TEST)	.063	.000	.335	.398
PRES. ON RATE LEVEL	1.454	1.545	.283	3.282
DERIVED BY FORMULA	1.454	1.530	.284	3.268
UNDERLYING PRES. RATE	1.464	1.556	.285	3.305
PROPOSED	1.454	1.530	.284	3.268
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.18
MAN. RATES	4.42	4.91	5.09	+ 5.18

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	9,693	57,908	.597									1	1
2000	8,361												
2001	8,600	487,674	5.670							3	1	1	5
2002	6,780												
2003	13,904	26,893	.193									1	1
TOTAL	47,338	572,475	1.209							3	1	3	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					17,917					4,784	35,207	
2001			300,600	20,831	2,150			116,670	21,227	1,400	24,796	
2003					12,300					12,550	2,043	
TOTAL			300,600	20,831	32,367			116,670	21,227	18,734	62,046	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					27,825					17,997	53,972	
2001	3,245	56,076	563,615	32,842	8,345	2,392	116,970	624,651	86,221	13,797	34,070	
2003	424	2,278	19,057	3,389	14,528	195	5,338	28,569	6,915	27,841	2,705	
TOTAL	3,669	58,354	582,672	36,231	50,698	2,587	122,308	653,220	93,136	59,635	90,747	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,422,810	239,700	90,747	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	64,422	-43,042	2,160	
TOTAL LOSSES	1,487,232	196,658	92,907	
EXPECTED LOSSES	816,107	566,636	160,002	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.142	.415	.196	3.753
INDICATED (POST-TEST)	2.272	.300	.142	2.714
PRES. ON RATE LEVEL	1.712	1.189	.336	3.237
DERIVED BY FORMULA	1.729	1.118	.319	3.166
UNDERLYING PRES. RATE	1.724	1.197	.338	3.259
PROPOSED	1.729	1.118	.319	3.166
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.02
MAN. RATES	4.40	4.79	5.02	+ 5.02
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	216												
2000	254	488	.192										
2001	348												
2002	139												
2003	186												
TOTAL	1,143	488	.043										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											488
TOTAL											488

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											681
TOTAL											681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			681	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,206	-1,593	32	
TOTAL LOSSES	1,206		713	
EXPECTED LOSSES	18,757	17,887	3,658	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.106	.000	.062	.168
INDICATED (POST-TEST)	.077	.000	.045	.122
PRES. ON RATE LEVEL	1.630	1.554	.318	3.502
DERIVED BY FORMULA	1.630	1.538	.315	3.483
UNDERLYING PRES. RATE	1.641	1.565	.320	3.526
PROPOSED	1.630	1.538	.315	3.483

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.524
IND. RATES				5.52	MINIMUM PREMIUM	1365
MAN. RATES	4.46	5.03	5.43	+ 5.52	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,606	140,887	3.058								2	4	6
2000	5,106	351,934	6.892							1	2	3	6
2001	4,855	232,387	4.786							1	3	7	11
2002	3,332	126,451	3.795								2	1	3
2003	1,713	133,160	7.773									4	4
TOTAL	19,612	984,819	5.022							2	9	19	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				14,788	22,974				30,761	66,911	5,453
2000			133,788	28,327	80,314			21,775	29,959	51,889	5,882
2001			82,223	21,825	8,166			69,759	31,608	11,387	7,419
2002				36,251	2,038				57,551	3,019	27,592
2003					31,326					101,156	678
TOTAL			216,011	101,191	144,818			91,534	149,879	234,362	47,024

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				25,657	35,679				143,993	251,720	8,359
2000		23,165	264,677	45,959	113,329		22,995	137,090	123,256	174,202	8,211
2001	927	16,203	165,778	28,199	11,873	1,565	73,914	397,938	112,900	39,172	10,194
2002	136	3,275	38,417	35,140	5,601	53	8,555	107,133	136,631	24,693	37,856
2003	1,078	5,805	48,537	8,628	36,997	1,580	43,072	230,245	55,742	224,368	898
TOTAL	2,141	48,448	517,409	143,583	203,479	3,198	148,536	872,406	572,522	714,155	65,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,592,138	1,633,739	65,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	46,443	-58,337	537	
TOTAL LOSSES	1,638,581	1,575,402	66,055	
EXPECTED LOSSES	780,166	567,180	83,940	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.355	8.033	.337	16.725
INDICATED (POST-TEST)	6.041	5.808	.244	12.093
PRES. ON RATE LEVEL	3.951	2.872	.425	7.248
DERIVED BY FORMULA	3.972	3.019	.416	7.407
UNDERLYING PRES. RATE	3.978	2.892	.428	7.298
PROPOSED	3.972	3.019	.416	7.407
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.75
MAN. RATES	9.32	10.42	11.24	+ 11.75
				PRESENT
				2670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5,124	391,539	7.641				5,124			1	2	7	10
2000	5,711	144,298	2.526				5,711			1	2	6	9
2001	6,636	360,489	5.432				6,636			1	2	3	6
2002	6,834	325,020	4.755				6,834				1	4	5
2003	8,135	281,356	3.458				8,135				1	11	12
TOTAL	32,440	1,502,702	4.632				32,440			3	8	31	42

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			141,170	3,965	108,004			37,226	1,447	93,298	6,429
2000			67,174	1,583	11,244			39,896	1,271	5,953	17,177
2001			115,704	43,285	8,298			88,265	85,143	13,561	6,233
2002				20,000	84,991				16,000	193,410	10,619
2003				8,737	107,934				3,837	130,197	30,651
TOTAL			324,048	77,570	320,471			165,387	107,698	436,419	71,109

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			276,552	6,879	167,731			213,901	6,774	350,987	9,856
2000		11,631	128,192	3,459	16,164		42,122	215,980	8,452	20,456	23,979
2001	1,214	21,819	226,175	53,821	13,266	1,886	93,019	516,961	283,848	55,298	8,564
2002	538	7,553	76,875	29,953	81,128	323	23,300	217,485	91,220	361,467	14,569
2003	3,874	21,565	183,330	35,507	128,897	2,070	57,418	310,527	78,324	290,918	40,582
TOTAL	5,626	62,568	891,124	129,619	407,186	4,279	215,859	1,474,854	468,618	1,079,126	97,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,654,310	2,084,549	97,550	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	78,153	-73,676	1,142	
TOTAL LOSSES	2,732,463	2,010,873	98,692	
EXPECTED LOSSES	1,105,879	965,738	89,534	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.423	6.199	.304	14.926
INDICATED (POST-TEST)	6.090	4.482	.220	10.792
PRES. ON RATE LEVEL	3.386	2.956	.274	6.616
DERIVED BY FORMULA	3.440	3.048	.270	6.758
UNDERLYING PRES. RATE	3.409	2.977	.276	6.662
PROPOSED	3.440	3.048	.270	6.758
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.72
MAN. RATES	8.48	9.55	10.26	+ 10.72
IND. RATE				
				10.719
MINIMUM PREMIUM				2405
PRESENT				2460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,832	629,243	16.420						1		1		2
2000	3,930	130,344	3.316							1		1	2
2001	4,151	49,421	1.190								1	1	2
2002	4,026	116,883	2.903									2	2
2003	3,582	791	.022										
TOTAL	19,521	926,682	4.747						1	1	2	4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		91,597		16,002			496,129		23,381		2,134
2000			49,317		29			79,139		1,425	434
2001				19,414	959				20,999	7,801	248
2002					49,253					67,017	613
2003											791
TOTAL		91,597	49,317	35,416	50,241		496,129	79,139	44,380	76,243	4,220

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		54,702		27,763			704,057		109,446		3,271
2000		8,540	93,127	588	377		83,567	425,417	6,121	6,134	606
2001	5	667	10,496	22,542	1,852	112	3,672	24,366	67,404	24,145	341
2002	341	4,214	40,839	7,753	57,249	135	9,089	81,579	23,142	154,109	841
2003											1,047
TOTAL	346	68,123	144,462	58,646	59,478	247	800,385	531,362	206,113	184,388	6,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,544,925	508,625	6,106			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	29,077	-23,365	182			
TOTAL LOSSES	1,574,002	485,260	6,288			
EXPECTED LOSSES	432,585	268,415	17,764			
CREDIBILITY	.01	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.063	2.486	.032	10.581		
INDICATED (POST-TEST)	5.830	1.797	.023	7.650		
PRES. ON RATE LEVEL	2.201	1.366	.090	3.657		
DERIVED BY FORMULA	2.237	1.388	.087	3.712		
UNDERLYING PRES. RATE	2.216	1.375	.091	3.682		
PROPOSED	2.237	1.388	.087	3.712		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.887
IND. RATES				5.89	MINIMUM PREMIUM	1440
MAN. RATES	4.49	5.14	5.67	+ 5.89	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,941	408,101	13.876							1		5	6
2000	1,999	3,856	.192									1	1
2001	2,631	23,474	.892									3	3
2002	2,692	16,566	.615									4	4
2003	2,769	60,629	2.189								2	3	5
TOTAL	13,032	512,626	3.934							1	2	16	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			191,493		13,913			185,786		13,420	3,489
2000					360					481	3,015
2001					7,942					15,512	20
2002					2,634					11,918	2,014
2003				30,293	726				26,768	1,514	1,328
TOTAL			191,493	30,293	25,575			185,786	26,768	42,845	9,866

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			197,300		21,607			561,459		50,486	5,349
2000			36	9	503			105	32	1,585	4,209
2001	41	356	3,390	570	9,430	217	2,979	11,004	2,722	40,422	27
2002	17	226	2,183	414	3,060	23	1,621	14,508	4,113	27,409	2,763
2003	608	5,568	56,944	20,287	5,796	291	14,591	102,288	46,686	18,389	1,758
TOTAL	666	6,150	259,853	21,280	40,396	531	19,191	689,364	53,553	138,291	14,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	975,755	253,520	14,106	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,013	-18,612	262	
TOTAL LOSSES	995,768	234,908	14,368	
EXPECTED LOSSES	265,332	224,933	23,327	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.641	1.803	.110	9.554
INDICATED (POST-TEST)	5.524	1.304	.080	6.908
PRES. ON RATE LEVEL	2.022	1.714	.178	3.914
DERIVED BY FORMULA	2.057	1.698	.174	3.929
UNDERLYING PRES. RATE	2.036	1.726	.179	3.941
PROPOSED	2.057	1.698	.174	3.929
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.23
MAN. RATES	4.89	5.69	6.07	+ 6.23
				PRESENT
				1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,084	227,009	3.731						1		13	14	
2000	6,689	166,440	2.488								10	10	
2001	7,217	29,508	.408								3	3	
2002	6,754	82,542	1.222								6	6	
2003	5,848	382,229	6.536								10	10	
TOTAL	32,592	887,728	2.724						1		42	43	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			72,260		18,111			65,000		59,982	11,656	
2000					69,753					81,511	15,176	
2001					1,259					5,406	22,843	
2002					14,414					49,937	18,191	
2003					202,170					159,411	20,648	
TOTAL			72,260		305,707			65,000		356,247	88,514	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			141,557		28,127			373,490		225,653	17,869	
2000			7,007	1,803	97,335			17,741	5,537	268,473	21,186	
2001	7	59	537	90	1,494	80	1,039	3,832	953	14,085	31,386	
2002	101	1,239	11,949	2,267	16,759	101	6,776	60,789	17,234	114,834	24,958	
2003	6,946	37,458	313,263	55,654	238,763	2,483	67,831	362,840	87,840	353,578	27,338	
TOTAL	7,054	38,756	474,313	59,814	382,478	2,664	75,646	818,692	111,564	976,623	122,737	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,417,125	1,530,479	122,737	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	38,503	-64,618	987	
TOTAL LOSSES	1,455,628	1,465,861	123,724	
EXPECTED LOSSES	585,677	743,097	97,450	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.466	4.498	.380	9.344
INDICATED (POST-TEST)	3.229	3.252	.275	6.756
PRES. ON RATE LEVEL	1.785	2.264	.297	4.346
DERIVED BY FORMULA	1.814	2.323	.295	4.432
UNDERLYING PRES. RATE	1.797	2.280	.299	4.376
PROPOSED	1.814	2.323	.295	4.432
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.03
MAN. RATES	5.50	6.18	6.74	+ 7.03
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,533												
2000	3,267	64,564	1.976									4	4
2001	1,805	6,497	.359									1	1
2002	2,004	55,185	2.753								1	2	3
2003	1,462	26,210	1.792									1	1
TOTAL	11,071	152,456	1.377								1	8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					5,308					43,137	16,119
2001					497					539	5,461
2002				14,747	6,623				31,107		2,708
2003					7,210					19,000	
TOTAL				14,747	19,638				31,107	62,676	24,288

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			532	139	7,407			9,396	2,936	142,082	22,502
2001	2	23	211	36	590	8	109	384	94	1,405	7,503
2002	97	1,833	20,436	15,202	9,011	25	4,405	55,918	73,282	9,600	3,715
2003	247	1,337	11,172	1,986	8,516	295	8,086	43,255	10,469	42,136	
TOTAL	346	3,193	32,351	17,363	25,524	328	12,600	108,953	86,781	195,223	33,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	157,771	324,891	33,720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,030	-40,094	388	
TOTAL LOSSES	174,801	284,797	34,108	
EXPECTED LOSSES	283,750	392,688	48,823	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.579	2.572	.308	4.459
INDICATED (POST-TEST)	1.142	1.860	.223	3.225
PRES. ON RATE LEVEL	2.545	3.523	.438	6.506
DERIVED BY FORMULA	2.531	3.473	.432	6.436
UNDERLYING PRES. RATE	2.563	3.547	.441	6.551
PROPOSED	2.531	3.473	.432	6.436
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.21
MAN. RATES	8.40	9.42	10.09	+ 10.21
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				10.208
				2300
				2425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	841	481	.057										
2000	518	4,956	.956										
2001	440												
2002	311												
2003	388	1,511	.389										
TOTAL	2,498	6,948	.278										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												481
2000												4,956
2003												1,511
TOTAL												6,948

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												737
2000												6,919
2003												2,001
TOTAL												9,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9,657	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,202	-4,595	60	
TOTAL LOSSES	3,202		9,717	
EXPECTED LOSSES	40,942	45,789	7,345	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.128	.000	.389	.517
INDICATED (POST-TEST)	.093	.000	.281	.374
PRES. ON RATE LEVEL	1.628	1.820	.292	3.740
DERIVED BY FORMULA	1.628	1.802	.292	3.722
UNDERLYING PRES. RATE	1.639	1.833	.294	3.766
PROPOSED	1.628	1.802	.292	3.722

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.903
IND. RATES				5.90	MINIMUM PREMIUM	1440
MAN. RATES	4.42	5.19	5.80	+ 5.90	PRESENT	1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	9												
2000	24												
2001	10												
2002	14												
2003	39												
TOTAL	96												

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.	211	-63	2	
TOTAL LOSSES	211		2	
EXPECTED LOSSES	2,920	982	150	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.220	.000	.002	.222
INDICATED (POST-TEST)	.159	.000	.001	.160
PRES. ON RATE LEVEL	3.020	1.016	.155	4.191
DERIVED BY FORMULA	3.020	1.016	.155	4.191
UNDERLYING PRES. RATE	3.041	1.023	.156	4.220
PROPOSED	3.020	1.016	.155	4.191

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	6.647
IND. RATES				6.65	MINIMUM PREMIUM	1590
MAN. RATES	5.61	6.15	6.50	+ 6.65	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001		112											
2002													
2003													
TOTAL		112											

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2001												112
TOTAL												112

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2001												154
TOTAL												154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES			154	
EXPECTED LOSSES				
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.834	1.824	.081	4.739
DERIVED BY FORMULA	2.834	1.824	.081	4.739
UNDERLYING PRES. RATE	2.854	1.837	.081	4.772
PROPOSED	2.834	1.824	.081	4.739

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.517
IND. RATES				7.52	MINIMUM PREMIUM	1765
MAN. RATES	6.48	7.10	7.35	+ 7.52	PRESENT	1835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001	9												
2002	276												
2003	516												
TOTAL	801												

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.	1,618	-237	41	
TOTAL LOSSES	1,618		41	
EXPECTED LOSSES	16,549	13,577	1,442	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.202	.000	.005	.207
INDICATED (POST-TEST)	.146	.000	.004	.150
PRES. ON RATE LEVEL	2.052	1.683	.179	3.914
DERIVED BY FORMULA	2.052	1.666	.177	3.895
UNDERLYING PRES. RATE	2.066	1.695	.180	3.941
PROPOSED	2.052	1.666	.177	3.895

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	6.178
IND. RATES				6.18	MINIMUM PREMIUM	1495
MAN. RATES	4.89	5.69	6.07	+ 6.18	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	173												
2000	197												
2001	130												
2002	92	318	.345										
2003	118	978	.828										
TOTAL	710	1,296	.183										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002											318	
2003											978	
TOTAL											1,296	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2002											436	
2003											1,295	
TOTAL											1,731	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	757	-1,576	24	
TOTAL LOSSES	757		1,755	
EXPECTED LOSSES	11,523	16,024	2,692	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.107	.000	.247	.354
INDICATED (POST-TEST)	.077	.000	.179	.256
PRES. ON RATE LEVEL	1.612	2.242	.376	4.230
DERIVED BY FORMULA	1.612	2.220	.374	4.206
UNDERLYING PRES. RATE	1.623	2.257	.379	4.259
PROPOSED	1.612	2.220	.374	4.206

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	6.671
IND. RATES				6.67	MINIMUM PREMIUM	1595
MAN. RATES	5.72	6.31	6.56	+ 6.67	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	335												
2000	356												
2001	348												
2002	532	1,137	.213									1	1
2003	293												
TOTAL	1,864	1,137	.061									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					210					927	
TOTAL					210					927	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1	19	174	33	242	2	129	1,129	315	2,130	
TOTAL	1	19	174	33	242	2	129	1,129	315	2,130	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,454	2,720		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,719	-2,574	51	
TOTAL LOSSES	4,173	146	51	
EXPECTED LOSSES	42,798	29,340	5,089	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.224	.008	.003	.235
INDICATED (POST-TEST)	.162	.006	.002	.170
PRES. ON RATE LEVEL	2.280	1.563	.271	4.114
DERIVED BY FORMULA	2.280	1.547	.268	4.095
UNDERLYING PRES. RATE	2.296	1.574	.273	4.143
PROPOSED	2.280	1.547	.268	4.095

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	6.495
IND. RATES				6.50	MINIMUM PREMIUM	1560
MAN. RATES	4.75	5.63	6.38	+ 6.50	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	13,989	90,028	.643									5	5
2000	9,213	91,811	.996								3	2	5
2001	11,812	87,672	.742									6	6
2002	7,870	147,704	1.876								2	3	5
2003	7,300	146,685	2.009								1	5	6
TOTAL	50,184	563,900	1.124								6	21	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					25,970					49,651	14,407
2000				7,894	15,541				21,304	34,792	12,280
2001					38,800					17,476	31,396
2002				35,271	19,150				26,337	52,968	13,978
2003				5,000	54,112				1,638	67,339	18,596
TOTAL				48,165	153,573				49,279	222,226	90,657

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					40,332					186,788	22,086
2000			2,670	12,187	21,783			13,857	86,327	116,658	17,143
2001	200	1,741	16,561	2,788	46,064	256	3,380	12,395	3,062	45,533	43,138
2002	251	4,657	51,624	36,891	25,399	128	10,922	111,828	80,330	129,927	19,178
2003	1,953	10,919	93,064	18,216	64,725	1,068	29,521	159,310	39,909	150,269	24,621
TOTAL	2,404	17,317	163,919	70,082	198,303	1,452	43,823	297,390	209,628	629,175	126,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	526,305	1,107,188	126,166	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	112,679	-99,854	1,253	
TOTAL LOSSES	638,984	1,007,334	127,419	
EXPECTED LOSSES	1,534,125	1,055,369	151,054	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.273	2.007	.254	3.534
INDICATED (POST-TEST)	.920	1.451	.184	2.555
PRES. ON RATE LEVEL	3.036	2.088	.299	5.423
DERIVED BY FORMULA	2.973	2.031	.289	5.293
UNDERLYING PRES. RATE	3.057	2.103	.301	5.461
PROPOSED	2.973	2.031	.289	5.293
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.395
MAN. RATES	7.57	8.12	8.41	8.40
				MINIMUM PREMIUM
				1940
				PRESENT
				2060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	55,818	1,346,380	2.412							3	1	20	24
2000	48,629	2,483,064	5.106							8	12	12	32
2001	48,873	2,220,177	4.542					1		3	5	19	28
2002	48,851	1,311,786	2.685							2	8	19	29
2003	41,197	890,033	2.160							1	2	13	16
TOTAL	243,368	8,251,440	3.391					1		17	28	83	129

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			585,517	1,222	132,056			397,049	10,450	124,747	95,339
2000			837,718	275,495	127,795			834,869	184,444	125,324	97,419
2001	537,673		467,943	77,989	104,086	79,075		625,613	33,796	144,792	149,210
2002			231,499	192,775	192,116			205,673	178,266	192,661	118,796
2003			97,339	51,348	103,018			146,082	103,515	271,310	117,421
TOTAL	537,673		2,220,016	598,829	659,071	79,075		2,209,286	510,471	858,834	578,185

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			765,831	2,120	205,082			1,510,446	48,916	469,300	146,154
2000		109,988	1,251,141	422,146	186,012		575,386	3,008,811	776,868	440,539	135,997
2001	473,858	54,133	553,563	105,038	130,700	295,199	271,968	1,403,414	172,068	396,674	205,015
2002	4,467	72,205	729,782	226,552	250,431	1,234	137,785	1,465,421	534,568	531,873	162,988
2003	7,322	39,386	320,818	60,967	108,613	12,391	292,254	1,324,513	334,452	581,256	155,465
TOTAL	485,647	275,712	3,621,135	816,823	880,838	308,824	1,277,393	8,712,605	1,866,872	2,419,642	805,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,681,316	5,984,175	805,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	641,824	-481,955	7,031	
TOTAL LOSSES	15,323,140	5,502,220	812,650	
EXPECTED LOSSES	9,265,020	5,315,156	732,538	
CREDIBILITY	.08	.25	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.296	2.261	.334	8.891
INDICATED (POST-TEST)	4.552	1.635	.241	6.428
PRES. ON RATE LEVEL	3.781	2.169	.299	6.249
DERIVED BY FORMULA	3.843	2.036	.285	6.164
UNDERLYING PRES. RATE	3.807	2.184	.301	6.292
PROPOSED	3.896	2.064	.289	6.249
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.91
MAN. RATES	8.21	9.10	9.69	+ 9.91
				PRESENT
				2335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,745	164,348	1.289									3	3
2000	10,153	22,540	.222									3	3
2001	10,838	31,174	.287									1	1
2002	10,823	64,745	.598									5	5
2003	9,790	14,500	.148									3	3
TOTAL	54,349	297,307	.547									15	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					113,585					48,270	2,493
2000					11,776					1,765	8,999
2001					8,310					15,965	6,899
2002					15,365					31,358	18,022
2003					1,037					1,965	11,498
TOTAL					150,073					99,323	47,911

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					176,397					181,592	3,822
2000			1,183	305	16,433			387	121	5,813	12,563
2001	42	373	3,546	596	9,866	225	3,080	11,325	2,803	41,606	9,479
2002	105	1,318	12,738	2,422	17,856	63	4,261	38,162	10,831	72,111	24,726
2003	35	195	1,602	284	1,219	29	849	4,479	1,090	4,363	15,223
TOTAL	182	1,886	19,069	3,607	221,771	317	8,190	54,353	14,845	305,485	65,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	83,997	545,708	65,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	159,820	-54,429	1,100	
TOTAL LOSSES	243,817	491,279	66,913	
EXPECTED LOSSES	2,235,375	611,427	110,329	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.449	.904	.123	1.476
INDICATED (POST-TEST)	.325	.654	.089	1.068
PRES. ON RATE LEVEL	4.085	1.117	.201	5.403
DERIVED BY FORMULA	3.972	1.075	.191	5.238
UNDERLYING PRES. RATE	4.113	1.125	.203	5.441
PROPOSED	3.972	1.075	.191	5.238
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.31
MAN. RATES	7.49	8.07	8.38	+ 8.31
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				8.308
				1920
				2055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	40,059	1,918,956	4.790						7	6	17	30	
2000	40,596	366,819	.903						1	3	11	15	
2001	40,468	53,607	.132							1	4	5	
2002	36,740	770,269	2.096						2	3	5	10	
2003	38,569	468,844	1.215						1	3	6	10	
TOTAL	196,432	3,578,495	1.822						11	16	43	70	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			885,614	94,001	37,927			622,604	90,204	113,084	75,522
2000			75,000	71,591	46,032			40,000	42,630	52,557	39,009
2001				7,297	7,139				5,587	9,104	24,480
2002			208,616	81,504	85,668			118,550	97,563	130,844	47,524
2003			56,683	94,467	17,882			77,155	148,127	42,211	32,319
TOTAL			1,225,913	348,860	194,648			858,309	384,111	347,800	218,854

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			1,502,042	163,092	58,898			2,952,300	422,245	425,423	115,775
2000		12,987	156,303	108,961	65,617		42,237	238,867	174,615	177,960	54,457
2001	38	551	6,837	8,961	8,745	128	2,315	11,468	19,159	24,741	33,636
2002	3,436	54,784	540,431	103,272	117,086	806	88,620	935,725	306,768	353,348	65,203
2003	6,257	36,569	309,911	72,455	41,075	9,794	234,202	1,061,331	308,790	197,755	42,790
TOTAL	9,731	104,891	2,515,524	456,741	291,421	10,728	367,374	5,199,691	1,231,577	1,179,227	311,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,207,939	3,158,966	311,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	416,192	-423,748	5,764	
TOTAL LOSSES	8,624,131	2,735,218	317,625	
EXPECTED LOSSES	6,054,035	4,875,443	550,009	
CREDIBILITY	.07	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.390	1.392	.162	5.944
INDICATED (POST-TEST)	3.174	1.006	.117	4.297
PRES. ON RATE LEVEL	3.061	2.465	.278	5.804
DERIVED BY FORMULA	3.069	2.159	.243	5.471
UNDERLYING PRES. RATE	3.082	2.482	.280	5.844
PROPOSED	3.069	2.159	.243	5.471
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.68
MAN. RATES	7.94	8.73	9.00	+ 8.68
				PRESENT
				2190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	15												
2000	17												
2001	45												
2002	3												
2003													
TOTAL	80												

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.			122	-146		
TOTAL LOSSES			122			
EXPECTED LOSSES			2,311	1,460	213	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.153	.000	.000	.153
INDICATED (POST-TEST)			.111	.000	.000	.111
PRES. ON RATE LEVEL			2.869	1.812	.265	4.946
DERIVED BY FORMULA			2.869	1.812	.265	4.946
UNDERLYING PRES. RATE			2.889	1.824	.267	4.980
PROPOSED			2.869	1.812	.265	4.946
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE 7.845	
IND. RATES				7.85	MINIMUM PREMIUM 1830	
MAN. RATES	7.90	7.81	7.67	+ 7.85	PRESENT 1905	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,875	33,245	1.156									1	1
2000	3,033	24,448	.806									2	2
2001	3,122	7,369	.236										
2002	3,030	254	.008										
2003	2,855	19,215	.673										
TOTAL	14,915	84,531	.567									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					5,088					9,943	18,214	
2000					1,871					6,101	16,476	
2001											7,369	
2002											254	
2003											19,215	
TOTAL					6,959					16,044	61,528	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					7,902					37,406	27,922	
2000			189	48	2,611			1,324	415	20,095	23,000	
2001											10,125	
2002											348	
2003											25,441	
TOTAL			189	48	10,513			1,324	415	57,501	86,836	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,513	68,477	86,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	40,557	-26,509	725	
TOTAL LOSSES	42,070	41,968	87,561	
EXPECTED LOSSES	601,671	307,249	69,205	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.282	.281	.587	1.150
INDICATED (POST-TEST)	.204	.203	.424	.831
PRES. ON RATE LEVEL	4.006	2.046	.461	6.513
DERIVED BY FORMULA	3.968	1.972	.460	6.400
UNDERLYING PRES. RATE	4.034	2.060	.464	6.558
PROPOSED	3.968	1.972	.460	6.400

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.151
IND. RATES				10.15	MINIMUM PREMIUM	2290
MAN. RATES	10.72	10.46	10.10	+ 10.15	PRESENT	2425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	22,878	329,390	1.439									14	14
2000													
2001	23,934	409,885	1.712									6	6
2002	22,627	155,075	.685									7	7
2003	22,316												
TOTAL	91,755	894,350	.975									27	27

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					104,751					160,223	64,416	
2001					176,200					141,328	92,357	
2002					41,516					76,271	37,288	
TOTAL					322,467					377,822	194,061	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					162,678					602,758	98,750	
2001	909	7,878	75,219	12,644	209,197	1,957	27,218	100,247	24,797	368,292	126,899	
2002	287	3,556	34,429	6,531	48,263	153	10,341	92,841	26,324	175,393	51,159	
TOTAL	1,196	11,434	109,648	19,175	420,138	2,110	37,559	193,088	51,121	1,146,443	276,808	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	355,035	1,636,877	276,808	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	230,747	-76,314	4,389	
TOTAL LOSSES	585,782	1,560,563	281,197	
EXPECTED LOSSES	2,562,718	1,112,070	340,410	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.638	1.701	.306	2.645
INDICATED (POST-TEST)	.461	1.230	.221	1.912
PRES. ON RATE LEVEL	2.774	1.204	.368	4.346
DERIVED BY FORMULA	2.681	1.207	.349	4.237
UNDERLYING PRES. RATE	2.793	1.212	.371	4.376
PROPOSED	2.681	1.207	.349	4.237
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.72
MAN. RATES	5.77	6.38	6.74	+ 6.72
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	9,156	203,046	2.217							1		7	8
2000	8,409	926,859	11.022							3	1	2	6
2001	8,391	62,926	.749								2	4	6
2002	5,319	32,339	.607									3	3
2003	7,973	20,444	.256									5	5
TOTAL	39,248	1,245,614	3.174							4	3	21	28

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			92,571		26,349			49,000		28,495	6,631	
2000			567,640	44,658	3,389			201,526	86,644	5,467	17,535	
2001				28,324	1,910				19,591	5,251	7,850	
2002					3,812					8,049	20,478	
2003					6,373					4,989	9,082	
TOTAL			660,211	72,982	41,833			250,526	106,235	52,251	61,576	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			181,347		40,921			281,554		107,198	10,165	
2000		76,544	841,425	72,021	8,280		156,328	822,016	353,087	29,077	24,479	
2001	9	999	15,531	32,928	3,305	80	3,043	21,284	62,539	17,248	10,786	
2002	26	329	3,161	601	4,432	16	1,091	9,793	2,780	18,509	28,096	
2003	214	1,184	9,879	1,756	7,531	79	2,125	11,355	2,749	11,061	12,025	
TOTAL	249	79,056	1,051,343	107,306	64,469	175	162,587	1,146,002	421,155	183,093	85,551	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,439,412	776,023	85,551	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	136,956	-79,179	1,384	
TOTAL LOSSES	2,576,368	696,844	86,935	
EXPECTED LOSSES	1,903,530	890,929	136,190	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.564	1.775	.222	8.561
INDICATED (POST-TEST)	4.746	1.283	.161	6.190
PRES. ON RATE LEVEL	4.817	2.253	.345	7.415
DERIVED BY FORMULA	4.816	2.185	.330	7.331
UNDERLYING PRES. RATE	4.850	2.270	.347	7.467
PROPOSED	4.816	2.185	.330	7.331
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.63
MAN. RATES	9.58	10.80	11.50	+ 11.63
IND. RATE				
MINIMUM PREMIUM				2585
PRESENT				2730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	99	1,430	1.444										
2000	89	793	.891										
2001	118												
2002	163												
2003	142												
TOTAL	611	2,223	.364										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												1,430
2000												793
TOTAL												2,223

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												2,192
2000												1,107
TOTAL												3,299

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B					3,299	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			1,416	-606	33	
TOTAL LOSSES			1,416		3,332	
EXPECTED LOSSES			19,900	7,985	2,664	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.232	.000	.545	.777
INDICATED (POST-TEST)			.168	.000	.394	.562
PRES. ON RATE LEVEL			3.235	1.298	.433	4.966
DERIVED BY FORMULA			3.235	1.298	.433	4.966
UNDERLYING PRES. RATE			3.257	1.307	.436	5.000
PROPOSED			3.235	1.298	.433	4.966

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		7.877
IND. RATES				7.88	MINIMUM PREMIUM		1835
MAN. RATES	6.52	7.22	7.70	+ 7.88	PRESENT		1910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1												
2000													
2001	26												
2002													
2003													
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.			43	-39			
TOTAL LOSSES			43				
EXPECTED LOSSES			811	572	92		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.159	.000	.000	.159	
INDICATED (POST-TEST)			.115	.000	.000	.115	
PRES. ON RATE LEVEL			2.981	2.103	.339	5.423	
DERIVED BY FORMULA			2.981	2.103	.339	5.423	
UNDERLYING PRES. RATE			3.002	2.118	.341	5.461	
PROPOSED			2.981	2.103	.339	5.423	

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		8.601
IND. RATES				8.60	MINIMUM PREMIUM		1980
MAN. RATES	7.57	8.12	8.41	+ 8.60	PRESENT		2060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000	73												
2001	65												
2002	32	42,650	133.281								1		1
2003	365												
TOTAL	535	42,650	7.972								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002				14,880					27,770		
TOTAL				14,880					27,770		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	50	1,273	15,075	14,293	1,325	23	3,931	49,922	65,419	8,564	
TOTAL	50	1,273	15,075	14,293	1,325	23	3,931	49,922	65,419	8,564	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,274	89,601		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,012	-248	48	
TOTAL LOSSES	72,286	89,353	48	
EXPECTED LOSSES	21,341	10,512	1,809	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.511	16.701	.009	30.221
INDICATED (POST-TEST)	9.768	12.075	.007	21.850
PRES. ON RATE LEVEL	3.962	1.951	.336	6.249
DERIVED BY FORMULA	3.962	1.951	.336	6.249
UNDERLYING PRES. RATE	3.989	1.965	.338	6.292
PROPOSED	3.962	1.951	.336	6.249
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.91
MAN. RATES	8.21	9.10	9.69	+ 9.91
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5,418	50,385	.929									3	3
2000	5,340	1,411	.026									1	1
2001	4,937	3,041	.061										
2002	4,116	2,835	.068									1	1
2003	4,147	4,546	.109									1	1
TOTAL	23,958	62,218	.260									6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					16,850					30,913	2,622	
2000					46						1,365	
2001											3,041	
2002					798					1,852	185	
2003					1,120					1,449	1,977	
TOTAL					18,814					34,214	9,190	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					26,168					116,295	4,020	
2000			4	2	64						1,906	
2001											4,178	
2002	6	69	665	127	929	3	251	2,250	639	4,259	254	
2003	38	208	1,735	310	1,324	21	617	3,305	801	3,213	2,618	
TOTAL	44	277	2,404	439	28,485	24	868	5,555	1,440	123,767	12,976	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,172	154,131	12,976	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	33,706	-32,803	321	
TOTAL LOSSES	42,878	121,328	13,297	
EXPECTED LOSSES	495,691	356,973	34,022	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.179	.506	.056	.741
INDICATED (POST-TEST)	.129	.366	.040	.535
PRES. ON RATE LEVEL	2.055	1.480	.140	3.675
DERIVED BY FORMULA	2.016	1.424	.135	3.575
UNDERLYING PRES. RATE	2.069	1.490	.142	3.701
PROPOSED	2.016	1.424	.135	3.575
YEAR	12-1-04	6-1-05	12-1-05	12-1-06
IND. RATES				5.67
MAN. RATES	5.59	5.46	5.70	+ 5.67
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,918	29,420	1.008									5	5
2000	2,636	38,850	1.473									7	7
2001	2,300	224,589	9.764							1		8	10
2002	2,856	74,335	2.602								1	3	4
2003	2,786	34,442	1.236									2	2
TOTAL	13,496	401,636	2.976							1	2	25	28

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					3,816					13,476	12,128	
2000					4,382					19,102	15,366	
2001			53,622	5,000	3,894			110,814	315	35,772	15,172	
2002				19,026	7,935				16,803	22,942	7,629	
2003					1,111					15,487	17,844	
TOTAL			53,622	24,026	21,138			110,814	17,118	106,779	68,139	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					5,926					50,696	18,592	
2000			441	112	6,116			4,161	1,295	62,916	21,451	
2001	596	10,204	102,704	7,603	5,700	2,745	115,695	599,914	25,522	99,250	20,846	
2002	120	2,310	25,855	19,523	10,918	59	5,492	58,132	47,509	57,937	10,467	
2003	38	206	1,717	304	1,309	241	6,590	35,257	8,537	34,349	23,626	
TOTAL	754	12,720	130,717	27,542	29,969	3,045	127,777	697,464	82,863	305,148	94,982	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	972,477	445,522	94,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	33,107	-34,577	564	
TOTAL LOSSES	1,005,584	410,945	95,546	
EXPECTED LOSSES	465,073	400,427	51,149	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.451	3.045	.708	11.204
INDICATED (POST-TEST)	5.387	2.202	.512	8.101
PRES. ON RATE LEVEL	3.422	2.947	.376	6.745
DERIVED BY FORMULA	3.442	2.917	.381	6.740
UNDERLYING PRES. RATE	3.446	2.967	.379	6.792
PROPOSED	3.445	2.919	.381	6.745
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.70
MAN. RATES	8.55	9.71	10.46	+ 10.70
IND. RATE				
MINIMUM PREMIUM				2400
PRESENT				2505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,893	70,427	.892							1	4	5	
2000	6,513	649,381	9.970						2		6	8	
2001	6,487	33,562	.517							3	3	6	
2002	5,600	25,151	.449								2	2	
2003	6,365	768	.012										
TOTAL	32,858	779,289	2.372						2	4	15	21	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				38,906	3,801				14,561	4,821	8,338
2000			346,144		7,229			280,813		9,139	6,056
2001				10,043	4,262				12,990	3,308	2,959
2002					13,552					8,540	3,059
2003											768
TOTAL			346,144	48,949	28,844			280,813	27,551	25,808	21,180

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				67,502	5,902				68,160	18,137	12,782
2000		35,591	388,917	2,634	11,487		176,456	899,663	13,342	33,145	8,454
2001	21	515	7,035	11,934	5,430	48	1,986	13,995	41,435	10,978	4,066
2002	94	1,159	11,236	2,135	15,752	17	1,158	10,403	2,949	19,638	4,197
2003											1,017
TOTAL	115	37,265	407,188	84,205	38,571	65	179,600	924,061	125,886	81,898	30,516

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,548,294	330,560	30,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	53,094	-45,885	494	
TOTAL LOSSES	1,601,388	284,675	31,010	
EXPECTED LOSSES	731,419	514,885	48,630	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.874	.866	.094	5.834
INDICATED (POST-TEST)	3.524	.626	.068	4.218
PRES. ON RATE LEVEL	2.211	1.556	.147	3.914
DERIVED BY FORMULA	2.237	1.500	.141	3.878
UNDERLYING PRES. RATE	2.226	1.567	.148	3.941
PROPOSED	2.258	1.514	.142	3.914
YEAR	12-1-04	6-1-05	12-1-05	12-1-06
IND. RATES				6.21
MAN. RATES	5.59	5.70	6.07	+ 6.21
				PRESENT
				1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	95												
2000													
2001													
2002													
2003	39												
TOTAL	134												

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.			453	-236	3		
TOTAL LOSSES			453		3		
EXPECTED LOSSES			3,277	2,368	229		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.338	.000	.002	.340	
INDICATED (POST-TEST)			.244	.000	.001	.245	
PRES. ON RATE LEVEL			2.428	1.755	.170	4.353	
DERIVED BY FORMULA			2.428	1.755	.170	4.353	
UNDERLYING PRES. RATE			2.445	1.767	.171	4.383	
PROPOSED			2.428	1.755	.170	4.353	
YEAR	12-1-04	6-1-05	12-1-05	12-1-06	IND. RATE		6.904
IND. RATES				6.90	MINIMUM PREMIUM		1640
MAN. RATES	5.59	5.79	6.75	+ 6.90	PRESENT		1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	26												
2000	131												
2001	667	8,146	1,221									3	3
2002	2,734	12,228	.447									1	1
2003	424	1,319	.311									1	1
TOTAL	3,982	21,693	.545									5	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					2,020					3,895	2,231
2002					4,487					4,723	3,018
2003					343					976	
TOTAL					6,850					9,594	5,249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	11	90	864	147	2,397	56	747	2,772	680	10,150	3,065
2002	31	382	3,720	705	5,214	9	642	5,748	1,632	10,861	4,141
2003	11	62	531	95	406	14	421	2,226	539	2,168	
TOTAL	53	534	5,115	947	8,017	79	1,810	10,746	2,851	23,179	7,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,337	34,994	7,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,372	-3,563	106	
TOTAL LOSSES	22,709	31,431	7,312	
EXPECTED LOSSES	86,410	52,562	8,402	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.570	.789	.184	1.543
INDICATED (POST-TEST)	.412	.570	.133	1.115
PRES. ON RATE LEVEL	2.154	1.311	.210	3.675
DERIVED BY FORMULA	2.154	1.296	.208	3.658
UNDERLYING PRES. RATE	2.170	1.320	.211	3.701
PROPOSED	2.154	1.296	.208	3.658
YEAR	12-1-04	6-1-05	12-1-05	12-1-06
IND. RATES				5.80
MAN. RATES	5.59	5.46	5.70	+ 5.80
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	730	18,418	2.523									2	2
2000	749	114,857	15.334									3	3
2001	832	205,193	24.662								1	1	2
2002	511												
2003	405												
TOTAL	3,227	338,468	10.489								1	6	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					7,813					10,605		
2000					61,625					53,232		
2001				22,946	2,006				178,620	1,621		
TOTAL				22,946	71,444				178,620	65,458		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					12,134					39,896		
2000			6,189	1,594	85,996			11,591	3,624	175,334		
2001	11	778	11,982	24,939	3,168	24	17,541	150,689	524,589	34,520		
TOTAL	11	778	18,171	26,533	101,298	24	17,541	162,280	528,213	249,750		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	198,805	905,794		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,302	-13,273	70	
TOTAL LOSSES	209,107	892,521	70	
EXPECTED LOSSES	161,544	137,695	9,197	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.480	27.658	.002	34.140
INDICATED (POST-TEST)	4.685	19.997	.001	24.683
PRES. ON RATE LEVEL	4.971	4.238	.283	9.492
DERIVED BY FORMULA	4.971	4.396	.280	9.647
UNDERLYING PRES. RATE	5.006	4.267	.285	9.558
PROPOSED	4.971	4.396	.280	9.647
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				15.30
MAN. RATES	12.56	14.08	14.72	+ 15.30
IND. RATE				
				15.302
MINIMUM PREMIUM				3320
PRESENT				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,610	465,774	3.693						1	2	30	33	
2000	9,272	187,279	2.019							1	10	11	
2001	10,438	319,090	3.057						1		14	15	
2002	7,706	99,129	1.286								11	11	
2003	8,496	277,575	3.267							1	11	12	
TOTAL	48,522	1,348,847	2.780						2	4	76	82	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			54,920	19,090	110,730			21,011	51,677	146,104	62,242	
2000				33,319	29,548				30,989	49,525	43,898	
2001			66,222		46,050			78,414		103,745	24,659	
2002					19,485					48,340	31,304	
2003				25,012	102,081				35,715	62,598	52,169	
TOTAL			121,142	77,421	307,894			99,425	118,381	410,312	214,272	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			107,588	33,122	171,961			120,729	241,900	549,641	95,417	
2000			7,650	50,507	41,640			19,919	125,492	166,124	61,282	
2001	947	14,254	141,241	5,192	55,777	3,043	96,952	479,933	31,111	274,578	33,881	
2002	136	1,669	16,161	3,065	22,648	100	6,557	58,848	16,690	111,166	42,949	
2003	3,992	23,406	204,257	44,688	124,639	1,330	45,233	274,382	95,661	158,914	69,072	
TOTAL	5,075	39,329	476,897	136,574	416,665	4,473	148,742	953,811	510,854	1,260,423	302,601	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,628,327	2,324,516	302,601	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	182,831	-217,451	2,118	
TOTAL LOSSES	1,811,158	2,107,065	304,719	
EXPECTED LOSSES	2,486,754	2,378,548	226,113	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.733	4.342	.628	8.703
INDICATED (POST-TEST)	2.699	3.139	.454	6.292
PRES. ON RATE LEVEL	5.090	4.868	.463	10.421
DERIVED BY FORMULA	5.018	4.730	.462	10.210
UNDERLYING PRES. RATE	5.125	4.902	.466	10.493
PROPOSED	5.018	4.730	.462	10.210

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	16.195
IND. RATES				16.20	MINIMUM PREMIUM	3450
MAN. RATES	13.68	15.18	16.16	+ 16.20	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	431	2,949	.684									1	1
2000	215	9,408	4.375									3	3
2001	233	599	.257										
2002	12												
2003													
TOTAL	891	12,956	1.454									4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					578					2,371	
2000					4,951					4,457	
2001											599
TOTAL					5,529					6,828	599

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					898					8,920	
2000			497	129	6,909			969	306	14,680	
2001											823
TOTAL			497	129	7,807			969	306	23,600	823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,466	31,842	823	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,140	-2,035	1	
TOTAL LOSSES	3,606	29,807	824	
EXPECTED LOSSES	27,354	16,064	1,479	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.405	3.345	.092	3.842
INDICATED (POST-TEST)	.293	2.418	.067	2.778
PRES. ON RATE LEVEL	3.049	1.790	.165	5.004
DERIVED BY FORMULA	3.049	1.796	.164	5.009
UNDERLYING PRES. RATE	3.070	1.803	.166	5.039
PROPOSED	3.046	1.794	.164	5.004
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.94
MAN. RATES	6.64	7.34	7.76	+ 7.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,522	102,700	1.365								3	9	12
2000	9,779	369,158	3.775							1	2	8	11
2001	10,271	365,694	3.560							2	1	4	7
2002	10,895	170,430	1.564								2	5	7
2003	11,106	313,527	2.823								1	13	14
TOTAL	49,573	1,321,509	2.666							3	9	39	51

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				25,080	31,626				20,249	18,434	7,311	
2000			132,268	46,032	9,291			132,455	31,791	14,517	2,804	
2001			199,599	19,349	5,712			102,838	22,988	8,051	7,157	
2002				29,517	62,612				34,277	29,854	14,170	
2003				2,679	144,712				9,630	140,608	15,898	
TOTAL			331,867	122,657	253,953			235,293	118,935	211,464	47,340	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				43,514	49,115				94,785	69,348	11,208	
2000		15,255	173,780	70,007	14,125		93,171	486,508	132,985	52,496	3,914	
2001	2,177	37,601	378,937	28,505	10,828	2,215	104,852	559,266	90,654	30,705	9,834	
2002	533	7,890	81,833	38,196	75,409	90	8,895	97,959	91,065	79,232	19,441	
2003	5,026	27,289	229,176	41,621	171,340	2,289	64,839	355,596	93,969	317,271	21,049	
TOTAL	7,736	88,035	863,726	221,843	320,817	4,594	271,757	1,499,329	503,458	549,052	65,446	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,735,177	1,595,170	65,446	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	97,903	-81,144	1,037	
TOTAL LOSSES	2,833,080	1,514,026	66,483	
EXPECTED LOSSES	1,472,813	1,014,759	87,249	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.715	3.054	.134	8.903
INDICATED (POST-TEST)	4.132	2.208	.097	6.437
PRES. ON RATE LEVEL	2.950	2.033	.175	5.158
DERIVED BY FORMULA	2.985	2.049	.168	5.202
UNDERLYING PRES. RATE	2.971	2.047	.176	5.194
PROPOSED	2.985	2.049	.168	5.202
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.25
MAN. RATES	6.74	7.51	8.00	+ 8.25
				PRESENT
				1975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,701	1,049,738	7.140						3	16	16	35	
2000	10,245	748,774	7.308						2	5	9	16	
2001	9,395	1,038,749	11.056						3	6	12	21	
2002	10,522	683,750	6.498						1	2	6	9	
2003	15,735	544,607	3.461							2	12	14	
TOTAL	60,598	4,065,618	6.709						9	31	55	95	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			217,842	281,510	52,719			83,165	195,787	84,102	134,613
2000			132,140	84,287	101,903			57,448	74,584	157,887	140,525
2001			210,875	98,125	45,754			214,760	137,586	193,259	138,390
2002			76,796	35,911	140,548			130,761	10,759	150,122	138,853
2003			11,939	151,116					37,299	174,850	169,403
TOTAL			637,653	511,772	492,040			486,134	456,015	760,220	721,784

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			426,753	488,420	81,874			477,866	916,478	316,392	206,362
2000		22,876	271,599	130,040	144,128		60,661	364,952	309,039	528,297	196,173
2001	2,434	42,759	445,242	122,704	61,334	6,929	256,154	1,341,685	500,968	539,877	190,148
2002	1,849	26,982	266,383	59,985	169,572	714	72,036	730,285	105,107	368,180	190,506
2003	5,429	30,142	256,147	49,513	180,418	3,099	93,851	535,710	160,217	408,767	224,290
TOTAL	9,712	122,759	1,666,124	850,662	637,326	10,742	482,702	3,450,498	1,991,809	2,161,513	1,007,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,742,537	5,641,310	1,007,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	95,667	-195,274	5,363	
TOTAL LOSSES	5,838,204	5,446,036	1,012,842	
EXPECTED LOSSES	1,196,811	2,398,469	429,640	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.634	8.987	1.671	20.292
INDICATED (POST-TEST)	6.965	6.498	1.208	14.671
PRES. ON RATE LEVEL	1.961	3.931	.704	6.596
DERIVED BY FORMULA	2.111	4.188	.754	7.053
UNDERLYING PRES. RATE	1.975	3.958	.709	6.642
PROPOSED	2.111	4.188	.754	7.053
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.19
MAN. RATES	7.35	8.88	10.23	+ 11.19
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,202	82,753	6.884							1	5	6	
2000	1,172	10,868	.927								1	1	
2001	1,120	246,557	22.014						1		1	2	
2002	1,033	36,711	3.553										
2003	1,166	1,940	.166								1	1	
TOTAL	5,693	378,829	6.654						1	1	8	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				6,542	11,321				2,656	59,860	2,374
2000					737					5,584	4,547
2001			88,790		1,626			147,661		3,375	5,105
2002											36,711
2003					400					565	975
TOTAL			88,790	6,542	14,084			147,661	2,656	69,384	49,712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				11,350	17,581				12,433	225,193	3,639
2000			74	19	1,029			1,215	379	18,394	6,348
2001	788	13,422	133,885	2,183	3,143	2,508	119,064	627,631	20,468	15,300	7,014
2002											50,368
2003	14	75	620	111	473	7	238	1,285	315	1,254	1,291
TOTAL	802	13,497	134,579	13,663	22,226	2,515	119,302	630,131	33,595	260,141	68,660

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	900,826	329,625	68,660	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,898	-7,985	111	
TOTAL LOSSES	908,724	321,640	68,771	
EXPECTED LOSSES	112,550	92,113	10,475	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.962	5.650	1.208	22.820
INDICATED (POST-TEST)	11.541	4.085	.873	16.499
PRES. ON RATE LEVEL	1.963	1.607	.183	3.753
DERIVED BY FORMULA	2.059	1.657	.197	3.913
UNDERLYING PRES. RATE	1.977	1.618	.184	3.779
PROPOSED	2.059	1.657	.197	3.913

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		6.206
IND. RATES				6.21	MINIMUM PREMIUM		1500
MAN. RATES	4.67	5.34	5.82	+ 6.21	PRESENT		1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	692	55,538	8.025				692					2	2
2000	575	1,899	.330				575						
2001	604	1,068	.176				604						
2002	465	5,270	1.133				465						
2003	477						477						
TOTAL	2,813	63,775	2.267				2,813					2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					16,116					39,422		
2000											1,899	
2001											1,068	
2002											5,270	
TOTAL					16,116					39,422	8,237	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					25,028					148,306		
2000											2,651	
2001											1,467	
2002											7,230	
TOTAL					25,028					148,306	11,348	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		173,334	11,348	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,566	-6,521	121	
TOTAL LOSSES	3,566	166,813	11,469	
EXPECTED LOSSES	50,326	70,859	13,053	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.127	5.930	.408	6.465
INDICATED (POST-TEST)	.092	4.287	.295	4.674
PRES. ON RATE LEVEL	1.777	2.501	.461	4.739
DERIVED BY FORMULA	1.777	2.519	.459	4.755
UNDERLYING PRES. RATE	1.789	2.519	.464	4.772
PROPOSED	1.771	2.511	.457	4.739
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.52
MAN. RATES	6.38	6.92	7.35	+ 7.52
IND. RATE				
MINIMUM PREMIUM				1765
PRESENT				1835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	15,431	249,006	1.613						1	2	4	7	
2000	13,766	327,760	2.380						1	4	3	8	
2001	13,889	116,351	.837							1	2	3	
2002	14,188	59,517	.419								2	2	
2003	14,757	346,322	2.346						1	1	6	8	
TOTAL	72,031	1,098,956	1.526						3	8	17	28	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			66,623	52,924	1,924			90,718	9,762	5,665	21,390
2000			141,691	68,570	3,800			25,256	53,640	21,233	13,570
2001				46,449	2,558				49,684	6,041	11,619
2002					6,812					31,547	21,158
2003			107,109	36,202	25,657			82,993	34,134	46,906	13,321
TOTAL			315,423	204,145	40,751			198,967	147,220	111,392	81,058

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			130,514	91,823	2,987			521,266	45,696	21,313	32,791
2000		24,531	277,563	104,152	7,101		26,672	156,102	214,748	75,584	18,944
2001	13	1,612	25,224	53,961	4,743	88	6,305	48,844	157,312	24,768	15,965
2002	46	586	5,652	1,071	7,918	63	4,275	38,398	10,890	72,546	29,029
2003	8,802	42,029	310,460	40,306	44,787	9,302	187,035	681,929	118,474	145,667	17,637
TOTAL	8,861	68,758	749,413	291,313	67,536	9,453	224,287	1,446,539	547,120	339,878	114,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,507,311	1,245,847	114,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	273,642	-121,450	1,610	
TOTAL LOSSES	2,780,953	1,124,397	115,976	
EXPECTED LOSSES	3,837,091	1,416,130	148,383	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.861	1.561	.161	5.583
INDICATED (POST-TEST)	2.792	1.129	.116	4.037
PRES. ON RATE LEVEL	5.290	1.952	.205	7.447
DERIVED BY FORMULA	5.215	1.861	.195	7.271
UNDERLYING PRES. RATE	5.327	1.966	.206	7.499
PROPOSED	5.215	1.861	.195	7.271

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	11.533
IND. RATES				11.53	MINIMUM PREMIUM	2565
MAN. RATES	10.26	11.13	11.55	+ 11.53	PRESENT	2740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000	3,382	31,633	.935									1	1
2001	2,403	47,305	1.968								1		1
2002	2,213	16,281	.735										
2003	1,730	20,440	1.181									1	1
TOTAL	9,728	115,659	1.189								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					366					17,495	13,772
2001				23,209					20,333		3,763
2002											16,281
2003					5,000					8,000	7,440
TOTAL				23,209	5,366				20,333	25,495	41,256

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			36	9	510			3,811	1,192	57,624	19,226
2001		747	12,060	26,871	853		2,105	18,239	63,945	3,694	5,170
2002											22,338
2003	171	926	7,747	1,376	5,906	124	3,402	18,211	4,410	17,741	9,851
TOTAL	171	1,673	19,843	28,256	7,269	124	5,507	40,261	69,547	79,059	56,585

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	67,579	184,131	56,585	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,733	-25,611	250	
TOTAL LOSSES	76,312	158,520	56,835	
EXPECTED LOSSES	225,690	300,790	23,639	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.784	1.630	.584	2.998
INDICATED (POST-TEST)	.567	1.178	.422	2.167
PRES. ON RATE LEVEL	2.304	3.071	.241	5.616
DERIVED BY FORMULA	2.287	3.014	.246	5.547
UNDERLYING PRES. RATE	2.320	3.092	.243	5.655
PROPOSED	2.287	3.014	.246	5.547
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.798
MAN. RATES	7.63	8.27	8.71	8.80
				MINIMUM PREMIUM
				2020
				PRESENT
				2125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,296	607,140	9.643							1	5	4	10
2000	6,367	853,027	13.397						1	2	2	6	11
2001	6,362	478,835	7.526							2	1	8	11
2002	4,586	522,734	11.398							1	1	8	10
2003	6,054	179,254	2.960								2	3	5
TOTAL	29,665	2,640,990	8.903						1	6	11	29	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			277,315	87,011	9,981			154,408	37,956	19,933	20,536
2000		124,825	295,717	38,834	30,744		118,000	134,079	63,547	39,707	7,574
2001			131,590	31,970	37,878			118,179	35,282	118,002	5,934
2002			80,731	30,300	42,401			218,449	43,000	73,124	34,729
2003			92,255	9,294					63,170	12,931	1,604
TOTAL		124,825	785,353	280,370	130,298		118,000	625,115	242,955	263,697	70,377

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			350,563	150,964	15,500			572,524	177,672	74,988	31,482
2000	16,155	174,606	486,404	61,689	45,040	33,607	819,642	662,925	261,756	138,997	10,573
2001	1,613	26,941	274,360	43,482	48,345	4,046	142,355	727,772	151,111	320,288	8,153
2002	1,011	15,935	158,714	38,535	54,450	710	81,202	853,375	162,842	206,987	47,648
2003	2,092	18,267	184,386	63,729	26,024	823	38,430	262,694	115,329	64,175	2,124
TOTAL	20,871	235,749	1,454,427	358,399	189,359	39,186	1,081,629	3,079,290	868,710	805,435	99,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,911,152	2,221,903	99,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	156,881	-120,963	1,256	
TOTAL LOSSES	6,068,033	2,100,940	101,236	
EXPECTED LOSSES	2,244,751	1,385,058	120,440	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.455	7.082	.341	27.878
INDICATED (POST-TEST)	14.789	5.120	.247	20.156
PRES. ON RATE LEVEL	7.515	4.637	.403	12.555
DERIVED BY FORMULA	7.660	4.666	.394	12.720
UNDERLYING PRES. RATE	7.567	4.669	.406	12.642
PROPOSED	7.660	4.666	.394	12.720
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				20.18
MAN. RATES	15.92	17.93	19.47	+ 20.18
				PRESENT
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	11,598	3,107,238	26.791						1	2	5	10	18
2000	13,501	163,234	1.209								4	12	16
2001	11,508	112,307	.975								3	5	8
2002	11,895	318,522	2.677								1	9	10
2003	11,907	131,042	1.100								2	9	11
TOTAL	60,409	3,832,343	6.344						1	2	15	45	63

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		620,579	244,228	83,070	42,804		1,830,403	122,024	68,014	78,102	18,014
2000				31,543	66,075				21,260	30,638	13,718
2001				40,450	20,226				21,885	13,441	16,305
2002				32,117	64,572				76,055	135,518	10,260
2003				47,698	20,941				8,881	35,846	17,676
TOTAL		620,579	244,228	234,878	214,618		1,830,403	122,024	196,095	293,545	75,973

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		115,259	478,443	144,126	66,475		807,828	701,150	318,374	293,818	27,615
2000			11,071	48,797	92,587			12,943	85,863	102,979	19,150
2001	104	2,212	29,652	48,285	25,498	184	4,848	29,153	71,185	38,996	22,403
2002	557	8,282	86,092	41,009	77,920	333	29,154	301,697	225,964	335,092	14,077
2003	1,633	12,438	120,327	37,383	32,510	653	19,909	114,392	34,972	84,511	23,403
TOTAL	2,294	138,191	725,585	319,600	294,990	1,170	861,739	1,159,335	736,358	855,396	106,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,888,314	2,206,344	106,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	268,205	-184,124	2,828	
TOTAL LOSSES	3,156,519	2,022,220	109,476	
EXPECTED LOSSES	4,034,717	2,103,442	267,007	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.225	3.348	.181	8.754
INDICATED (POST-TEST)	3.778	2.421	.131	6.330
PRES. ON RATE LEVEL	6.633	3.458	.439	10.530
DERIVED BY FORMULA	6.547	3.354	.408	10.309
UNDERLYING PRES. RATE	6.679	3.482	.442	10.603
PROPOSED	6.547	3.354	.408	10.309
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				16.35
MAN. RATES	14.10	15.51	16.33	+ 16.35
				PRESENT
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,519												
2000	1,607	65,997	4.106									2	2
2001	1,324	38,172	2.883								1	1	2
2002	1,190	175,392	14.738							1		3	4
2003	390	475	.121										
TOTAL	6,030	280,036	4.644							1	1	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					39,147					26,291	559
2001				12,337	18,801				3,483	3,006	545
2002			71,432		2,896			88,137		11,301	1,626
2003											475
TOTAL			71,432	12,337	60,844			88,137	3,483	40,598	3,205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			3,932	1,012	54,628			5,722	1,788	86,596	780
2001	97	1,239	14,437	15,633	22,774	40	938	5,258	11,482	8,466	749
2002	900	14,109	134,854	4,402	6,879	367	43,948	460,634	27,505	42,612	2,231
2003											629
TOTAL	997	15,348	153,223	21,047	84,281	407	44,886	471,614	40,775	137,674	4,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	686,475	283,777	4,389	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,990	-9,658	136	
TOTAL LOSSES	701,465	274,119	4,525	
EXPECTED LOSSES	255,733	90,330	23,517	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.633	4.546	.075	16.254
INDICATED (POST-TEST)	8.411	3.287	.054	11.752
PRES. ON RATE LEVEL	4.212	1.488	.387	6.087
DERIVED BY FORMULA	4.254	1.524	.380	6.158
UNDERLYING PRES. RATE	4.241	1.498	.390	6.129
PROPOSED	4.254	1.524	.380	6.158
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.77
MAN. RATES	8.68	9.27	9.44	+ 9.77
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,510	90,117	5.968							1			1
2000	1,764	172,163	9.759							1	1	2	4
2001	1,957	348,988	17.832							1		2	3
2002	1,786	23,800	1.332									2	2
2003	1,484	40,162	2.706									1	1
TOTAL	8,501	675,230	7.943							3	1	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			55,027					30,314			4,776
2000			64,722	26,027	2,420			53,636	19,279	6,079	
2001			208,412		4,141			128,042		7,974	419
2002					4,165					19,369	266
2003					13,504					26,058	600
TOTAL			328,161	26,027	24,230			211,992	19,279	59,480	6,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			107,798					174,184			7,322
2000		11,207	126,113	39,689	4,135		56,639	295,117	80,471	22,862	
2001	1,380	23,418	233,572	3,896	7,028	1,692	77,655	407,640	14,172	24,959	576
2002	30	361	3,455	654	4,843	39	2,626	23,583	6,689	44,544	365
2003	465	2,502	20,923	3,718	15,947	405	11,090	59,312	14,355	57,797	794
TOTAL	1,875	37,488	491,861	47,957	31,953	2,136	148,010	959,836	115,687	150,162	9,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,641,206	345,759	9,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	43,639	-30,588	261	
TOTAL LOSSES	1,684,845	315,171	9,318	
EXPECTED LOSSES	678,125	352,197	26,184	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.819	3.707	.110	23.636
INDICATED (POST-TEST)	14.329	2.680	.080	17.089
PRES. ON RATE LEVEL	7.922	4.114	.306	12.342
DERIVED BY FORMULA	7.986	4.071	.299	12.356
UNDERLYING PRES. RATE	7.977	4.143	.308	12.428
PROPOSED	7.986	4.071	.299	12.356
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				19.599
MAN. RATES	16.87	18.42	19.14	19.60
				MINIMUM PREMIUM
				3450
				PRESENT
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	982	11,662	1.187										
2000	566												
2001	468	8,409	1.796								1		1
2002	517												
2003	559	435	.077										
TOTAL	3,092	20,506	.663								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											11,662
2001				3,442					4,478		489
2003											435
TOTAL				3,442					4,478		12,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											17,878
2001		110	1,788	3,985	127		465	4,017	14,086	812	672
2003											576
TOTAL		110	1,788	3,985	127		465	4,017	14,086	812	19,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,380	19,010	19,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,376	-6,218	74	
TOTAL LOSSES	14,756	12,792	19,200	
EXPECTED LOSSES	105,096	65,427	7,762	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.477	.414	.621	1.512
INDICATED (POST-TEST)	.345	.299	.449	1.093
PRES. ON RATE LEVEL	3.376	2.101	.249	5.726
DERIVED BY FORMULA	3.376	2.083	.251	5.710
UNDERLYING PRES. RATE	3.399	2.116	.251	5.766
PROPOSED	3.376	2.083	.251	5.710

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	9.057
IND. RATES				9.06	MINIMUM PREMIUM	2070
MAN. RATES	7.68	8.46	8.88	+ 9.06	PRESENT	2165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,875	18,855	1.005										
2000	2,047	13,229	.646								1		1
2001	1,396												
2002	1,703												
2003	1,800	741	.041										
TOTAL	8,821	32,825	.372								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											18,855
2000				4,622					7,386		1,221
2003											741
TOTAL				4,622					7,386		20,817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											28,905
2000			650	6,900	57			2,178	29,107	715	1,705
2003											981
TOTAL			650	6,900	57			2,178	29,107	715	31,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,828	36,779	31,591	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,163	-7,768	156	
TOTAL LOSSES	9,991	29,011	31,747	
EXPECTED LOSSES	104,793	86,888	14,466	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.113	.329	.360	.802
INDICATED (POST-TEST)	.082	.238	.260	.580
PRES. ON RATE LEVEL	1.180	.978	.163	2.321
DERIVED BY FORMULA	1.169	.956	.166	2.291
UNDERLYING PRES. RATE	1.188	.985	.164	2.337
PROPOSED	1.169	.956	.166	2.291
YEAR	12-1-04	12-1-05	8-1-06	12-1-06
IND. RATES				3.63
MAN. RATES	3.62	3.77	3.60	+ 3.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	227	1,075	.473										
2000	276	21,760	7.884								1		1
2001	208	4,412	2.121									1	1
2002	171												
2003													
TOTAL	882	27,247	3.089								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											1,075
2000				11,227					10,208		325
2001					2,070					2,342	
TOTAL				11,227	2,070				10,208	2,342	1,400

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											1,648
2000			1,576	16,761	137			3,010	40,230	986	454
2001	11	93	883	148	2,458	32	446	1,661	408	6,103	
TOTAL	11	93	2,459	16,909	2,595	32	446	4,671	40,638	7,089	2,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,712	67,231	2,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	567	-1,082	5	
TOTAL LOSSES	8,279	66,149	2,107	
EXPECTED LOSSES	11,140	9,262	1,535	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.939	7.500	.239	8.678
INDICATED (POST-TEST)	.679	5.423	.173	6.275
PRES. ON RATE LEVEL	1.254	1.043	.173	2.470
DERIVED BY FORMULA	1.254	1.087	.173	2.514
UNDERLYING PRES. RATE	1.263	1.050	.174	2.487
PROPOSED	1.254	1.087	.173	2.514
YEAR	12-1-04	12-1-05	8-1-06	12-1-06
IND. RATES				3.99
MAN. RATES	3.62	3.77	3.83	+ 3.99
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5,938	232,191	3.910						1	1	5	7	
2000	6,113	232,120	3.797							5	9	14	
2001	6,247	66,334	1.061								3	3	
2002	6,181	158,073	2.557								11	11	
2003	10,398	455,688	4.382						1	5	12	18	
TOTAL	34,877	1,144,406	3.281						2	11	40	53	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			131,000	8,568	6,458			37,950	14,776	7,272	26,167	
2000				64,469	6,099				69,281	20,961	71,310	
2001					9,869					9,538	46,927	
2002					46,499					80,769	30,805	
2003			92,642	70,561	48,769			73,647	91,512	44,324	34,233	
TOTAL			223,642	143,598	117,694			111,597	175,569	162,864	209,442	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			256,629	14,865	10,029			218,061	69,166	27,357	40,114	
2000			9,667	96,405	9,296			24,981	274,447	75,733	99,549	
2001	52	441	4,215	709	11,718	136	1,849	6,771	1,672	24,854	64,478	
2002	323	3,982	38,551	7,316	54,043	163	10,961	98,325	27,885	185,726	42,264	
2003	8,850	46,525	370,191	67,665	76,033	8,417	190,160	810,621	209,439	168,308	45,324	
TOTAL	9,225	50,948	679,253	186,960	161,119	8,716	202,970	1,158,759	582,609	481,978	291,729	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,109,871	1,412,666	291,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	130,862	-85,745	2,716	
TOTAL LOSSES	2,240,733	1,326,921	294,445	
EXPECTED LOSSES	1,724,320	1,173,612	193,219	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.425	3.805	.844	11.074
INDICATED (POST-TEST)	4.645	2.751	.610	8.006
PRES. ON RATE LEVEL	4.910	3.342	.550	8.802
DERIVED BY FORMULA	4.905	3.301	.554	8.760
UNDERLYING PRES. RATE	4.944	3.365	.554	8.863
PROPOSED	4.905	3.301	.554	8.760

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.895
IND. RATES				13.90	MINIMUM PREMIUM	3040
MAN. RATES	11.57	12.82	13.65	+ 13.90	PRESENT	3190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	971	10,661	1.097									1	1
2000	709	124	.017										
2001	1,114	2,650	.237										
2002	1,201	8,733	.727									1	1
2003	1,325												
TOTAL	5,320	22,168	.417									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					3,276					6,967	418	
2000											124	
2001											2,650	
2002					702					7,011	1,020	
TOTAL					3,978					13,978	4,212	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					5,088					26,210	641	
2000											173	
2001											3,641	
2002	4	58	581	110	817	14	951	8,532	2,420	16,121	1,399	
TOTAL	4	58	581	110	5,905	14	951	8,532	2,420	42,331	5,854	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,140	50,766	5,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,984	-4,093	116	
TOTAL LOSSES	15,124	46,673	5,970	
EXPECTED LOSSES	65,968	54,796	9,097	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.284	.877	.112	1.273
INDICATED (POST-TEST)	.205	.634	.081	.920
PRES. ON RATE LEVEL	1.231	1.023	.170	2.424
DERIVED BY FORMULA	1.221	1.015	.168	2.404
UNDERLYING PRES. RATE	1.240	1.030	.171	2.441
PROPOSED	1.221	1.015	.168	2.404
YEAR	12-1-04	12-1-05	8-1-06	12-1-06
IND. RATES				3.81
MAN. RATES	3.62	3.77	3.76	+ 3.81
				PRESENT
				1060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	273												
2000	250												
2001	308	14,128	4.587									1	1
2002	253	4,537	1.793									2	2
2003	340	70,141	20.629									3	3
TOTAL	1,424	88,806	6.236									6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					6,068					7,885	175
2002					798					1,114	2,625
2003					45,499					23,243	1,399
TOTAL					52,365					32,242	4,199

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	32	271	2,589	436	7,204	112	1,513	5,595	1,379	20,549	240
2002	5	69	659	124	927	3	154	1,348	382	2,560	3,602
2003	1,564	8,433	70,498	12,523	53,733	362	9,900	52,908	12,807	51,554	1,852
TOTAL	1,601	8,773	73,746	13,083	61,864	477	11,567	59,851	14,568	74,663	5,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	156,015	164,178	5,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,772	-3,343	62	
TOTAL LOSSES	159,787	160,835	5,756	
EXPECTED LOSSES	51,563	42,009	5,184	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.221	11.295	.404	22.920
INDICATED (POST-TEST)	8.113	8.166	.292	16.571
PRES. ON RATE LEVEL	3.596	2.930	.361	6.887
DERIVED BY FORMULA	3.596	2.982	.360	6.938
UNDERLYING PRES. RATE	3.621	2.950	.364	6.935
PROPOSED	3.596	2.982	.360	6.938
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.01
MAN. RATES	8.43	9.80	10.68	+ 11.01
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,400	23,806	.991							1			1
2000	2,105	15,440	.733								4		4
2001	1,809	7,019	.388								1		1
2002	1,859	1,267	.068										
2003	1,771	11,615	.655									2	2
TOTAL	9,944	59,147	.595								1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				4,161					10,551		9,094
2000					3,124					9,898	2,418
2001					1,053					4,592	1,374
2002											1,267
2003					7,670					2,974	971
TOTAL				4,161	11,847				10,551	17,464	15,124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				7,219					49,389		13,941
2000			315	80	4,358			2,152	668	32,604	3,376
2001	5	48	450	77	1,249	64	884	3,258	810	11,965	1,888
2002											1,738
2003	263	1,425	11,887	2,112	9,060	47	1,264	6,765	1,637	6,594	1,286
TOTAL	268	1,473	12,652	9,488	14,667	111	2,148	12,175	52,504	51,163	22,229

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,827	127,822	22,229	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,523	-17,360	262	
TOTAL LOSSES	49,350	110,462	22,491	
EXPECTED LOSSES	291,559	188,936	26,948	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.496	1.111	.226	1.833
INDICATED (POST-TEST)	.359	.803	.163	1.325
PRES. ON RATE LEVEL	2.912	1.887	.269	5.068
DERIVED BY FORMULA	2.886	1.854	.266	5.006
UNDERLYING PRES. RATE	2.932	1.900	.271	5.103
PROPOSED	2.886	1.854	.266	5.006

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.940
IND. RATES				7.94	MINIMUM PREMIUM	1850
MAN. RATES	6.75	7.44	7.86	+ 7.94	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	632	7,125	1.127									1	1
2000	232												
2001	405	1,046	.258										
2002	621	16,133	2.597										
2003	496												
TOTAL	2,386	24,304	1.019									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					640					5,337	1,148	
2001											1,046	
2002											16,133	
TOTAL					640					5,337	18,327	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					994					20,078	1,760	
2001											1,437	
2002											22,134	
TOTAL					994					20,078	25,331	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		21,072	25,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,719	-3,832	101	
TOTAL LOSSES	7,719	17,240	25,432	
EXPECTED LOSSES	94,198	46,859	8,755	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.324	.723	1.066	2.113
INDICATED (POST-TEST)	.234	.523	.771	1.528
PRES. ON RATE LEVEL	3.921	1.950	.365	6.236
DERIVED BY FORMULA	3.921	1.936	.369	6.226
UNDERLYING PRES. RATE	3.948	1.964	.367	6.279
PROPOSED	3.921	1.936	.369	6.226

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	9.875
IND. RATES				9.88	MINIMUM PREMIUM	2235
MAN. RATES	8.70	9.40	9.67	+ 9.88	PRESENT	2335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,102	653,721	5.401						1	9	32	42	
2000	16,975	494,682	2.914						1	4	26	31	
2001	18,211	354,928	1.948							4	15	19	
2002	18,589	865,738	4.657						1	7	20	28	
2003	19,247	818,195	4.251						2	2	12	16	
TOTAL	85,124	3,187,264	3.744						5	26	105	136	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			82,054	90,853	71,886			139,083	72,175	147,586	50,084
2000			53,085	56,115	33,151			100,615	58,724	101,254	91,738
2001				54,543	105,194				28,336	91,420	75,435
2002			55,785	131,402	134,947			96,895	138,858	226,557	81,294
2003			302,408	89,701	30,511			165,518	59,630	84,958	85,469
TOTAL			493,332	422,614	375,689			502,111	357,723	651,775	384,020

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			127,059	157,630	111,638			631,700	337,850	555,217	76,779
2000		9,095	110,420	85,253	47,305		105,153	574,288	245,888	340,995	128,067
2001	542	6,466	73,244	70,693	126,899	1,267	20,529	90,283	105,156	243,386	103,648
2002	2,060	33,638	348,480	150,516	171,310	949	97,031	1,016,670	431,292	582,083	111,536
2003	15,137	74,431	561,742	83,702	65,347	11,990	249,860	962,909	190,735	249,405	113,161
TOTAL	17,739	123,630	1,220,945	547,794	522,499	14,206	472,573	3,275,850	1,310,921	1,971,086	533,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,124,943	4,352,300	533,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	251,621	-243,378	6,313	
TOTAL LOSSES	5,376,564	4,108,922	539,504	
EXPECTED LOSSES	3,833,985	3,072,977	526,917	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.316	4.827	.634	11.777
INDICATED (POST-TEST)	4.566	3.490	.458	8.514
PRES. ON RATE LEVEL	4.473	3.585	.615	8.673
DERIVED BY FORMULA	4.477	3.574	.595	8.646
UNDERLYING PRES. RATE	4.504	3.610	.619	8.733
PROPOSED	4.477	3.574	.595	8.646

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.714
IND. RATES				13.71	MINIMUM PREMIUM	3000
MAN. RATES	11.43	12.69	13.45	+ 13.71	PRESENT	3150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	19,136	121,815	.636								1	4	5
2000	14,311	312,568	2.184								2	12	14
2001	13,996	115,067	.822								2	9	11
2002	12,486	360,655	2.888							1	2	8	11
2003	11,878	394,126	3.318								8	5	13
TOTAL	71,807	1,304,231	1.816							1	15	38	54

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				12,263	17,520				5,295	33,602	53,135	
2000				43,264	40,954				19,200	113,676	95,474	
2001				2,395	19,448				12,466	38,058	42,700	
2002			67,232	16,927	56,014			45,581	25,415	132,991	16,495	
2003				120,683	10,018				137,244	51,913	74,268	
TOTAL			67,232	195,532	143,954			45,581	199,620	370,240	282,072	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				21,276	27,209				24,786	126,412	81,456	
2000			10,193	65,647	57,679			30,421	83,400	376,276	133,282	
2001	102	952	9,544	4,169	23,182	528	8,628	38,171	45,875	101,429	58,670	
2002	1,273	19,288	188,249	28,779	69,917	465	43,579	438,670	117,991	322,255	22,631	
2003	2,662	23,503	237,896	82,776	31,509	2,160	93,577	624,970	263,681	192,256	98,331	
TOTAL	4,037	43,743	445,882	202,647	209,496	3,153	145,784	1,132,232	535,733	1,118,628	394,370	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,774,831	2,066,504	394,370	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	120,367	-141,701	6,090	
TOTAL LOSSES	1,895,198	1,924,803	400,460	
EXPECTED LOSSES	1,656,588	1,512,974	667,805	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.639	2.681	.558	5.878
INDICATED (POST-TEST)	1.908	1.938	.403	4.249
PRES. ON RATE LEVEL	2.291	2.092	.924	5.307
DERIVED BY FORMULA	2.280	2.075	.867	5.222
UNDERLYING PRES. RATE	2.307	2.107	.930	5.344
PROPOSED	2.280	2.075	.867	5.222
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.28
MAN. RATES	7.39	7.92	8.23	+ 8.28
				PRESENT
				2020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	8,115	168,529	2.076								1	6	7
2000	7,899	79,232	1.003								1	2	3
2001	6,599	201,920	3.059									2	3
2002	6,301	190,455	3.022							1		1	2
2003	5,603	133,856	2.389								2	1	3
TOTAL	34,517	773,992	2.242							2	4	12	18

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				42,993	43,953				35,581	43,129	2,873	
2000				12,155	31,680				1,520	17,759	16,118	
2001			121,842		9,081			55,034		12,202	3,761	
2002			105,159		3,511			68,215		7,378	6,192	
2003				40,502	219				53,807	6,861	32,467	
TOTAL			227,001	95,650	88,444			123,249	90,908	87,329	61,411	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				74,593	68,259				166,555	162,251	4,404	
2000			4,889	18,966	44,356			4,319	7,196	58,641	22,501	
2001	1,359	22,825	227,564	4,126	12,819	1,292	56,358	293,851	11,199	34,765	5,168	
2002	1,320	20,704	197,890	6,358	9,247	282	33,825	354,849	20,820	29,835	8,495	
2003	785	7,307	74,962	26,914	6,863	638	30,944	214,302	95,951	45,450	42,986	
TOTAL	3,464	50,836	505,305	130,957	141,544	2,212	121,127	867,321	301,721	330,942	83,554	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,550,265	905,164	83,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	163,455	-107,374	798	
TOTAL LOSSES	1,713,720	797,790	84,352	
EXPECTED LOSSES	2,423,094	1,140,442	87,328	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.965	2.311	.244	7.520
INDICATED (POST-TEST)	3.590	1.671	.176	5.437
PRES. ON RATE LEVEL	6.972	3.281	.251	10.504
DERIVED BY FORMULA	6.904	3.168	.246	10.318
UNDERLYING PRES. RATE	7.020	3.304	.253	10.577
PROPOSED	6.904	3.168	.246	10.318

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	16.366
IND. RATES				16.37	MINIMUM PREMIUM	3450
MAN. RATES	13.87	15.38	16.29	+ 16.37	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	191												
2000	215												
2001	187												
2002	189												
2003	383												
TOTAL	1,165												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,763	-1,271	19	
TOTAL LOSSES	1,763		19	
EXPECTED LOSSES	22,823	17,964	1,269	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.151	.000	.002	.153
INDICATED (POST-TEST)	.109	.000	.001	.110
PRES. ON RATE LEVEL	1.946	1.531	.108	3.585
DERIVED BY FORMULA	1.946	1.516	.107	3.569
UNDERLYING PRES. RATE	1.959	1.542	.109	3.610
PROPOSED	1.946	1.516	.107	3.569

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.661
IND. RATES				5.66	MINIMUM PREMIUM	1390
MAN. RATES	4.33	5.14	5.56	+ 5.66	PRESENT	1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,522	11,228	.737									1	1
2000	1,339	2,536	.189								2		2
2001	1,418	52,139	3.676									1	1
2002	1,073	22,634	2.109									1	1
2003	1,033	73,562	7.121								1		1
TOTAL	6,385	162,099	2.539								3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					853					3,358	7,017
2000				669					1,462		405
2001					10,212					38,403	3,524
2002					3,104					11,822	7,708
2003				30,227					35,207		8,128
TOTAL				30,896	14,169				36,669	53,583	26,782

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,325					12,633	10,757
2000			93	998	8			435	5,763	139	565
2001	53	458	4,358	733	12,124	530	7,399	27,240	6,738	100,073	4,842
2002	22	265	2,571	488	3,608	24	1,603	14,388	4,078	27,186	10,575
2003	581	5,420	55,694	20,041	4,929	348	18,333	130,006	60,302	19,780	10,761
TOTAL	656	6,143	62,716	22,260	21,994	902	27,335	172,069	76,881	159,811	37,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	269,821	280,946	37,500	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,353	-6,068	96	
TOTAL LOSSES	274,174	274,878	37,596	
EXPECTED LOSSES	62,956	65,575	10,790	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.294	4.305	.589	9.188
INDICATED (POST-TEST)	3.105	3.113	.426	6.644
PRES. ON RATE LEVEL	.979	1.020	.168	2.167
DERIVED BY FORMULA	1.000	1.062	.173	2.235
UNDERLYING PRES. RATE	.986	1.027	.169	2.182
PROPOSED	1.000	1.062	.173	2.235
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.55
MAN. RATES	2.86	3.24	3.36	+ 3.55
				PRESENT
				975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	18,287	331,470	1.812							1	4	7	12
2000	18,986	264,507	1.393							1		11	12
2001	16,089	549,272	3.413							2		5	7
2002	13,295	327,417	2.462							1	1	10	12
2003	12,102	109,438	.904								2	5	7
TOTAL	78,759	1,582,104	2.009							5	7	38	50

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			57,465	50,918	23,101			92,096	16,428	61,736	29,726	
2000			54,086		66,926					114,905	28,590	
2001			203,349		27,384			256,397		36,447	25,695	
2002			103,200	23,356	15,418			76,800	32,650	41,760	34,233	
2003				55,357	7,378				22,449	14,400	9,854	
TOTAL			418,100	129,631	140,207			425,293	71,527	269,248	128,098	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			112,574	88,343	35,877			529,184	76,899	232,250	45,570	
2000		9,366	108,848	2,373	93,760			25,029	7,826	378,476	39,912	
2001	1,736	28,550	284,342	6,199	34,993	4,355	192,365	1,004,572	37,497	105,168	35,305	
2002	1,455	23,348	227,800	30,554	25,065	411	47,255	498,901	111,908	120,583	46,968	
2003	1,316	11,296	113,424	38,732	17,746	451	17,808	115,672	46,389	44,545	13,047	
TOTAL	4,507	72,560	846,988	166,201	207,441	5,217	257,428	2,173,358	280,519	881,022	180,802	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,360,058	1,535,183	180,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	165,457	-148,354	2,219	
TOTAL LOSSES	3,525,515	1,386,829	183,021	
EXPECTED LOSSES	2,513,987	1,552,339	255,179	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.476	1.761	.232	6.469
INDICATED (POST-TEST)	3.236	1.273	.168	4.677
PRES. ON RATE LEVEL	3.170	1.957	.322	5.449
DERIVED BY FORMULA	3.173	1.875	.304	5.352
UNDERLYING PRES. RATE	3.192	1.971	.324	5.487
PROPOSED	3.173	1.875	.304	5.352
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.49
MAN. RATES	7.45	8.05	8.45	+ 8.49
				PRESENT
				2070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,232	143,040	4.425									17	17
2000	3,335	253,964	7.615									16	16
2001	3,435	472,607	13.758							2		3	7
2002	3,532	382,237	10.822							1		5	6
2003	2,051	192,243	9.373							1		1	2
TOTAL	15,585	1,444,091	9.266							4	2	42	48

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					76,132					63,071	3,837	
2000					106,295					123,070	24,599	
2001			143,792	55,809	2,254			150,289	64,979	3,676	51,808	
2002			102,578		89,619			18,761		129,886	41,393	
2003			100,600		89			67,255		3,352	20,947	
TOTAL			346,970	55,809	274,389			236,305	64,979	323,055	142,584	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					118,233					237,273	5,882	
2000			10,675	2,748	148,332			26,802	8,374	405,361	34,340	
2001	1,559	28,353	293,950	68,877	7,130	3,106	154,922	839,717	229,764	29,498	71,184	
2002	1,883	27,570	264,506	19,766	109,212	332	26,647	253,238	49,876	302,227	56,791	
2003	6,586	28,082	186,162	8,454	7,929	6,536	118,905	360,969	28,727	25,092	27,734	
TOTAL	10,028	84,005	755,293	99,845	390,836	9,974	300,474	1,480,726	316,741	999,451	195,931	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,640,500	1,806,873	195,931	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	12,536	-24,040	247	
TOTAL LOSSES	2,653,036	1,782,833	196,178	
EXPECTED LOSSES	198,708	257,154	28,832	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.023	11.439	1.259	29.721
INDICATED (POST-TEST)	12.308	8.270	.910	21.488
PRES. ON RATE LEVEL	1.266	1.639	.184	3.089
DERIVED BY FORMULA	1.376	1.904	.213	3.493
UNDERLYING PRES. RATE	1.275	1.650	.185	3.110
PROPOSED	1.376	1.904	.213	3.493
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.54
MAN. RATES	4.06	4.49	4.79	+ 5.54
PRESENT				
				1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,330	14,648	.199									1	1
2000	8,539	33,066	.387									4	4
2001	6,965	9,335	.134									2	2
2002	3,974	502	.012										
2003	2,017	36,574	1.813									1	1
TOTAL	28,825	94,125	.327									8	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					770					10,430	3,448	
2000					7,611					19,744	5,711	
2001					3,436					1,710	4,189	
2002											502	
2003					3,142					31,437	1,995	
TOTAL					14,959					63,321	15,845	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					1,196					39,238	5,285	
2000			765	198	10,621			4,297	1,341	65,032	7,972	
2001	18	155	1,470	247	4,080	32	346	1,213	297	4,460	5,756	
2002											689	
2003	109	584	4,870	867	3,713	490	13,393	71,562	17,328	69,728	2,641	
TOTAL	127	739	7,105	1,312	19,610	522	13,739	77,072	18,966	178,458	22,343	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	99,304	218,346	22,343	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	53,161	-51,595	495	
TOTAL LOSSES	152,465	166,751	22,838	
EXPECTED LOSSES	919,518	474,460	91,951	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.529	.578	.079	1.186
INDICATED (POST-TEST)	.382	.418	.057	.857
PRES. ON RATE LEVEL	3.168	1.635	.316	5.119
DERIVED BY FORMULA	3.112	1.562	.300	4.974
UNDERLYING PRES. RATE	3.190	1.646	.319	5.155
PROPOSED	3.112	1.562	.300	4.974
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.89
MAN. RATES	7.04	7.67	7.94	+ 7.89
				PRESENT
				1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	32												
2000													
2001													
2002	228												
2003	302												
TOTAL	562												

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.	1,552	-281	41	
TOTAL LOSSES	1,552		41	
EXPECTED LOSSES	16,517	8,992	1,641	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.276	.000	.007	.283
INDICATED (POST-TEST)	.200	.000	.005	.205
PRES. ON RATE LEVEL	2.919	1.589	.290	4.798
DERIVED BY FORMULA	2.919	1.589	.290	4.798
UNDERLYING PRES. RATE	2.939	1.600	.292	4.831
PROPOSED	2.919	1.589	.290	4.798

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.610
IND. RATES				7.61	MINIMUM PREMIUM	1780
MAN. RATES	6.73	7.17	7.44	+ 7.61	PRESENT	1850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,023	512	.050										
2000	596	495	.083										
2001	1,464	48,889	3.339								1		1
2002	1,422												
2003	1,596	28,758	1.801									1	1
TOTAL	6,101	78,654	1.289								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											512
2000											495
2001				15,582					28,782		4,525
2003					7,020					15,000	6,738
TOTAL				15,582	7,020				28,782	15,000	12,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											785
2000											691
2001		501	8,094	18,042	572		2,971	25,815	90,522	5,231	6,217
2003	242	1,301	10,878	1,932	8,290	234	6,382	34,148	8,270	33,274	8,921
TOTAL	242	1,802	18,972	19,974	8,862	234	9,353	59,963	98,792	38,505	16,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,566	166,133	16,614	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,591	-4,275	138	
TOTAL LOSSES	98,157	161,858	16,752	
EXPECTED LOSSES	97,921	61,682	10,310	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.609	2.653	.275	4.537
INDICATED (POST-TEST)	1.163	1.918	.199	3.280
PRES. ON RATE LEVEL	1.594	1.004	.168	2.766
DERIVED BY FORMULA	1.590	1.022	.169	2.781
UNDERLYING PRES. RATE	1.605	1.011	.169	2.785
PROPOSED	1.590	1.022	.169	2.781
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.41
MAN. RATES	3.49	4.04	4.29	+ 4.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,713	85,110	1.103									4	4
2000	10,739	308,337	2.871							1		1	2
2001	16,093	269,991	1.677							1		7	8
2002	18,749	244,319	1.303								2	8	10
2003	10,841	257,755	2.377								3	5	8
TOTAL	64,135	1,165,512	1.817							2	5	25	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					31,184					29,586	24,340
2000			144,862		61			120,137		4,869	38,408
2001			135,584		12,501			21,078		49,425	51,403
2002				28,026	36,508				29,702	97,473	52,610
2003				71,936	17,981				55,055	91,277	21,506
TOTAL			280,446	99,962	98,235			141,215	84,757	272,630	188,267

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					48,429					111,302	37,313
2000		17,542	191,324	1,208	773		88,720	452,419	6,726	17,567	53,618
2001	1,525	25,508	254,256	4,765	17,109	1,117	30,179	144,282	12,145	129,936	70,628
2002	348	5,521	58,674	32,663	44,931	219	17,435	172,018	103,624	233,310	72,181
2003	1,997	16,223	160,406	52,640	32,968	1,973	67,537	411,078	144,591	233,384	28,474
TOTAL	3,870	64,794	664,660	91,276	144,210	3,309	203,871	1,179,797	267,086	725,499	262,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,120,301	1,228,071	262,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,753	-46,469	1,503	
TOTAL LOSSES	2,178,054	1,181,602	263,717	
EXPECTED LOSSES	953,046	581,705	139,173	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.396	1.842	.411	5.649
INDICATED (POST-TEST)	2.455	1.332	.297	4.084
PRES. ON RATE LEVEL	1.476	.901	.215	2.592
DERIVED BY FORMULA	1.505	.944	.223	2.672
UNDERLYING PRES. RATE	1.486	.907	.217	2.610
PROPOSED	1.505	.944	.223	2.672
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.24
MAN. RATES	3.25	3.71	4.02	+ 4.24
				PRESENT
				1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,509	23,312	.929									2	2
2000	2,281	729,282	31.972							1	1	2	4
2001	3,655	79,678	2.179									1	1
2002	4,038	9,908	.245									1	1
2003	7,694	198,036	2.573							1		1	2
TOTAL	20,177	1,040,216	5.155							2	1	7	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					6,803					15,135	1,374	
2000			407,913	12,150	1,379			278,170	14,097	6,267	9,306	
2001					32,830					44,011	2,837	
2002					5,123					2,947	1,838	
2003			112,689		2,095			46,756		27,048	9,448	
TOTAL			520,602	12,150	48,230			324,926	14,097	95,408	24,803	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					10,565					56,938	2,106	
2000		24,483	268,871	19,856	3,033		101,827	523,527	63,318	23,760	12,991	
2001	170	1,468	14,015	2,355	38,979	610	8,483	31,220	7,719	114,688	3,898	
2002	35	438	4,248	807	5,955	6	398	3,590	1,019	6,776	2,522	
2003	7,683	32,829	218,251	10,317	11,522	5,071	95,794	315,022	34,179	72,662	12,509	
TOTAL	7,888	59,218	505,385	33,335	70,054	5,687	206,502	873,359	106,235	274,824	34,026	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,658,039	484,448	34,026	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	28,989	-10,036	505	
TOTAL LOSSES	1,687,028	474,412	34,531	
EXPECTED LOSSES	352,492	175,338	29,055	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.361	2.351	.171	10.883
INDICATED (POST-TEST)	6.045	1.700	.124	7.869
PRES. ON RATE LEVEL	1.735	.863	.143	2.741
DERIVED BY FORMULA	1.778	.905	.142	2.825
UNDERLYING PRES. RATE	1.747	.869	.144	2.760
PROPOSED	1.778	.905	.142	2.825
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.48
MAN. RATES	3.57	3.96	4.25	+ 4.48

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	120	635	.529										
2000	18,878	444,975	2.357							2	7	9	18
2001	21,720	1,856,904	8.549							2	5	21	28
2002	18,965	175,164	.923							1	1	4	6
2003	14,604	50,106	.343									2	2
TOTAL	74,287	2,527,784	3.403							5	13	36	54

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											635
2000			134,217	63,315	12,382			115,684	58,488	11,576	49,313
2001			598,974	135,092	78,732			597,428	162,971	191,094	92,613
2002			62,000	21,103	2,051			15,000	20,000	20,571	34,439
2003					10,023					18,910	21,173
TOTAL			795,191	219,510	103,188			728,112	241,459	242,151	198,173

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											973
2000		23,237	263,576	96,441	18,964		122,151	641,168	240,085	45,888	68,841
2001	2,540	44,438	468,692	167,726	101,756	6,690	248,221	1,309,052	578,737	538,285	127,250
2002	847	14,019	138,040	24,014	7,311	117	12,834	137,038	58,236	56,306	47,250
2003	347	1,862	15,531	2,761	11,838	294	8,043	43,045	10,422	41,947	28,033
TOTAL	3,734	83,556	885,839	290,942	139,869	7,101	391,249	2,130,303	887,480	682,426	272,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,501,782	2,000,717	272,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	113,674	-72,720	2,099	
TOTAL LOSSES	3,615,456	1,927,997	274,446	
EXPECTED LOSSES	2,449,986	962,759	180,519	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.867	2.595	.369	7.831
INDICATED (POST-TEST)	3.519	1.876	.267	5.662
PRES. ON RATE LEVEL	3.275	1.287	.242	4.804
DERIVED BY FORMULA	3.285	1.352	.245	4.882
UNDERLYING PRES. RATE	3.298	1.296	.243	4.837
PROPOSED	3.285	1.352	.245	4.882
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.74
MAN. RATES	6.45	7.01	7.45	+ 7.74
				PRESENT
				1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,134												
2000	1,426	115	.008										
2001	1,332	501	.037									1	1
2002	1,269	31,512	2.483									1	1
2003	977	1,558	.159									1	1
TOTAL	6,138	33,686	.549									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											115
2001					441					60	
2002					22,443					9,069	
2003					453					893	212
TOTAL					23,337					10,022	327

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											161
2001	2	20	188	33	524		18	42	10	158	
2002	155	1,923	18,611	3,530	26,087	19	1,230	11,042	3,134	20,856	
2003	16	85	705	125	537	14	379	2,033	492	1,979	281
TOTAL	173	2,028	19,504	3,688	27,148	33	1,627	13,117	3,636	22,993	442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,482	57,465	442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,255	-4,040	86	
TOTAL LOSSES	41,737	53,425	528	
EXPECTED LOSSES	84,582	44,439	9,267	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.680	.870	.009	1.559
INDICATED (POST-TEST)	.492	.629	.007	1.128
PRES. ON RATE LEVEL	1.368	.719	.150	2.237
DERIVED BY FORMULA	1.359	.717	.147	2.223
UNDERLYING PRES. RATE	1.378	.724	.151	2.253
PROPOSED	1.359	.717	.147	2.223

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	3.526
IND. RATES				3.53	MINIMUM PREMIUM	965
MAN. RATES	3.07	3.33	3.47	+ 3.53	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	524	359	.068										
2000	452	308	.068										
2001	473	594	.125										
2002	463												
2003	513												
TOTAL	2,425	1,261	.052										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												359
2000												308
2001												594
TOTAL												1,261

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												550
2000												430
2001												816
TOTAL												1,796

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,796	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,679	-3,514	57	
TOTAL LOSSES	3,679		1,853	
EXPECTED LOSSES	50,827	41,419	5,214	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.152	.000	.076	.228
INDICATED (POST-TEST)	.110	.000	.055	.165
PRES. ON RATE LEVEL	2.082	1.696	.213	3.991
DERIVED BY FORMULA	2.082	1.679	.211	3.972
UNDERLYING PRES. RATE	2.096	1.708	.215	4.019
PROPOSED	2.082	1.679	.211	3.972

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	6.300
IND. RATES				6.30	MINIMUM PREMIUM	1520
MAN. RATES	5.14	5.83	6.19	+ 6.30	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	671												
2000	2,070	10,174	.491									1	1
2001	1,916	570	.029										
2002	633												
2003	352												
TOTAL	5,642	10,744	.190									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											10,174
2001					211					184	175
TOTAL					211					184	10,349

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											14,203
2001	2	11	91	15	250		36	130	31	479	240
TOTAL	2	11	91	15	250		36	130	31	479	14,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	270	775	14,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,771	-5,359	42	
TOTAL LOSSES	2,041		14,485	
EXPECTED LOSSES	43,951	51,285	8,068	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.036	.000	.257	.293
INDICATED (POST-TEST)	.026	.000	.186	.212
PRES. ON RATE LEVEL	.774	.903	.141	1.818
DERIVED BY FORMULA	.767	.885	.142	1.794
UNDERLYING PRES. RATE	.779	.909	.143	1.831
PROPOSED	.767	.885	.142	1.794

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	2.845
IND. RATES				2.85	MINIMUM PREMIUM	830
MAN. RATES	2.69	2.81	2.82	+ 2.85	PRESENT	855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,229	124	.010										
2000	1,538												
2001	1,516												
2002	1,231												
2003	1,367	347	.025										
TOTAL	6,881	471	.007										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												124
2003												347
TOTAL												471

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999												190
2003												459
TOTAL												649

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			649	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	7,185	-5,054	115	
TOTAL LOSSES	7,185		764	
EXPECTED LOSSES	109,614	58,694	10,872	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.104	.000	.011	.115
INDICATED (POST-TEST)	.075	.000	.008	.083
PRES. ON RATE LEVEL	1.582	.847	.157	2.586
DERIVED BY FORMULA	1.567	.830	.154	2.551
UNDERLYING PRES. RATE	1.593	.853	.158	2.604
PROPOSED	1.567	.830	.154	2.551

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	4.046
IND. RATES				4.05	MINIMUM PREMIUM	1070
MAN. RATES	3.01	3.57	4.01	+ 4.05	PRESENT	1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,977												
2000	3,192	200	.006										
2001	3,031	114,111	3.764							1		1	2
2002	29,730	23,250	.078									2	2
2003	33,157	12,819	.038										
TOTAL	71,087	150,380	.212							1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											200
2001			56,699		528			54,839		639	1,406
2002					9,890					9,833	3,527
2003											12,819
TOTAL			56,699		10,418			54,839		10,472	17,952

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											279
2001	614	10,460	104,318	1,655	1,575	1,124	53,943	284,641	9,143	4,623	1,932
2002	67	846	8,203	1,558	11,493	20	1,334	11,975	3,396	22,612	4,839
2003											16,972
TOTAL	681	11,306	112,521	3,213	13,068	1,144	55,277	296,616	12,539	27,235	24,022

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	477,545	56,055	24,022	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75,102	-22,494	3,595	
TOTAL LOSSES	552,647	33,561	27,617	
EXPECTED LOSSES	909,203	579,361	159,234	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.777	.047	.039	.863
INDICATED (POST-TEST)	.562	.034	.028	.624
PRES. ON RATE LEVEL	1.270	.809	.223	2.302
DERIVED BY FORMULA	1.249	.724	.202	2.175
UNDERLYING PRES. RATE	1.279	.815	.224	2.318
PROPOSED	1.249	.724	.202	2.175
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.45
MAN. RATES	2.73	3.40	3.57	+ 3.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.449
				950
				1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	18,444	2,177	.011										
2000	16,790	405,683	2.416							1	1		2
2001	14,878	65,494	.440								1		2
2002	17,930	97,570	.544								2	1	4
2003	20,134	30,897	.153								1		1
TOTAL	88,176	601,821	.683							1	5	3	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											2,177
2000			183,741	500				138,500	50,000		32,942
2001				10,014	1,504				33,750	2,538	17,688
2002				20,851	1,142				49,364	5,239	20,974
2003				3,220					16,000		11,677
TOTAL			183,741	34,585	2,646			138,500	149,114	7,777	85,458

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											3,337
2000		18,776	204,860	2,037	743		86,321	453,868	203,264	6,321	45,987
2001	7	390	5,844	11,701	2,153	32	3,982	32,076	106,583	12,746	24,303
2002	76	1,883	22,074	20,208	3,184	51	7,705	95,113	118,105	27,272	28,776
2003	62	578	5,933	2,132	525	160	8,336	59,080	27,406	8,988	15,460
TOTAL	145	21,627	238,711	36,078	6,605	243	106,344	640,137	455,358	55,327	117,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,007,207	553,368	117,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	44,606	-28,857	1,437	
TOTAL LOSSES	1,051,813	524,511	119,300	
EXPECTED LOSSES	613,705	345,650	122,564	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.193	.595	.135	1.923
INDICATED (POST-TEST)	.863	.430	.098	1.391
PRES. ON RATE LEVEL	.691	.390	.138	1.219
DERIVED BY FORMULA	.698	.395	.133	1.226
UNDERLYING PRES. RATE	.696	.392	.139	1.227
PROPOSED	.698	.395	.133	1.226
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				1.94
MAN. RATES	1.57	1.76	1.89	+ 1.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.944
				650
				655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,652	31,943	1.204								1		1
2000	2,874	5,557	.193								1	1	2
2001	3,027	2,346	.077									1	1
2002	3,215	353	.010										
2003	3,136	17,929	.571										
TOTAL	14,904	58,128	.390								2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				10,100					21,843		
2000				647	650				819	3,265	176
2001					872					1,276	198
2002											353
2003											17,929
TOTAL				10,747	1,522				22,662	4,541	18,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				17,524					102,247		
2000			156	982	916			953	3,447	10,833	246
2001	5	40	371	62	1,035	16	246	902	227	3,324	272
2002											484
2003											23,738
TOTAL	5	40	527	18,568	1,951	16	246	1,855	105,921	14,157	24,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,689	140,597	24,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,966	-8,817	108	
TOTAL LOSSES	11,655	131,780	24,848	
EXPECTED LOSSES	131,601	106,563	9,538	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.078	.884	.167	1.129
INDICATED (POST-TEST)	.056	.639	.121	.816
PRES. ON RATE LEVEL	.877	.710	.064	1.651
DERIVED BY FORMULA	.869	.707	.066	1.642
UNDERLYING PRES. RATE	.883	.715	.064	1.662
PROPOSED	.869	.707	.066	1.642

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	2.604
IND. RATES				2.60	MINIMUM PREMIUM	780
MAN. RATES	1.85	2.21	2.56	+ 2.60	PRESENT	800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000	5												
2001	180												
2002	35												
2003	54												
TOTAL	274												

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.	365	-306	7	
TOTAL LOSSES	365		7	
EXPECTED LOSSES	5,738	5,833	634	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.133	.000	.003	.136
INDICATED (POST-TEST)	.096	.000	.002	.098
PRES. ON RATE LEVEL	2.080	2.114	.229	4.423
DERIVED BY FORMULA	2.080	2.114	.229	4.423
UNDERLYING PRES. RATE	2.094	2.129	.231	4.454
PROPOSED	2.080	2.114	.229	4.423

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.015
IND. RATES				7.02	MINIMUM PREMIUM	1665
MAN. RATES	6.06	6.69	6.86	+ 7.02	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001	10	54,005	540.050								1	1	2
2002	178	132,244	74.294							1			1
2003	890	3,112	.349									2	2
TOTAL	1,078	189,361	17.566							1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				17,965	626				32,301	1,387	1,726
2002			76,385					55,859			
2003					1,448					1,664	
TOTAL			76,385	17,965	2,074			55,859	32,301	3,051	1,726

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	4	605	9,602	20,844	1,404	16	3,608	29,961	101,829	9,482	2,372
2002	941	14,817	141,630	4,216	3,754	218	26,877	283,211	14,958	10,536	
2003	48	272	2,242	396	1,708	25	715	3,796	928	3,695	
TOTAL	993	15,694	153,474	25,456	6,866	259	31,200	316,968	117,715	23,713	2,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	518,588	173,750	2,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,826	-20	131	
TOTAL LOSSES	523,414	173,730	2,503	
EXPECTED LOSSES	42,409	21,312	3,967	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	48.554	16.116	.232	64.902
INDICATED (POST-TEST)	35.105	11.652	.168	46.925
PRES. ON RATE LEVEL	3.907	1.963	.366	6.236
DERIVED BY FORMULA	3.907	2.060	.364	6.331
UNDERLYING PRES. RATE	3.934	1.977	.368	6.279
PROPOSED	3.907	2.060	.364	6.331
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.04
MAN. RATES	8.70	9.40	9.67	+ 10.04
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	24												
2000	6												
2001	218												
2002	223	1,430	.641									1	1
2003	1,372	11,592	.844									1	1
TOTAL	1,843	13,022	.707									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					128					1,302	
2003					7,150					4,192	250
TOTAL					7,278					5,494	250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	1	13	104	18	146	3	176	1,588	451	2,993	
2003	247	1,324	11,076	1,966	8,442	64	1,777	9,546	2,311	9,295	331
TOTAL	248	1,337	11,180	1,984	8,588	67	1,953	11,134	2,762	12,288	331

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,919	25,622	331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,269	-123	92	
TOTAL LOSSES	29,188	25,499	423	
EXPECTED LOSSES	30,041	14,948	3,115	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.584	1.384	.023	2.991
INDICATED (POST-TEST)	1.145	1.001	.017	2.163
PRES. ON RATE LEVEL	1.619	.805	.168	2.592
DERIVED BY FORMULA	1.619	.807	.166	2.592
UNDERLYING PRES. RATE	1.630	.811	.169	2.610
PROPOSED	1.619	.807	.166	2.592
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.11
MAN. RATES	3.25	3.71	4.02	+ 4.11
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001													
2002													
2003	11												
TOTAL	11												

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.	47	2	1	
TOTAL LOSSES	47	2	1	
EXPECTED LOSSES	365	145	23	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.427	.018	.009	.454
INDICATED (POST-TEST)	.309	.013	.007	.329
PRES. ON RATE LEVEL	3.291	1.306	.207	4.804
DERIVED BY FORMULA	3.291	1.306	.207	4.804
UNDERLYING PRES. RATE	3.314	1.315	.208	4.837
PROPOSED	3.291	1.306	.207	4.804

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.620
IND. RATES				7.62	MINIMUM PREMIUM	1785
MAN. RATES	6.45	7.01	7.45	+ 7.62	PRESENT	1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	32												
2000	47												
2001	44	616	1.400									1	1
2002	30												
2003	28												
TOTAL	181	616	.340									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					360					256	
TOTAL					360					256	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	2	17	154	26	427		46	185	49	665	
TOTAL	2	17	154	26	427		46	185	49	665	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	404	1,167		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	290	-309	3	
TOTAL LOSSES	694	858	3	
EXPECTED LOSSES	4,865	3,340	316	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.383	.474	.002	.859
INDICATED (POST-TEST)	.277	.343	.001	.621
PRES. ON RATE LEVEL	2.670	1.832	.173	4.675
DERIVED BY FORMULA	2.670	1.832	.173	4.675
UNDERLYING PRES. RATE	2.688	1.845	.174	4.707
PROPOSED	2.670	1.832	.173	4.675

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.415
IND. RATES				7.42	MINIMUM PREMIUM	1745
MAN. RATES	6.27	6.88	7.25	+ 7.42	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	21												
2000	34												
2001	50												
2002	76												
2003	81												
TOTAL	262												

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.	584	-316	6	
TOTAL LOSSES	584		6	
EXPECTED LOSSES	8,287	5,103	408	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.223	.000	.002	.225
INDICATED (POST-TEST)	.161	.000	.001	.162
PRES. ON RATE LEVEL	3.141	1.935	.154	5.230
DERIVED BY FORMULA	3.141	1.935	.154	5.230
UNDERLYING PRES. RATE	3.163	1.948	.155	5.266
PROPOSED	3.141	1.935	.154	5.230
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.30
MAN. RATES	6.37	7.42	8.11	+ 8.30
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,731	42,180	2.436							1	3	4	
2000	2,322	148	.006										
2001	4,630	42,312	.913								2	2	
2002	2,155	16,338	.758								1	1	
2003	4,614	51,926	1.125								7	7	
TOTAL	15,452	152,904	.990							1	13	14	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				12,554	3,838				10,513	11,169	4,106
2000											148
2001					16,403					18,884	7,025
2002					2,552					4,127	9,659
2003					21,313					21,681	8,932
TOTAL				12,554	44,106				10,513	55,861	29,870

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				21,781	5,961				49,211	42,018	6,294
2000											207
2001	85	735	7,003	1,177	19,475	265	3,636	13,394	3,313	49,215	9,652
2002	18	220	2,115	401	2,966	8	560	5,018	1,424	9,495	13,252
2003	731	3,952	33,027	5,869	25,169	334	9,229	49,332	11,934	48,083	11,826
TOTAL	834	4,907	42,145	29,228	53,571	607	13,425	67,744	65,882	148,811	41,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	129,662	297,492	41,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,476	-16,188	515	
TOTAL LOSSES	145,138	281,304	41,746	
EXPECTED LOSSES	212,928	246,923	36,775	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.939	1.821	.270	3.030
INDICATED (POST-TEST)	.679	1.317	.195	2.191
PRES. ON RATE LEVEL	1.369	1.587	.236	3.192
DERIVED BY FORMULA	1.362	1.576	.234	3.172
UNDERLYING PRES. RATE	1.378	1.598	.238	3.214
PROPOSED	1.362	1.576	.234	3.172

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.031
IND. RATES				5.03	MINIMUM PREMIUM	1265
MAN. RATES	4.43	4.78	4.95	+ 5.03	PRESENT	1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,615	510,657	11.065						2	2	6	10	
2000	7,780	194,126	2.495							1	9	10	
2001	5,506	232,766	4.227							2	11	13	
2002	5,952	589,623	9.906						2	3	3	8	
2003	5,465	104,186	1.906							1	4	5	
TOTAL	29,318	1,631,358	5.564						4	9	33	46	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			302,059	10,319	12,817			154,289	3,536	21,708	5,929
2000				24,643	33,794				11,767	87,521	36,401
2001				75,451	23,892				33,962	71,737	27,724
2002			187,182	91,634	2,229			208,644	45,441	11,240	43,253
2003				45,127	4,794				41,681	8,812	3,772
TOTAL			489,241	247,174	77,526			362,933	136,387	201,018	117,079

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			482,555	17,903	19,906			705,073	16,552	81,666	9,089
2000			6,854	37,661	47,460			22,530	52,327	289,415	50,816
2001	121	3,499	49,401	89,067	31,139	995	17,320	81,345	119,389	193,114	38,093
2002	2,436	41,372	413,316	97,848	19,190	787	97,532	1,039,202	160,792	74,973	59,343
2003	1,030	8,978	90,577	31,243	13,019	547	25,454	173,979	76,244	42,957	4,994
TOTAL	3,587	53,849	1,042,703	273,722	130,714	2,329	140,306	2,022,129	425,304	682,125	162,335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,264,903	1,511,865	162,335	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	108,699	-104,354	1,249	
TOTAL LOSSES	3,373,602	1,407,511	163,584	
EXPECTED LOSSES	1,824,752	1,166,271	121,376	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.507	4.801	.558	16.866
INDICATED (POST-TEST)	8.320	3.471	.403	12.194
PRES. ON RATE LEVEL	6.181	3.951	.411	10.543
DERIVED BY FORMULA	6.224	3.922	.411	10.557
UNDERLYING PRES. RATE	6.224	3.978	.414	10.616
PROPOSED	6.224	3.922	.411	10.557
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				16.75
MAN. RATES	13.61	15.20	16.35	+ 16.75
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	144												
2000	266												
2001	331	206	.062										
2002	73												
2003	24												
TOTAL	838	206	.025										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											206
TOTAL											206

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											283
TOTAL											283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,170	-1,635	14	
TOTAL LOSSES	1,170		297	
EXPECTED LOSSES	25,391	15,327	3,461	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.140	.000	.035	.175
INDICATED (POST-TEST)	.101	.000	.025	.126
PRES. ON RATE LEVEL	3.009	1.817	.410	5.236
DERIVED BY FORMULA	3.009	1.799	.406	5.214
UNDERLYING PRES. RATE	3.030	1.829	.413	5.272
PROPOSED	3.009	1.799	.406	5.214

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	8.270
IND. RATES				8.27	MINIMUM PREMIUM	1915
MAN. RATES	7.09	7.83	8.12	+ 8.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	265												
2000	161												
2001	281												
2002	322												
2003	241												
TOTAL	1,270												

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.	1,953	-2,253	49	
TOTAL LOSSES	1,953		49	
EXPECTED LOSSES	26,594	27,724	4,483	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.154	.000	.004	.158
INDICATED (POST-TEST)	.111	.000	.003	.114
PRES. ON RATE LEVEL	2.079	2.168	.351	4.598
DERIVED BY FORMULA	2.079	2.146	.348	4.573
UNDERLYING PRES. RATE	2.094	2.183	.353	4.630
PROPOSED	2.079	2.146	.348	4.573

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.253
IND. RATES				7.25	MINIMUM PREMIUM	1710
MAN. RATES	6.78	7.12	7.13	+ 7.25	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	174	1,901	1.092									1	1
2000	133	2,803	2.107									1	1
2001	156	576	.369										
2002	993												
2003	1,031												
TOTAL	2,487	5,280	.212									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					230					1,502	169	
2000					682					1,769	352	
2001											576	
TOTAL					912					3,271	1,097	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					357					5,651	259	
2000			69	17	952			387	121	5,826	491	
2001											791	
TOTAL			69	17	1,309			387	121	11,477	1,541	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	456	12,924	1,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,554	-4,806	260	
TOTAL LOSSES	7,010	8,118	1,801	
EXPECTED LOSSES	79,932	102,315	12,659	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.282	.326	.072	.680
INDICATED (POST-TEST)	.204	.236	.052	.492
PRES. ON RATE LEVEL	3.192	4.086	.505	7.783
DERIVED BY FORMULA	3.192	4.048	.500	7.740
UNDERLYING PRES. RATE	3.214	4.114	.509	7.837
PROPOSED	3.192	4.048	.500	7.740

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	12.277
IND. RATES				12.28	MINIMUM PREMIUM	2715
MAN. RATES	9.95	11.27	12.07	+ 12.28	PRESENT	2850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,016	979,764	8.153							2	6	31	39
2000	11,665	794,823	6.813							3	8	12	23
2001	7,987	1,731,638	21.680							3	5	10	18
2002	7,902	236,516	2.993								3	11	14
2003	14,770	207,061	1.401							1	2	6	9
TOTAL	54,340	3,949,802	7.269							9	24	70	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			287,411	137,129	141,084			172,225	67,197	155,934	18,784
2000			250,888	119,293	52,202			194,268	113,293	55,774	9,105
2001			724,378	102,118	57,272			523,223	243,264	63,967	17,416
2002				45,902	53,903				52,619	72,666	11,426
2003			56,777	56,726	23,368			14,323	10,902	38,393	6,572
TOTAL			1,319,454	461,168	327,829			904,039	487,275	386,734	63,303

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			535,936	237,919	219,104			945,912	314,549	586,628	28,796
2000		39,099	448,456	182,134	75,838		164,787	883,841	462,142	197,500	12,710
2001	4,956	85,497	872,262	134,677	78,986	6,297	298,115	1,639,964	820,012	225,230	23,930
2002	527	8,541	91,221	52,558	66,746	189	17,308	183,024	149,033	183,331	15,676
2003	5,731	30,847	249,052	48,953	41,404	2,123	47,817	205,274	45,731	95,175	8,701
TOTAL	11,214	163,984	2,196,927	656,241	482,078	8,609	528,027	3,858,015	1,791,467	1,287,864	89,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,766,776	4,217,650	89,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	184,152	-185,135	4,750	
TOTAL LOSSES	6,950,928	4,032,515	94,563	
EXPECTED LOSSES	2,419,759	2,242,612	376,033	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.792	7.421	.174	20.387
INDICATED (POST-TEST)	9.249	5.365	.126	14.740
PRES. ON RATE LEVEL	4.422	4.099	.687	9.208
DERIVED BY FORMULA	4.567	4.213	.637	9.417
UNDERLYING PRES. RATE	4.453	4.127	.692	9.272
PROPOSED	4.567	4.213	.637	9.417

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	14.937
IND. RATES				14.94	MINIMUM PREMIUM	3250
MAN. RATES	11.50	12.90	14.28	+ 14.94	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	46,966	1,451,991	3.091						3	1	12	16	
2000	52,050	341,889	.656					1	1	11	13		
2001	50,484	474,515	.939						1	8	9		
2002	42,039	310,399	.738						2	7	9		
2003	38,726	12,992	.033										
TOTAL	230,265	2,591,786	1.126						4	5	38	47	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			531,573	1,428	147,386			467,001	1,196	248,918	54,489
2000			116,983	12,140	31,101			9,063	52,905	62,421	57,276
2001				43,157	76,821				192,599	96,992	64,946
2002				61,348	84,548				36,611	53,151	74,741
2003											12,992
TOTAL			648,556	118,073	339,856			476,064	283,311	461,482	264,444

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			618,747	2,478	228,892			1,106,316	5,598	936,429	83,532
2000		20,253	225,726	20,321	44,343		9,576	77,875	213,427	210,881	79,957
2001	395	4,821	55,220	55,478	92,789	1,340	38,581	241,569	622,732	287,758	89,236
2002	792	12,481	132,258	72,220	103,741	137	12,401	130,516	104,603	133,517	102,545
2003											17,201
TOTAL	1,187	37,555	1,031,951	150,497	469,765	1,477	60,558	1,556,276	946,360	1,568,585	372,471

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,689,004	3,135,207	372,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	246,159	-167,221	3,345	
TOTAL LOSSES	2,935,163	2,967,986	375,816	
EXPECTED LOSSES	3,771,741	1,839,818	354,608	
CREDIBILITY	.07	.24	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.275	1.289	.163	2.727
INDICATED (POST-TEST)	.922	.932	.118	1.972
PRES. ON RATE LEVEL	1.627	.793	.153	2.573
DERIVED BY FORMULA	1.578	.826	.145	2.549
UNDERLYING PRES. RATE	1.638	.799	.154	2.591
PROPOSED	1.578	.826	.145	2.549
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.04
MAN. RATES	3.51	3.81	3.99	+ 4.04
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.043
				1070
				1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	10,230	29,577	.289									3	3
2000	9,907	446,705	4.508							1		5	6
2001	9,774	496,715	5.082							1		2	3
2002	9,438	46,131	.488									3	3
2003	10,300	208,825	2.027							1		2	3
TOTAL	49,649	1,227,953	2.473							3		15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					11,249					16,070	2,258
2000			225,000		28,993			147,500		25,906	19,306
2001			309,196		17,480			127,000		30,788	12,251
2002					13,132					20,562	12,437
2003			64,372		30,077			90,219		21,184	2,973
TOTAL			598,568		100,931			364,719		114,510	49,225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					17,469					60,455	3,462
2000		25,147	277,166	2,478	41,445		100,535	517,095	9,006	87,066	26,951
2001	1,823	30,446	303,488	5,851	23,448	1,777	70,918	365,045	16,307	83,799	16,833
2002	91	1,121	10,889	2,064	15,261	40	2,791	25,027	7,098	47,286	17,064
2003	5,382	24,104	169,419	13,846	40,687	9,302	171,606	537,276	48,864	71,427	3,936
TOTAL	7,296	80,818	760,962	24,239	138,310	11,119	345,850	1,444,443	81,275	350,033	68,246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,650,488	593,857	68,246	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	172,337	-37,476	714	
TOTAL LOSSES	2,822,825	556,381	68,960	
EXPECTED LOSSES	2,452,661	437,905	65,537	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.686	1.121	.139	6.946
INDICATED (POST-TEST)	4.111	.810	.100	5.021
PRES. ON RATE LEVEL	4.906	.876	.131	5.913
DERIVED BY FORMULA	4.882	.870	.128	5.880
UNDERLYING PRES. RATE	4.940	.882	.132	5.954
PROPOSED	4.882	.870	.128	5.880
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.33
MAN. RATES	7.95	8.71	9.17	+ 9.33
				PRESENT
				2225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	37,873	320,860	.847						1	5	10	16	
2000	37,563	134,014	.356							6	4	10	
2001	99,759	250,186	.250						1	1	4	6	
2002	56,233	332,657	.591						1	2	10	13	
2003	43,559	125,450	.288							1	5	6	
TOTAL	274,987	1,163,167	.423						3	15	33	51	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			89,888	20,269	26,216			77,698	7,945	50,698	48,146
2000				54,848	5,036				19,287	17,931	36,912
2001			61,981	24,000	8,188			17,408	45,209	46,656	46,744
2002			56,542	18,746	64,398			64,262	12,548	64,970	51,191
2003				23,550	11,715				1,583	55,595	33,007
TOTAL			208,411	141,413	115,553			159,368	86,572	235,850	216,000

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			176,091	35,166	40,713			446,453	37,191	190,726	73,808
2000			8,211	82,011	7,696			9,581	77,229	60,930	51,529
2001	707	12,541	129,758	30,142	11,640	995	30,743	163,859	153,234	130,739	64,227
2002	1,206	18,092	177,235	31,257	79,301	390	41,512	427,482	69,201	165,387	70,234
2003	854	6,394	61,548	18,844	17,679	880	24,464	132,386	33,347	124,196	43,701
TOTAL	2,767	37,027	552,843	197,420	157,029	2,265	96,719	1,179,761	370,202	671,978	303,499

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,871,382	1,396,629	303,499	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	116,198	-87,233	2,511	
TOTAL LOSSES	1,987,580	1,309,396	306,010	
EXPECTED LOSSES	1,806,666	1,113,698	258,487	
CREDIBILITY	.08	.27	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.723	.476	.111	1.310
INDICATED (POST-TEST)	.523	.344	.080	.947
PRES. ON RATE LEVEL	.653	.402	.093	1.148
DERIVED BY FORMULA	.643	.386	.089	1.118
UNDERLYING PRES. RATE	.657	.405	.094	1.156
PROPOSED	.643	.386	.089	1.118

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.773
IND. RATES				1.77	MINIMUM PREMIUM	615
MAN. RATES	1.62	1.73	1.78	+ 1.77	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	10,889	68,577	.629								1	2	3
2000	10,530	126,188	1.198								1		1
2001	15,500	17,932	.115								2		2
2002	4,095												
2003	18,506	2,600	.014										
TOTAL	59,520	215,297	.362								4	2	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				23,473	16,269				6,335	20,498	2,002
2000				34,542					63,997		27,649
2001				3,083					8,617		6,232
2003											2,600
TOTAL				61,098	16,269				78,949	20,498	38,483

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				40,726	25,266				29,654	77,113	3,069
2000			4,853	51,567	421			18,862	252,199	6,186	38,598
2001		102	1,600	3,569	112		893	7,733	27,104	1,569	8,563
2003											3,442
TOTAL		102	6,453	95,862	25,799		893	26,595	308,957	84,868	53,672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,043	515,486	53,672	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	101,291	-29,651	1,451	
TOTAL LOSSES	135,334	485,835	55,123	
EXPECTED LOSSES	1,282,060	411,879	107,136	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.227	.816	.093	1.136
INDICATED (POST-TEST)	.164	.590	.067	.821
PRES. ON RATE LEVEL	2.139	.687	.179	3.005
DERIVED BY FORMULA	2.080	.677	.168	2.925
UNDERLYING PRES. RATE	2.154	.692	.180	3.026
PROPOSED	2.080	.677	.168	2.925

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	4.639
IND. RATES				4.64	MINIMUM PREMIUM	1190
MAN. RATES	4.10	4.44	4.66	+ 4.64	PRESENT	1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	8,963	876,873	9.783						2		5	7	
2000	9,689	15,532	.160								1	1	
2001	11,958	16,920	.141								1	1	
2002	10,133	1,257,212	12.407						1	2	2	5	
2003	9,626	13,064	.135								1	1	
TOTAL	50,369	2,179,601	4.327						3	2	10	15	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			372,790		5,008			467,591		2,339	29,145
2000					3,516					504	11,512
2001					1,006					621	15,293
2002			115,346	47,544	3,380			779,231	287,716	821	23,174
2003					580					626	11,858
TOTAL			488,136	47,544	13,490			1,246,822	287,716	4,911	90,982

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			324,518		7,777			1,193,000		8,799	44,679
2000			353	91	4,907			110	36	1,662	16,071
2001	5	48	428	71	1,194	8	128	444	112	1,618	21,013
2002	354	6,613	69,873	33,915	7,804	625	84,594	949,007	478,575	82,908	31,795
2003	22	111	897	158	684	11	269	1,427	350	1,388	15,700
TOTAL	381	6,772	396,069	34,235	22,366	644	84,991	2,143,988	479,073	96,375	129,258

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,632,845	632,049	129,258	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	71,967	-72,068	1,534	
TOTAL LOSSES	2,704,812	559,981	130,792	
EXPECTED LOSSES	1,077,394	857,281	145,566	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.370	1.112	.260	6.742
INDICATED (POST-TEST)	3.883	.804	.188	4.875
PRES. ON RATE LEVEL	2.124	1.691	.287	4.102
DERIVED BY FORMULA	2.177	1.611	.278	4.066
UNDERLYING PRES. RATE	2.139	1.702	.289	4.130
PROPOSED	2.196	1.625	.281	4.102

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	6.506
IND. RATES				6.51	MINIMUM PREMIUM	1560
MAN. RATES	5.30	5.95	6.36	+ 6.51	PRESENT	1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	796												
2000	886												
2001	2,571	40,952	1.592								1		1
2002	944	3,959	.419									1	1
2003	8												
TOTAL	5,205	44,911	.863								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001				20,146					19,219		1,587
2002					274					1,773	1,912
TOTAL				20,146	274				19,219	1,773	3,499

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		648	10,469	23,324	740		1,986	17,244	60,447	3,493	2,181
2002	1	24	227	45	318	3	244	2,158	616	4,079	2,623
TOTAL	1	672	10,696	23,369	1,058	3	2,230	19,402	61,063	7,572	4,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,004	93,062	4,804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	8,872	-8,097	53	
TOTAL LOSSES	41,876	84,965	4,857	
EXPECTED LOSSES	172,858	85,310	13,220	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.805	1.632	.093	2.530
INDICATED (POST-TEST)	.582	1.180	.067	1.829
PRES. ON RATE LEVEL	3.298	1.628	.252	5.178
DERIVED BY FORMULA	3.271	1.619	.248	5.138
UNDERLYING PRES. RATE	3.321	1.639	.254	5.214
PROPOSED	3.271	1.619	.248	5.138
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.15
MAN. RATES	6.63	7.45	8.03	+ 8.15
				PRESENT
				1890
				1980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	36,415	2,125,484	5.836						1	2	3	20	26
2000	39,071	1,970,723	5.043					1		5		7	13
2001	31,807	218,162	.685								3	5	8
2002	39,757	169,637	.426									8	8
2003	47,604	467,216	.981								1	11	12
TOTAL	194,654	4,951,222	2.544					1	1	7	7	51	67

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		407,763	159,052	103,745	157,248		517,213	87,266	200,265	460,189	32,743
2000	615,473		648,417		21,164	451		559,489		107,287	18,442
2001				36,749	26,647				69,778	43,063	41,925
2002					57,849					85,783	26,005
2003				15,351	122,418				33,720	248,024	47,703
TOTAL	615,473	407,763	807,469	155,845	385,326	451	517,213	646,755	303,763	944,346	166,818

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		229,963	311,583	179,997	239,464		693,124	501,431	937,441	1,483,685	50,195
2000	589,087	89,000	972,789	6,668	33,030	1,932	252,224	1,306,461	25,484	357,725	25,745
2001	137	2,380	30,465	44,459	32,984	593	15,489	93,130	226,995	124,897	57,605
2002	401	4,957	47,965	9,102	67,245	170	11,631	104,415	29,628	197,268	35,679
2003	4,503	25,443	217,961	43,875	147,077	4,200	123,116	689,048	194,429	569,047	63,159
TOTAL	594,128	351,743	1,580,763	284,101	519,800	6,895	1,095,584	2,694,485	1,413,977	2,732,622	232,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,323,598	4,950,500	232,383	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	309,183	-264,748	2,978	
TOTAL LOSSES	6,632,781	4,685,752	235,361	
EXPECTED LOSSES	4,340,784	3,254,615	241,372	
CREDIBILITY	.07	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.407	2.407	.121	5.935
INDICATED (POST-TEST)	2.463	1.740	.087	4.290
PRES. ON RATE LEVEL	2.215	1.660	.123	3.998
DERIVED BY FORMULA	2.232	1.677	.115	4.024
UNDERLYING PRES. RATE	2.230	1.672	.124	4.026
PROPOSED	2.232	1.677	.115	4.024
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.38
MAN. RATES	5.24	5.90	6.20	+ 6.38
				PRESENT
				1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	62												
2000	11												
2001													
2002	59												
2003													
TOTAL	132												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	230	-118	1	
TOTAL LOSSES	230		1	
EXPECTED LOSSES	2,768	1,016	211	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.174	.000	.001	.175
INDICATED (POST-TEST)	.126	.000	.001	.127
PRES. ON RATE LEVEL	2.081	.765	.159	3.005
DERIVED BY FORMULA	2.081	.765	.159	3.005
UNDERLYING PRES. RATE	2.096	.770	.160	3.026
PROPOSED	2.081	.765	.159	3.005

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	4.766
IND. RATES				4.77	MINIMUM PREMIUM	1215
MAN. RATES	4.10	4.44	4.66	+ 4.77	PRESENT	1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,211	211,756	1.490					1		1	1	6	9
2000	13,795	1,612,921	11.692							3	4	11	18
2001	16,554	790,439	4.774							2	1	13	16
2002	11,684	1,225,435	10.488							3	10	11	24
2003	16,352	724,399	4.430							2	1	12	15
TOTAL	72,596	4,564,950	6.288					1		11	17	53	82

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	15,000		64,205	9,221	29,528			18,353	11,376	37,214	26,859
2000			368,127	38,473	81,601			918,240	54,007	95,307	57,166
2001			218,404	10,784	138,298			305,820	3,610	91,807	21,716
2002			357,331	185,454	29,144			412,151	136,490	87,251	17,614
2003			219,835	50,400	30,288			255,166	40,500	82,884	45,326
TOTAL	15,000		1,227,902	294,332	308,859			1,909,730	245,983	394,463	168,681

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	159,465		125,778	15,998	45,857			105,456	53,251	139,999	41,175
2000		35,525	401,051	61,991	115,734		297,042	1,547,807	240,731	324,265	79,804
2001	2,567	38,287	381,449	27,334	167,476	4,920	193,751	996,190	56,945	249,554	29,838
2002	3,738	64,343	651,373	195,778	62,040	1,287	154,474	1,650,645	420,293	291,081	24,166
2003	11,815	56,479	417,060	54,323	55,660	18,696	364,614	1,265,376	185,556	252,921	60,012
TOTAL	177,585	194,634	1,976,711	355,424	446,767	24,903	1,009,881	5,565,474	956,776	1,257,820	234,995

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,949,188	3,016,787	234,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	441,015	-253,368	3,515	
TOTAL LOSSES	9,390,203	2,763,419	238,510	
EXPECTED LOSSES	6,154,690	3,085,331	310,712	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.935	3.807	.329	17.071
INDICATED (POST-TEST)	9.352	2.752	.238	12.342
PRES. ON RATE LEVEL	8.420	4.221	.424	13.065
DERIVED BY FORMULA	8.448	4.059	.404	12.911
UNDERLYING PRES. RATE	8.478	4.250	.428	13.156
PROPOSED	8.448	4.059	.404	12.911
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				20.47
MAN. RATES	16.86	18.93	20.39	+ 20.47
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,737	48,690	1.027							2	1	3	
2000	8,250	655,656	7.947						1		7	8	
2001	9,809	225,206	2.295							1	5	6	
2002	10,032	87,597	.873							1	6	7	
2003	10,050	25,705	.255								2	2	
TOTAL	42,878	1,042,854	2.432						1	4	21	26	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				25,860	3,924				16,941	1,426	539
2000			139,020		192,325			117,630		177,929	28,752
2001				11,015	102,364				25,570	69,149	17,108
2002				680	16,636				1,625	27,575	41,081
2003					5,524					15,185	4,996
TOTAL			139,020	37,555	320,773			117,630	44,136	291,264	92,476

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				44,867	6,094				79,300	5,365	826
2000		24,070	281,825	6,629	269,327		124,207	670,620	21,062	588,203	40,138
2001	527	4,933	49,422	20,098	121,939	971	15,964	71,993	92,539	184,845	23,506
2002	114	1,480	14,472	3,273	19,399	58	3,964	36,501	13,361	63,915	56,363
2003	190	1,023	8,557	1,520	6,525	238	6,461	34,569	8,367	33,682	6,615
TOTAL	831	31,506	354,276	76,387	423,284	1,267	150,596	813,683	214,629	876,010	127,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,352,159	1,590,310	127,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	167,537	-92,608	1,213	
TOTAL LOSSES	1,519,696	1,497,702	128,661	
EXPECTED LOSSES	2,629,709	1,226,741	96,904	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.544	3.493	.300	7.337
INDICATED (POST-TEST)	2.562	2.525	.217	5.304
PRES. ON RATE LEVEL	6.091	2.841	.224	9.156
DERIVED BY FORMULA	6.020	2.816	.223	9.059
UNDERLYING PRES. RATE	6.133	2.861	.226	9.220
PROPOSED	6.020	2.816	.223	9.059

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	14.363
IND. RATES				14.36	MINIMUM PREMIUM	3130
MAN. RATES	11.64	13.27	14.29	+ 14.36	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,549	408,219	11.502						1		8	9	
2000	4,329	785,635	18.148						2		10	12	
2001	4,475	331,372	7.404						1		10	11	
2002	4,693	51,014	1.087								5	5	
2003	5,420	159,474	2.942								7	7	
TOTAL	22,466	1,735,714	7.726						4		40	44	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			217,514		64,112			65,232		54,703	6,658
2000			255,132		100,030			343,500		62,698	24,275
2001			110,030		37,062			75,566		103,185	5,529
2002					8,206					14,007	28,801
2003					80,170					67,635	11,669
TOTAL			582,676		289,580			484,298		302,228	76,932

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			426,110		99,565			374,823		205,794	10,207
2000		30,542	343,163	4,688	140,788		180,918	934,028	17,308	209,637	33,888
2001	1,373	21,914	217,820	5,797	45,836	2,961	94,062	464,805	30,550	272,966	7,597
2002	56	708	6,803	1,291	9,537	27	1,908	17,049	4,834	32,214	39,515
2003	2,758	14,855	124,228	22,070	94,685	1,050	28,806	153,954	37,263	150,011	15,450
TOTAL	4,187	68,019	1,118,124	33,846	390,411	4,038	305,694	1,944,659	89,955	870,622	106,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,444,721	1,384,834	106,657			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	174,394	-55,415	589			
TOTAL LOSSES	3,619,115	1,329,419	107,246			
EXPECTED LOSSES	2,534,389	705,433	47,627			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	16.109	5.917	.477	22.503		
INDICATED (POST-TEST)	11.647	4.278	.345	16.270		
PRES. ON RATE LEVEL	11.203	3.118	.211	14.532		
DERIVED BY FORMULA	11.212	3.176	.218	14.606		
UNDERLYING PRES. RATE	11.281	3.140	.212	14.633		
PROPOSED	11.212	3.176	.218	14.606		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	23.159
IND. RATES				23.16	MINIMUM PREMIUM	3450
MAN. RATES	18.05	20.76	22.68	+ 23.16	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	214	57,588	26.910									1	1
2000	206												
2001	147												
2002	148												
2003	254												
TOTAL	969	57,588	5.943									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					10,203					44,502	2,883
TOTAL					10,203					44,502	2,883

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					15,845					167,417	4,420
TOTAL					15,845					167,417	4,420

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				183,262	4,420	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			4,535	-3,440	37	
TOTAL LOSSES			4,535	179,822	4,457	
EXPECTED LOSSES			60,155	41,338	2,974	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.468	18.557	.460	19.485
INDICATED (POST-TEST)			.338	13.417	.333	14.088
PRES. ON RATE LEVEL			6.165	4.237	.305	10.707
DERIVED BY FORMULA			6.165	4.329	.305	10.799
UNDERLYING PRES. RATE			6.208	4.266	.307	10.781
PROPOSED			6.165	4.329	.305	10.799

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		17.122
IND. RATES				17.12	MINIMUM PREMIUM		3450
MAN. RATES	14.43	15.84	16.71	+ 17.12	PRESENT		3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	330	437	.132										
2000	1,194	2,673	.223										
2001	1,328	63,719	4.798								1		1
2002	1,265	684	.054									1	1
2003	1,060	122,091	11.518								1	3	4
TOTAL	5,177	189,604	3.662								2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											437
2000											2,673
2001				19,190					43,257		1,272
2002					189					495	
2003				35,280	12,798				51,757	21,749	507
TOTAL				54,470	12,987				95,014	22,244	4,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											670
2000											3,732
2001		617	9,971	22,217	705		4,465	38,806	136,041	7,861	1,748
2002	1	16	153	32	218	1	68	602	169	1,137	
2003	1,117	8,698	84,839	26,918	20,868	852	36,220	240,632	100,641	77,326	671
TOTAL	1,118	9,331	94,963	49,167	21,791	853	40,753	280,040	236,851	86,324	6,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	427,058	394,133	6,821	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	21,275	-17,483	166	
TOTAL LOSSES	448,333	376,650	6,987	
EXPECTED LOSSES	390,968	225,095	14,238	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.660	7.275	.135	16.070
INDICATED (POST-TEST)	6.261	5.260	.098	11.619
PRES. ON RATE LEVEL	7.500	4.318	.273	12.091
DERIVED BY FORMULA	7.488	4.337	.270	12.095
UNDERLYING PRES. RATE	7.552	4.348	.275	12.175
PROPOSED	7.485	4.336	.270	12.091

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	19.171
IND. RATES				19.17	MINIMUM PREMIUM	3450
MAN. RATES	15.37	17.50	18.87	+ 19.17	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	38,466	1,658,010	4.310							3	4	38	45
2000	41,059	1,641,066	3.996							4	1	14	19
2001	39,562	1,995,209	5.043							4	6	20	30
2002	40,926	1,454,428	3.553							7	2	19	28
2003	44,810	3,292,216	7.347						1		3	23	27
TOTAL	204,823	10,040,929	4.902						1	18	16	114	149

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			419,526	87,899	494,070			236,817	89,568	271,123	59,007
2000			743,432	47,995	51,284			628,582	44,180	78,045	47,548
2001			629,224	115,778	71,778			923,428	161,541	37,685	55,775
2002			665,745	38,206	153,063			378,545	19,361	170,642	28,866
2003		528,214		89,059	187,371		1,884,101		66,199	475,811	61,461
TOTAL		528,214	2,457,927	378,937	957,566		1,884,101	2,167,372	380,849	1,033,306	252,657

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			733,297	152,504	767,291			1,229,998	419,269	1,019,962	90,458
2000		73,395	812,393	78,023	75,031		288,489	1,497,672	200,214	266,307	66,377
2001	4,811	82,929	849,095	150,973	96,372	7,718	369,944	1,998,665	572,722	146,572	76,635
2002	9,386	145,539	1,400,037	97,521	214,029	1,838	208,070	2,161,863	205,922	469,803	39,604
2003	39,747	115,967	465,007	109,805	232,108	77,263	1,066,203	1,355,480	364,984	1,048,970	81,374
TOTAL	53,944	417,830	4,259,829	588,826	1,384,831	86,819	1,932,706	8,243,678	1,763,111	2,951,614	354,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,994,806	6,688,382	354,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	578,102	-487,283	4,350	
TOTAL LOSSES	15,572,908	6,201,099	358,798	
EXPECTED LOSSES	8,338,344	5,843,600	380,971	
CREDIBILITY	.07	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.603	3.028	.175	10.806
INDICATED (POST-TEST)	5.497	2.189	.127	7.813
PRES. ON RATE LEVEL	4.043	2.833	.185	7.061
DERIVED BY FORMULA	4.145	2.691	.172	7.008
UNDERLYING PRES. RATE	4.071	2.853	.186	7.110
PROPOSED	4.176	2.711	.174	7.061
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.20
MAN. RATES	8.93	10.09	11.02	+ 11.20
				PRESENT
				2625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	35,085	1,551,903	4.423							4	4	14	22
2000	37,831	814,014	2.151							3	3	17	23
2001	42,824	2,320,498	5.418							4	4	30	38
2002	40,007	1,142,461	2.855							2	6	23	31
2003	47,755	991,882	2.077							3	3	19	25
TOTAL	203,502	6,820,758	3.352							16	20	103	139

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			781,789	39,660	154,059			433,686	13,972	105,533	23,204
2000			290,732	40,248	63,473			281,930	45,155	62,572	29,904
2001			823,445	41,584	321,694			767,186	89,688	242,576	34,325
2002			184,660	125,050	154,912			148,254	239,577	220,854	69,154
2003			287,659	110,172	73,153			85,061	292,249	86,217	57,371
TOTAL			2,368,285	356,714	767,291			1,716,117	680,641	717,752	213,958

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			1,389,125	68,811	239,255			2,198,913	65,403	397,014	35,572
2000		44,403	496,317	64,784	90,812		264,053	1,370,260	201,230	215,011	41,746
2001	7,919	122,721	1,226,483	87,815	393,180	10,794	413,494	2,140,446	384,627	668,077	47,163
2002	3,764	59,805	597,560	154,671	200,274	1,221	135,234	1,451,179	680,357	609,744	94,880
2003	23,704	112,886	831,988	106,098	124,517	11,942	303,230	1,460,273	455,009	336,459	75,959
TOTAL	35,387	339,815	4,541,473	482,179	1,048,038	23,957	1,116,011	8,621,071	1,786,626	2,226,305	295,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,677,714	5,543,148	295,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	691,235	-347,487	3,009	
TOTAL LOSSES	15,368,949	5,195,661	298,329	
EXPECTED LOSSES	9,847,461	4,371,223	250,309	
CREDIBILITY	.07	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.552	2.553	.147	10.252
INDICATED (POST-TEST)	5.460	1.846	.106	7.412
PRES. ON RATE LEVEL	4.806	2.133	.122	7.061
DERIVED BY FORMULA	4.852	2.070	.118	7.040
UNDERLYING PRES. RATE	4.839	2.148	.123	7.110
PROPOSED	4.867	2.076	.118	7.061

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	11.195
IND. RATES				11.20	MINIMUM PREMIUM	2500
MAN. RATES	8.98	10.23	11.02	+ 11.20	PRESENT	2625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	677	13,151	1.942								1		1
2000	749	4,559	.608										
2001	821												
2002	698	17,515	2.509									1	1
2003	979	142	.014										
TOTAL	3,924	35,367	.901								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				11,000					1,500		651
2000											4,559
2002					11,849					5,666	
2003											142
TOTAL				11,000	11,849				1,500	5,666	5,352

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				19,085					7,022		998
2000											6,364
2002	82	1,016	9,827	1,864	13,773	12	771	6,905	1,953	13,028	
2003											188
TOTAL	82	1,016	9,827	20,949	13,773	12	771	6,905	8,975	13,028	7,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,613	56,725	7,550	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	29,784	-12,172	132	
TOTAL LOSSES	48,397	44,553	7,682	
EXPECTED LOSSES	418,220	154,920	10,673	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.233	1.135	.196	2.564
INDICATED (POST-TEST)	.891	.821	.142	1.854
PRES. ON RATE LEVEL	10.584	3.921	.270	14.775
DERIVED BY FORMULA	10.584	3.859	.267	14.710
UNDERLYING PRES. RATE	10.658	3.948	.272	14.878
PROPOSED	10.584	3.859	.267	14.710

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	23.324
IND. RATES				23.32	MINIMUM PREMIUM	3450
MAN. RATES	19.55	21.75	23.06	+ 23.32	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001	4												
2002													
2003													
TOTAL	4												

REPORTED LOSSES

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

TRANSLATED LOSSES

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			23	-17		
TOTAL LOSSES			23			
EXPECTED LOSSES			462	259	23	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.575	.000	.000	.575
INDICATED (POST-TEST)			.416	.000	.000	.416
PRES. ON RATE LEVEL			11.468	6.428	.571	18.467
DERIVED BY FORMULA			11.468	6.428	.571	18.467
UNDERLYING PRES. RATE			11.548	6.472	.575	18.595
PROPOSED			11.468	6.428	.571	18.467

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	29.281
IND. RATES				29.28	MINIMUM PREMIUM	3450
MAN. RATES	25.87	27.75	28.82	+ 29.28	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	8,904	237,072	2.662									4	4
2000	9,852	743,894	7.550						1	1	1	3	6
2001	9,034	58,955	.652								1	1	2
2002	7,778	169,298	2.176								1	2	3
2003	9,755	216,610	2.220							1	1	4	6
TOTAL	45,323	1,425,829	3.146						1	2	4	14	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					57,298					165,792	13,982
2000		287,228	96,438	5,760	3,266		140,394	147,579	17,029	25,137	21,063
2001				7,167	7,171					24,920	19,697
2002				14,640	31,742				44,203	71,220	7,493
2003			99,311	35,000	16,893				35,000	28,331	2,075
TOTAL		287,228	195,749	62,567	116,370		140,394	147,579	96,232	315,400	64,310

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					88,984					623,710	21,434
2000	31,764	275,515	201,371	9,764	5,244	34,166	858,024	782,579	79,373	86,964	29,404
2001	37	551	6,781	8,811	8,778	345	4,802	17,679	4,374	64,940	27,064
2002	271	3,972	41,155	19,055	38,204	179	15,926	166,154	128,729	177,412	10,280
2003	7,956	37,998	280,140	36,441	33,630	784	30,290	193,729	75,561	82,512	2,747
TOTAL	40,028	318,036	529,447	74,071	174,840	35,474	909,042	1,160,141	288,037	1,035,538	90,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,992,168	1,572,486	90,929	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	189,554	-105,492	1,665	
TOTAL LOSSES	3,181,722	1,466,994	92,594	
EXPECTED LOSSES	2,748,387	1,232,332	151,380	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.020	3.237	.204	10.461
INDICATED (POST-TEST)	5.075	2.340	.147	7.562
PRES. ON RATE LEVEL	6.022	2.700	.332	9.054
DERIVED BY FORMULA	5.994	2.671	.317	8.982
UNDERLYING PRES. RATE	6.064	2.719	.334	9.117
PROPOSED	5.994	2.671	.317	8.982
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				14.24
MAN. RATES	11.72	13.16	14.13	+ 14.24
				PRESENT
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,458	10,726	.310									4	4
2000	4,224	34,862	.825									4	4
2001	3,166	2,435,737	76.934						1			3	4
2002	1,865	128,325	6.880									1	1
2003	2,729	115,219	4.222								1	1	2
TOTAL	15,442	2,724,869	17.646						1		1	13	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,297					5,639	3,790
2000					5,320					22,485	7,057
2001		961,128			108,091		1,309,001			54,816	2,701
2002					52,557					70,083	5,685
2003				12,010	26,355				24,291	43,260	9,303
TOTAL		961,128		12,010	193,620		1,309,001		24,291	196,283	28,536

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					2,014					21,215	5,810
2000			535	140	7,423			4,895	1,530	74,061	9,852
2001	29,521	106,598	69,759	7,817	128,368	100,113	800,294	88,424	9,796	142,889	3,711
2002	365	4,498	43,582	8,271	61,090	140	9,509	85,313	24,200	161,163	7,800
2003	1,138	7,039	62,967	15,218	33,085	915	31,067	188,175	65,443	109,593	12,317
TOTAL	31,024	118,135	176,843	31,446	231,980	101,168	840,870	366,807	100,969	508,921	39,490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,634,847	873,316	39,490	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	55,419	-35,401	440	
TOTAL LOSSES	1,690,266	837,915	39,930	
EXPECTED LOSSES	850,855	370,763	48,643	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.946	5.426	.259	16.631
INDICATED (POST-TEST)	7.914	3.923	.187	12.024
PRES. ON RATE LEVEL	5.472	2.384	.313	8.169
DERIVED BY FORMULA	5.496	2.446	.308	8.250
UNDERLYING PRES. RATE	5.510	2.401	.315	8.226
PROPOSED	5.496	2.446	.308	8.250
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				13.08
MAN. RATES	10.45	11.79	12.75	+ 13.08
IND. RATE				
MINIMUM PREMIUM				2875
PRESENT				2995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,310	105,376	8.043							3	1	4	
2000	1,422	521	.036										
2001	1,764	17,968	1.018							1	1	2	
2002	2,438												
2003	1,514												
TOTAL	8,448	123,865	1.466							4	2	6	

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				62,711	642				38,108	1,047	2,868
2000											521
2001				11,846	2,191				2,378	1,553	
TOTAL				74,557	2,833				40,486	2,600	3,389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				108,804	997				178,384	3,939	4,397
2000											727
2001	11	481	7,091	13,873	3,038	24	547	3,239	7,746	4,486	
TOTAL	11	481	7,091	122,677	4,035	24	547	3,239	186,130	8,425	5,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,393	321,267	5,124	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	55,094	-31,125	511	
TOTAL LOSSES	66,487	290,142	5,635	
EXPECTED LOSSES	853,501	379,821	46,464	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.787	3.434	.067	4.288
INDICATED (POST-TEST)	.569	2.483	.048	3.100
PRES. ON RATE LEVEL	10.033	4.465	.546	15.044
DERIVED BY FORMULA	9.938	4.406	.531	14.875
UNDERLYING PRES. RATE	10.103	4.496	.550	15.149
PROPOSED	9.938	4.406	.531	14.875

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	23.585
IND. RATES				23.59	MINIMUM PREMIUM	3450
MAN. RATES	18.02	21.44	23.48	+ 23.59	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,334	159,137	1.110								3	9	12
2000	19,059	580,373	3.045							3	1	15	19
2001	24,112	991,737	4.113							2	2	14	18
2002	17,751	527,114	2.969							1	1	14	16
2003	19,585	944,270	4.821							2	7	15	24
TOTAL	94,841	3,202,631	3.377							8	14	67	89

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				59,264	7,543				69,678	10,350	12,302	
2000			171,942	4,036	68,944			139,491	2,051	106,963	86,946	
2001			228,439	37,353	182,843			201,461	30,645	257,398	53,598	
2002			215,960	2,024	47,212			103,319	16,233	105,688	36,678	
2003			174,499	165,178	72,770			145,598	200,397	170,300	15,528	
TOTAL			790,840	267,855	379,312			589,869	319,004	650,699	205,052	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				102,824	11,714				326,163	38,935	18,859	
2000		29,766	332,161	9,858	97,431		147,292	773,194	25,981	355,052	121,377	
2001	3,111	46,464	467,442	62,113	221,819	6,909	213,749	1,060,305	168,546	685,174	73,644	
2002	2,590	39,747	380,740	19,475	64,054	570	58,782	602,002	98,194	264,575	50,322	
2003	17,452	93,324	750,046	144,634	126,891	19,121	439,239	1,916,875	497,103	529,777	20,559	
TOTAL	23,153	209,301	1,930,389	338,904	521,909	26,600	859,062	4,352,376	1,115,987	1,873,513	284,761	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,400,881	3,850,313	284,761	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	299,987	-225,247	2,843	
TOTAL LOSSES	7,700,868	3,625,066	287,604	
EXPECTED LOSSES	4,607,376	2,771,254	257,967	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.120	3.822	.303	12.245
INDICATED (POST-TEST)	5.871	2.763	.219	8.853
PRES. ON RATE LEVEL	4.824	2.902	.270	7.996
DERIVED BY FORMULA	4.866	2.884	.263	8.013
UNDERLYING PRES. RATE	4.858	2.922	.272	8.052
PROPOSED	4.866	2.884	.263	8.013
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				12.71
MAN. RATES	10.27	11.50	12.48	+ 12.71
+PROPOSED				
				12.705
				2800
				2940

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,642	92,211	2,531								2	4	6
2000	3,727	68,061	1,826									2	2
2001	4,253	8,791	.206									1	1
2002	3,671	12,859	.350									2	2
2003	3,730	292,995	7,855							1		2	3
TOTAL	19,023	474,917	2,497							1	2	11	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				17,467	39,095				19,700	11,201	4,748
2000					38,414					22,319	7,328
2001					566					1,487	6,738
2002					4,441					6,437	1,981
2003			133,743		40,345			55,087		59,277	4,543
TOTAL			133,743	17,467	122,861			55,087	19,700	100,721	25,338

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				30,305	60,716				92,215	42,138	7,279
2000			3,858	993	53,606			4,863	1,518	73,515	10,230
2001	4	25	242	40	672	24	282	1,055	262	3,872	9,258
2002	31	385	3,684	699	5,161	13	871	7,839	2,222	14,800	2,718
2003	10,420	45,978	317,685	22,668	58,380	6,399	124,496	433,535	55,376	146,396	6,015
TOTAL	10,455	46,388	325,469	54,705	178,535	6,436	125,649	447,292	151,593	280,721	35,500

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	961,689	665,554	35,500	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,823	-29,624	433	
TOTAL LOSSES	1,011,512	635,930	35,933	
EXPECTED LOSSES	729,913	348,502	40,900	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.317	3.343	.189	8.849
INDICATED (POST-TEST)	3.844	2.417	.137	6.398
PRES. ON RATE LEVEL	3.811	1.819	.213	5.843
DERIVED BY FORMULA	3.811	1.849	.209	5.869
UNDERLYING PRES. RATE	3.837	1.832	.215	5.884
PROPOSED	3.811	1.849	.209	5.869
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.31
MAN. RATES	7.56	8.48	9.12	+ 9.31
				PRESENT
				2215

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,243	185,916	5.732								4	13	17
2000	2,633	336,738	12.789							1	4	13	18
2001	3,533	308,762	8.739							1	1	10	12
2002	2,494	360,946	14.472							1	1	7	9
2003	1,933	17,607	.910									4	4
TOTAL	13,836	1,209,969	8.745							3	10	47	60

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				6,398	92,740				19,130	64,354	3,294	
2000			109,466	16,716	68,759			62,564	29,637	40,388	9,208	
2001			119,661	27,173	29,132			75,400	10,076	37,952	9,368	
2002			122,388	44,141	33,543			93,904	25,365	36,634	4,971	
2003					4,626					12,981		
TOTAL			351,515	94,428	228,800			231,868	84,208	192,309	26,841	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				11,101	144,026				89,547	242,099	5,050	
2000		18,952	215,956	28,034	96,897		66,062	353,598	124,297	137,027	12,854	
2001	1,438	24,197	246,239	36,964	37,585	2,055	82,308	426,692	50,762	104,800	12,872	
2002	1,758	28,374	280,124	53,856	48,421	430	49,891	525,719	95,405	108,269	6,820	
2003	157	857	7,166	1,273	5,463	199	5,527	29,540	7,166	28,793		
TOTAL	3,353	72,380	749,485	131,228	332,392	2,684	203,788	1,335,549	367,177	620,988	37,596	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,367,239	1,451,785	37,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,072	-48,831	395	
TOTAL LOSSES	2,423,311	1,402,954	37,991	
EXPECTED LOSSES	821,443	528,811	46,767	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.515	10.140	.275	27.930
INDICATED (POST-TEST)	12.663	7.331	.199	20.193
PRES. ON RATE LEVEL	5.895	3.796	.336	10.027
DERIVED BY FORMULA	5.963	3.937	.331	10.231
UNDERLYING PRES. RATE	5.937	3.822	.338	10.097
PROPOSED	5.963	3.937	.331	10.231
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				16.22
MAN. RATES	12.01	14.29	15.65	+ 16.22
IND. RATE				
				16.222
MINIMUM PREMIUM				3450
PRESENT				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	13,030	1,145,419	8.790						2	5	20	27	
2000	13,284	422,309	3.179						2	2	11	15	
2001	13,687	124,484	.909								12	12	
2002	13,980	149,086	1.066								20	20	
2003	15,018	658,591	4.385						2	2	13	17	
TOTAL	68,999	2,499,889	3.623						6	9	76	91	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			413,389	122,987	74,858			357,911	65,672	93,416	17,186	
2000			312,247	3,211	9,362			30,414	7,480	21,665	37,930	
2001					42,864					47,185	34,435	
2002					33,102					93,170	22,814	
2003			159,902	71,373	36,158			181,424	38,143	77,977	93,614	
TOTAL			885,538	197,571	196,344			569,749	111,295	333,413	205,979	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			552,263	213,383	116,255			1,190,326	307,411	351,430	26,346	
2000		54,060	590,998	8,754	15,225		32,124	170,293	33,266	72,632	52,950	
2001	221	1,920	18,297	3,074	50,892	658	9,077	33,462	8,280	122,954	47,313	
2002	232	2,853	27,445	5,207	38,468	187	12,655	113,400	32,166	214,249	31,301	
2003	12,464	61,518	466,041	69,895	66,057	18,298	355,733	1,228,701	177,542	239,893	123,945	
TOTAL	12,917	120,351	1,655,044	300,313	286,897	19,143	409,589	2,736,182	558,665	1,001,158	281,855	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,953,226	2,147,033	281,855			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	186,373	-144,086	2,087			
TOTAL LOSSES	5,139,599	2,002,947	283,942			
EXPECTED LOSSES	2,668,191	1,738,775	182,849			
CREDIBILITY	.03	.11	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.449	2.903	.412	10.764		
INDICATED (POST-TEST)	5.386	2.099	.298	7.783		
PRES. ON RATE LEVEL	3.840	2.503	.263	6.606		
DERIVED BY FORMULA	3.886	2.459	.267	6.612		
UNDERLYING PRES. RATE	3.867	2.520	.265	6.652		
PROPOSED	3.886	2.459	.267	6.612		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.483
IND. RATES				10.48	MINIMUM PREMIUM	2355
MAN. RATES	8.70	9.67	10.31	+ 10.48	PRESENT	2470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,698	100,088	2.130								4	2	6
2000	5,352	19,958	.372								1	4	5
2001	5,557	233,841	4.208							1	1	4	6
2002	5,395	295,604	5.479							1		2	3
2003	6,153	381,310	6.197							2	1	2	5
TOTAL	27,155	1,030,801	3.796							4	7	14	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				32,514	4,021				61,750	1,534	269
2000				848	6,594				1,224	9,002	2,290
2001			116,517	17,000	26,654			30,988	4,239	32,667	5,776
2002			144,141		33,986			47,963		60,428	9,086
2003			129,523	45,602	49,751			69,833	23,537	61,203	1,861
TOTAL			390,181	95,964	121,006			148,784	90,750	164,834	19,282

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				56,411	6,245				289,052	5,771	412
2000			780	1,438	9,212			2,318	5,436	29,770	3,197
2001	1,389	23,179	234,125	24,917	34,214	1,084	37,132	187,560	24,168	87,571	7,936
2002	2,010	30,872	295,441	13,307	46,586	309	31,275	316,746	33,706	147,997	12,466
2003	11,333	54,680	408,236	55,126	76,585	8,127	164,157	604,775	102,827	167,894	2,464
TOTAL	14,732	108,731	938,582	151,199	172,842	9,520	232,564	1,111,399	455,189	439,003	26,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,415,528	1,218,233	26,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	51,963	-35,515	424	
TOTAL LOSSES	2,467,491	1,182,718	26,899	
EXPECTED LOSSES	754,909	437,196	36,115	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.087	4.355	.099	13.541
INDICATED (POST-TEST)	6.570	3.149	.072	9.791
PRES. ON RATE LEVEL	2.761	1.599	.132	4.492
DERIVED BY FORMULA	2.837	1.692	.128	4.657
UNDERLYING PRES. RATE	2.780	1.610	.133	4.523
PROPOSED	2.837	1.692	.128	4.657
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.38
MAN. RATES	5.70	6.39	7.01	+ 7.38
				PRESENT
				1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	44,657	1,239,332	2.775							2	7	49	58
2000	38,497	2,009,589	5.220							4	8	42	54
2001	37,795	1,086,874	2.875							3	2	45	50
2002	35,686	1,024,998	2.872					1		2	2	37	42
2003	36,907	1,418,944	3.844								8	40	48
TOTAL	193,542	6,779,737	3.503					1		11	27	213	252

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			282,912	81,452	175,200			321,658	57,302	249,834	70,974
2000			548,229	145,081	185,516			496,091	211,596	326,300	96,776
2001			240,853	30,611	160,817			235,923	3,829	297,441	117,400
2002	3,500		168,837	34,675	259,502	3,000		200,029	38,855	253,985	62,615
2003				181,318	253,823				563,438	358,923	61,442
TOTAL	3,500		1,240,831	473,137	1,034,858	3,000		1,253,701	875,020	1,486,483	409,207

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			370,873	141,318	272,087			1,115,643	268,231	939,876	108,803
2000		80,452	916,510	226,923	263,811		418,271	2,261,303	886,202	1,102,430	135,099
2001	3,045	46,055	462,198	52,840	195,489	7,827	235,181	1,151,889	94,042	785,551	161,308
2002	8,315	57,957	563,382	83,448	313,031	3,798	136,227	1,393,185	232,805	633,775	85,908
2003	11,571	73,572	665,937	167,983	323,889	8,591	311,373	1,941,498	719,454	967,202	81,349
TOTAL	22,931	258,036	2,978,900	672,512	1,368,307	20,216	1,101,052	7,863,518	2,200,734	4,428,834	572,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,244,653	8,670,387	572,467	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	715,396	-611,047	5,168	
TOTAL LOSSES	12,960,049	8,059,340	577,635	
EXPECTED LOSSES	10,033,217	6,880,417	507,079	
CREDIBILITY	.07	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.696	4.164	.298	11.158
INDICATED (POST-TEST)	4.841	3.011	.215	8.067
PRES. ON RATE LEVEL	5.148	3.531	.260	8.939
DERIVED BY FORMULA	5.127	3.422	.250	8.799
UNDERLYING PRES. RATE	5.184	3.555	.262	9.001
PROPOSED	5.127	3.422	.250	8.799

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.951
IND. RATES				13.95	MINIMUM PREMIUM	3050
MAN. RATES	11.95	13.18	13.95	+ 13.95	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	28,814	1,610,088	5.587							3	7	48	58
2000	32,367	2,813,198	8.691						1	6	5	47	59
2001	35,110	2,619,135	7.459					1		5	8	50	64
2002	38,630	2,640,437	6.835					1		3	3	38	45
2003	42,880	1,912,290	4.459							2	10	54	66
TOTAL	177,801	11,595,148	6.521					2	1	19	33	237	292

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			454,440	96,059	202,975			334,684	137,258	321,874	62,798
2000		436,400	627,014	111,951	326,063		203,257	605,212	130,079	312,193	61,029
2001	197,064		887,753	175,024	169,717	35,302		688,370	131,196	260,050	74,659
2002	347,007		544,102	96,725	337,129	15,000		647,994	147,256	411,621	93,603
2003			232,364	207,227	412,034			129,389	220,329	627,375	83,572
TOTAL	544,071	436,400	2,745,673	686,986	1,447,918	50,302	203,257	2,405,649	766,118	1,933,113	375,661

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			762,412	166,663	315,222			1,546,480	642,504	1,210,894	96,269
2000	27,744	313,976	1,023,283	181,551	459,788	28,434	1,057,493	2,495,840	567,419	1,048,903	85,196
2001	387,522	128,129	1,309,994	232,626	218,372	295,231	457,630	2,382,579	524,348	723,163	102,581
2002	434,995	101,344	991,087	164,220	416,737	14,645	241,002	2,497,171	580,468	1,056,410	128,423
2003	33,492	178,974	1,454,068	270,484	538,582	24,297	605,229	2,913,380	774,111	1,548,565	110,649
TOTAL	883,753	722,423	5,540,844	1,015,544	1,948,701	362,607	2,361,354	11,835,450	3,088,850	5,587,935	523,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,706,431	11,641,030	523,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	855,573	-666,640	6,556	
TOTAL LOSSES	22,562,004	10,974,390	529,674	
EXPECTED LOSSES	12,254,046	8,545,117	526,291	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.689	6.172	.298	19.159
INDICATED (POST-TEST)	9.174	4.462	.215	13.851
PRES. ON RATE LEVEL	6.844	4.773	.294	11.911
DERIVED BY FORMULA	6.984	4.711	.277	11.972
UNDERLYING PRES. RATE	6.892	4.806	.296	11.994
PROPOSED	6.984	4.711	.277	11.972
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				18.98
MAN. RATES	14.70	16.95	18.59	+ 18.98
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	22,467	999,958	4.450							3	6	23	32
2000	24,729	2,068,993	8.366							5		35	40
2001	28,981	2,145,607	7.403							10	7	33	50
2002	24,541	6,443,814	26.257						1	2	8	19	30
2003	25,526	1,835,143	7.189							4	8	25	37
TOTAL	126,244	13,493,515	10.688						1	24	29	135	189

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			418,303	42,779	105,522			280,659	14,046	108,607	30,042
2000			745,604		233,376			832,867		212,443	44,703
2001			1,017,154	175,220	136,148			580,347	54,195	156,968	25,575
2002		1,434,686	218,557	104,686	65,173		4,300,176	128,048	45,146	131,476	15,866
2003			400,471	309,057	245,737			204,977	297,205	352,934	24,762
TOTAL		1,434,686	2,800,089	631,742	785,956		4,300,176	2,026,898	410,592	962,428	140,948

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			645,613	74,222	163,875			987,024	65,750	408,579	46,054
2000		85,206	952,738	11,894	329,017		487,677	2,527,235	49,595	708,151	62,405
2001	11,548	197,359	2,001,351	241,399	184,939	13,870	597,235	3,124,451	292,226	449,720	35,140
2002	30,121	162,782	590,268	122,936	95,853	22,678	739,414	980,193	186,386	340,507	21,768
2003	39,878	209,088	1,662,369	301,867	354,432	27,771	650,890	2,909,727	768,354	933,745	32,785
TOTAL	81,547	654,435	5,852,339	752,318	1,128,116	64,319	2,475,216	10,528,630	1,362,311	2,840,702	198,152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,656,486	6,083,447	198,152	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	468,053	-376,740	2,589	
TOTAL LOSSES	20,124,539	5,706,707	200,741	
EXPECTED LOSSES	6,934,582	4,515,748	238,601	
CREDIBILITY	.05	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.941	4.520	.159	20.620
INDICATED (POST-TEST)	11.525	3.268	.115	14.908
PRES. ON RATE LEVEL	5.455	3.552	.188	9.195
DERIVED BY FORMULA	5.759	3.507	.176	9.442
UNDERLYING PRES. RATE	5.493	3.577	.189	9.259
PROPOSED	5.759	3.507	.176	9.442
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				14.97
MAN. RATES	11.37	13.06	14.35	+ 14.97
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,389	375,164	2.607							1	1	2	4
2000	14,580	434,805	2.982							1	2	12	15
2001	12,500	301,076	2.408							1	2	10	13
2002	12,308	6,769,730	55.002						1	1		11	13
2003	15,881	146,071	.919								1	4	5
TOTAL	69,658	8,026,846	11.523						1	4	6	39	50

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			137,781	36,196	51,977			106,127	6,183	24,062	12,838	
2000			83,808	19,056	104,610			107,124	12,531	96,546	11,130	
2001			55,233	17,955	108,056			23,343	2,832	72,517	21,140	
2002		460,923	73,287		30,448		6,100,082	40,914		38,307	25,769	
2003				28,008	22,713				30,855	39,226	25,269	
TOTAL		460,923	350,109	101,215	317,804		6,100,082	277,508	52,401	270,658	96,146	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			269,913	62,800	80,720			609,806	28,943	90,522	19,681	
2000		14,511	171,437	32,152	146,783		113,112	600,157	64,107	321,163	15,537	
2001	1,153	15,574	156,862	30,115	129,870	1,485	37,187	174,957	25,466	190,755	29,046	
2002	9,339	49,528	168,823	8,852	39,012	30,088	916,615	376,519	24,647	95,917	35,355	
2003	1,320	9,233	86,801	24,825	31,390	916	32,758	203,231	74,458	104,354	33,456	
TOTAL	11,812	88,846	853,836	158,744	427,775	32,489	1,099,672	1,964,670	217,621	802,711	133,075	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,051,325	1,606,851	133,075	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	307,532	-148,732	1,492	
TOTAL LOSSES	4,358,857	1,458,119	134,567	
EXPECTED LOSSES	4,307,651	1,755,382	130,260	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.258	2.093	.193	8.544
INDICATED (POST-TEST)	4.525	1.513	.140	6.178
PRES. ON RATE LEVEL	6.141	2.503	.186	8.830
DERIVED BY FORMULA	6.093	2.394	.181	8.668
UNDERLYING PRES. RATE	6.184	2.520	.187	8.891
PROPOSED	6.093	2.394	.181	8.668
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				13.74
MAN. RATES	11.48	12.90	13.78	+ 13.74
IND. RATE				
MINIMUM PREMIUM				3010
PRESENT				3220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5,779	62,513	1.081									4	4
2000	6,240	1,068,773	17.127							2	4	6	12
2001	10,728	737,021	6.870							2	5	3	10
2002	5,650	223,382	3.953								2	3	5
2003	6,477	396,010	6.114							1	1	7	9
TOTAL	34,874	2,487,699	7.133							5	12	23	40

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					31,090					28,279	3,144
2000			449,177	88,923	19,562			417,521	66,062	24,317	3,211
2001			283,929	111,333	12,238			231,013	53,930	10,538	34,040
2002				35,642	49,054				26,433	90,241	22,012
2003			269,540	16,503	12,336			50,000	10,624	24,996	12,011
TOTAL			1,002,646	252,401	124,280			698,534	157,049	178,371	74,418

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					48,283					106,385	4,820
2000		46,500	521,615	136,454	30,208		263,560	1,365,550	280,990	91,024	4,483
2001	3,111	56,249	583,144	137,853	23,355	4,823	232,693	1,244,482	209,231	49,632	46,771
2002	458	7,247	76,795	41,949	60,193	203	15,988	157,383	93,427	215,666	30,200
2003	18,940	82,839	563,785	37,644	38,891	5,469	106,292	367,182	52,589	74,963	15,903
TOTAL	22,509	192,835	1,745,339	353,900	200,930	10,495	618,533	3,134,597	636,237	537,670	102,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,724,308	1,728,737	102,177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	401,765	-97,473	1,402	
TOTAL LOSSES	6,126,073	1,631,264	103,579	
EXPECTED LOSSES	6,036,690	1,191,295	138,797	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.566	4.678	.297	22.541
INDICATED (POST-TEST)	12.700	3.382	.215	16.297
PRES. ON RATE LEVEL	17.191	3.392	.395	20.978
DERIVED BY FORMULA	17.101	3.391	.382	20.874
UNDERLYING PRES. RATE	17.310	3.416	.398	21.124
PROPOSED	17.101	3.391	.382	20.874
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				33.10
MAN. RATES	27.12	30.56	32.74	+ 33.10
				PRESENT
				33.097
				3450
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,162	31,284	2.692						1			1	2
2000	3,645	8,008	.219									2	2
2001	3,197	620	.019										
2002	2,333	19,089	.818									1	1
2003	2,368	40,000	1.689									1	1
TOTAL	12,705	99,001	.779						1			5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		500			13,672		100			14,685	2,327
2000					3,966					2,920	1,122
2001											620
2002					13,467					5,414	208
2003					26,000					14,000	
TOTAL		500			57,105		100			37,019	4,277

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		1,756			21,233		834			55,245	3,567
2000			399	102	5,534			638	201	9,615	1,566
2001											852
2002	94	1,154	11,168	2,120	15,654	11	739	6,590	1,869	12,447	285
2003	894	4,818	40,287	7,159	30,707	220	5,960	31,865	7,716	31,049	
TOTAL	988	7,728	51,854	9,381	73,128	231	7,533	39,093	9,786	108,356	6,270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	107,427	200,651	6,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	60,350	-22,536	257	
TOTAL LOSSES	167,777	178,115	6,527	
EXPECTED LOSSES	1,154,503	262,486	24,902	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.321	1.402	.051	2.774
INDICATED (POST-TEST)	.955	1.014	.037	2.006
PRES. ON RATE LEVEL	9.024	2.052	.195	11.271
DERIVED BY FORMULA	8.943	2.021	.189	11.153
UNDERLYING PRES. RATE	9.087	2.066	.196	11.349
PROPOSED	8.943	2.021	.189	11.153

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	17.684
IND. RATES				17.68	MINIMUM PREMIUM	3450
MAN. RATES	14.85	16.67	17.59	+ 17.68	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	100						100						
2000	100						100						
2001	157						157						
2002	125						125						
2003	55						55						
TOTAL	537						537						

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.	3,383	-1,936	8	
TOTAL LOSSES	3,383		8	
EXPECTED LOSSES	55,746	21,137	1,074	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.630	.000	.001	.631
INDICATED (POST-TEST)	.455	.000	.001	.456
PRES. ON RATE LEVEL	10.309	3.909	.199	14.417
DERIVED BY FORMULA	10.309	3.909	.199	14.417
UNDERLYING PRES. RATE	10.381	3.936	.200	14.517
PROPOSED	10.309	3.909	.199	14.417

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	22.859
IND. RATES				22.86	MINIMUM PREMIUM	3450
MAN. RATES	19.37	21.44	22.50	+ 22.86	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,997	31,401	.785									2	2
2000	4,297	309,779	7.209							2		1	3
2001	5,803	221,096	3.810							1	1	4	6
2002	5,060	435,199	8.600							2		1	3
2003	5,277	63,484	1.203								2	2	4
TOTAL	24,434	1,060,959	4.342							5	3	10	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					6,456					17,731	7,214
2000			170,858		692			130,642		972	6,615
2001			57,214	38,654	5,681			83,673	14,932	4,813	16,129
2002			177,268		45,360			189,327		20,572	2,672
2003				23,135	12,449				7,829	15,656	4,415
TOTAL			405,340	61,789	70,638			403,642	22,761	59,744	37,045

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					10,026					66,704	11,059
2000		29,581	322,696	2,050	2,127		137,946	701,966	10,007	5,581	9,235
2001	643	12,025	127,547	46,788	9,121	1,782	84,577	450,411	61,584	19,772	22,161
2002	2,334	35,703	341,728	16,188	60,782	708	85,061	891,944	52,890	79,559	3,666
2003	872	6,456	61,917	18,770	18,475	323	10,743	64,557	22,039	39,120	5,845
TOTAL	3,849	83,765	853,888	83,796	100,531	2,813	318,327	2,108,878	146,520	210,736	51,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,371,520	541,583	51,966	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	103,538	-58,173	670	
TOTAL LOSSES	3,475,058	483,410	52,636	
EXPECTED LOSSES	1,511,487	732,043	58,153	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.222	1.978	.215	16.415
INDICATED (POST-TEST)	10.283	1.430	.155	11.868
PRES. ON RATE LEVEL	6.143	2.975	.237	9.355
DERIVED BY FORMULA	6.226	2.898	.233	9.357
UNDERLYING PRES. RATE	6.186	2.996	.238	9.420
PROPOSED	6.226	2.898	.233	9.357
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				14.84
MAN. RATES	11.87	13.43	14.60	+ 14.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5,339	333,095	6.238							1	1	11	13
2000	5,900	1,137,336	19.276					1		2	3	14	20
2001	5,513	1,263,516	22.918							4	5	10	19
2002	5,487	96,284	1.754								2	6	8
2003	6,279	652,221	10.387								4	9	13
TOTAL	28,518	3,482,452	12.211					1		7	15	50	73

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			71,505	5,709	119,531			60,356	3,254	61,823	10,917	
2000	243,215		401,276	50,463	34,130	9,350		295,441	55,144	46,929	1,388	
2001			505,480	116,462	131,570			299,557	117,786	83,013	9,648	
2002				14,894	17,953				6,881	41,143	15,413	
2003				136,270	52,368				258,548	190,763	14,272	
TOTAL	243,215		978,261	323,798	355,552	9,350		655,354	441,613	423,671	51,638	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			140,078	9,905	185,633			346,806	15,232	232,578	16,736	
2000	232,788	60,211	667,192	80,361	50,607	40,046	193,735	1,012,030	234,475	163,247	1,938	
2001	5,784	96,979	988,303	157,816	168,419	6,530	287,914	1,536,327	428,598	252,015	13,256	
2002	176	2,816	29,974	17,123	22,191	87	6,561	62,464	30,412	96,736	21,147	
2003	4,418	34,148	332,231	104,773	84,067	5,529	215,829	1,388,933	547,983	568,382	18,896	
TOTAL	243,166	194,154	2,157,778	369,978	510,917	52,192	704,039	4,346,560	1,256,700	1,312,958	71,973	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,697,889	3,450,553	71,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	243,904	-186,134	1,098	
TOTAL LOSSES	7,941,793	3,264,419	73,071	
EXPECTED LOSSES	3,533,665	2,222,978	96,391	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	27.848	11.447	.256	39.551
INDICATED (POST-TEST)	20.134	8.276	.185	28.595
PRES. ON RATE LEVEL	12.306	7.740	.336	20.382
DERIVED BY FORMULA	12.463	7.772	.327	20.562
UNDERLYING PRES. RATE	12.391	7.795	.338	20.524
PROPOSED	12.463	7.772	.327	20.562
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				32.603
MAN. RATES	25.67	29.23	31.81	32.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,904	354,155	2.376						1		9	10	
2000	22,961	119,936	.522							1	5	6	
2001	21,018	116,226	.552							4	7	11	
2002	19,053	254,231	1.334							1	11	12	
2003	20,361	159,662	.784							2	7	9	
TOTAL	98,297	1,004,210	1.022						1	8	39	48	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			136,748		17,373			119,657		72,914	7,463
2000				11,258	28,631				10,641	55,663	13,743
2001				59,341	5,761				13,466	7,909	29,749
2002				35,448	76,427				12,264	107,799	22,293
2003				42,696	20,721				41,262	42,569	12,414
TOTAL			136,748	148,743	148,913			119,657	77,633	286,854	85,662

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			258,818		26,980			664,269		274,302	11,441
2000			4,456	17,547	40,093			15,261	45,721	184,374	19,185
2001	31	2,167	33,294	69,118	9,021	112	2,907	17,688	43,738	23,052	40,875
2002	649	9,587	99,297	46,071	91,988	228	16,349	153,273	66,109	251,673	30,586
2003	1,535	11,494	110,783	34,016	31,434	1,071	39,616	249,258	94,125	117,602	16,436
TOTAL	2,215	23,248	506,648	166,752	199,516	1,411	58,872	1,099,749	249,693	851,003	118,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,692,143	1,466,964	118,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	153,322	-72,866	1,505	
TOTAL LOSSES	1,845,465	1,394,098	120,028	
EXPECTED LOSSES	2,436,782	864,030	136,634	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.877	1.418	.122	3.417
INDICATED (POST-TEST)	1.357	1.025	.088	2.470
PRES. ON RATE LEVEL	2.462	.873	.138	3.473
DERIVED BY FORMULA	2.418	.893	.131	3.442
UNDERLYING PRES. RATE	2.479	.879	.139	3.497
PROPOSED	2.418	.893	.131	3.442

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.457
IND. RATES				5.46	MINIMUM PREMIUM	1350
MAN. RATES	4.46	5.07	5.42	+ 5.46	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	72,486	2,573,716	3.550					1		4	3	41	49
2000	74,431	2,486,046	3.340						1	3	3	40	47
2001	82,602	1,713,622	2.074							3	2	24	29
2002	76,842	1,216,706	1.583							2	5	44	51
2003	97,838	1,156,021	1.181							3	2	32	37
TOTAL	404,199	9,146,111	2.263					1	1	15	15	181	213

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	5,405		351,152	88,639	171,211	1,141,319		416,255	54,002	297,612	48,121
2000		502,882	580,713	69,773	202,663		299,680	398,731	109,036	268,087	54,481
2001			373,147	59,073	208,403			248,522	50,634	689,286	84,557
2002			263,057	105,344	210,880			74,570	116,933	319,895	126,027
2003			388,323	46,770	154,791			251,627	33,459	199,626	81,425
TOTAL	5,405	502,882	1,956,392	369,599	947,948	1,141,319	299,680	1,389,705	364,064	1,774,506	394,611

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	13,439		539,238	153,789	263,339	669,756		1,527,889	252,782	1,069,104	73,769
2000	23,222	257,642	789,688	114,063	286,312	30,452	862,743	1,277,131	464,410	897,498	76,055
2001	4,133	65,271	659,595	89,194	208,455	10,582	281,869	1,355,982	275,510	1,291,094	116,181
2002	5,050	78,123	769,372	148,882	267,427	1,034	95,867	977,697	405,884	785,777	172,909
2003	25,736	120,301	877,559	98,617	213,635	22,097	440,474	1,594,842	244,633	512,411	107,807
TOTAL	71,580	521,337	3,635,452	604,545	1,239,168	733,921	1,680,953	6,733,541	1,643,219	4,555,884	546,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,376,784	8,042,816	546,721	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	708,362	-672,237	7,396	
TOTAL LOSSES	14,085,146	7,370,579	554,117	
EXPECTED LOSSES	9,894,791	8,484,138	606,299	
CREDIBILITY	.11	.35	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.485	1.824	.137	5.446
INDICATED (POST-TEST)	2.520	1.319	.099	3.938
PRES. ON RATE LEVEL	2.431	2.085	.149	4.665
DERIVED BY FORMULA	2.441	1.817	.131	4.389
UNDERLYING PRES. RATE	2.448	2.099	.150	4.697
PROPOSED	2.441	1.817	.131	4.389
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.96
MAN. RATES	6.15	6.90	7.28	+ 6.96
				PRESENT
				1820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,001	30,796	.513									7	7
2000	4,822	99,239	2.058									6	6
2001	6,359	223,410	3.513								1	6	8
2002	5,987	406,565	6.790							2		4	6
2003	4,558	333,072	7.307							1	1	6	8
TOTAL	27,727	1,093,082	3.942							4	2	29	35

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					7,693					9,410	13,693
2000					50,172					41,146	7,921
2001			110,507	11,325	9,676			47,864	14,243	19,147	10,648
2002			197,616		13,285			162,569		21,677	11,418
2003			127,300	17,937	48,570			53,000	23,718	55,749	6,798
TOTAL			435,423	29,262	129,396			263,433	37,961	147,129	50,478

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					11,948					35,400	20,991
2000			5,040	1,297	70,013			8,957	2,793	135,529	11,058
2001	1,239	21,133	212,892	16,954	13,751	1,244	52,157	274,399	56,031	55,059	14,630
2002	2,426	37,934	362,669	12,566	24,761	644	77,054	807,278	48,731	78,898	15,665
2003	10,613	48,863	351,186	36,270	70,503	6,376	131,613	501,774	93,194	151,335	9,001
TOTAL	14,278	107,930	931,787	67,087	190,976	8,264	260,824	1,592,408	200,749	456,221	71,345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,915,491	915,033	71,345	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,612	-33,916	575	
TOTAL LOSSES	2,961,103	881,117	71,920	
EXPECTED LOSSES	657,962	386,237	59,613	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.679	3.178	.259	14.116
INDICATED (POST-TEST)	7.721	2.298	.187	10.206
PRES. ON RATE LEVEL	2.357	1.383	.214	3.954
DERIVED BY FORMULA	2.464	1.438	.212	4.114
UNDERLYING PRES. RATE	2.373	1.393	.215	3.981
PROPOSED	2.464	1.438	.212	4.114
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.52
MAN. RATES	4.96	5.65	6.17	+ 6.52
				PRESENT
				1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	87,900	2,640,699	3.004						10	6	39	55	
2000	107,118	3,514,004	3.280						13	12	40	65	
2001	73,204	2,478,567	3.385						8	5	50	63	
2002	68,732	2,483,801	3.613						6	11	53	70	
2003	72,705	1,694,241	2.330						3	6	49	58	
TOTAL	409,659	12,811,312	3.127						40	40	231	311	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			1,585,213	81,014	80,775			537,445	63,626	144,522	148,104
2000			1,903,057	164,843	138,482			773,604	99,210	219,085	215,723
2001			916,976	128,940	297,579			684,828	120,892	219,464	109,888
2002			1,005,416	183,256	229,756			439,882	268,637	235,752	121,102
2003			493,221	183,530	299,736			72,231	140,754	378,712	126,057
TOTAL			5,903,883	741,583	1,046,328			2,507,990	693,119	1,197,535	720,874

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			2,897,924	140,559	125,444			2,722,643	297,833	543,692	227,044
2000		313,075	3,451,646	271,207	207,551		742,898	3,856,138	459,426	744,015	301,149
2001	10,137	164,621	1,662,238	193,438	371,402	14,287	595,627	3,120,076	509,506	623,582	150,986
2002	12,181	192,446	1,877,269	256,838	323,154	2,081	240,422	2,565,371	809,079	691,785	166,152
2003	47,140	230,435	1,743,622	246,846	423,505	14,471	364,670	1,773,289	479,572	938,636	166,899
TOTAL	69,458	900,577	11,632,699	1,108,888	1,451,056	30,839	1,943,617	14,037,517	2,555,416	3,541,710	1,012,230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,614,707	8,657,070	1,012,230			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	993,095	-721,551	9,082			
TOTAL LOSSES	29,607,802	7,935,519	1,021,312			
EXPECTED LOSSES	15,349,922	7,668,817	954,506			
CREDIBILITY	.11	.35	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	7.227	1.937	.249	9.413		
INDICATED (POST-TEST)	5.225	1.400	.180	6.805		
PRES. ON RATE LEVEL	3.721	1.859	.232	5.812		
DERIVED BY FORMULA	3.886	1.698	.213	5.797		
UNDERLYING PRES. RATE	3.747	1.872	.233	5.852		
PROPOSED	3.896	1.702	.214	5.812		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	9.215
IND. RATES				9.22	MINIMUM PREMIUM	2105
MAN. RATES	7.38	8.30	9.07	+ 9.22	PRESENT	2205

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	48,705	2,415,211	4.958							4	7	63	74
2000	55,308	1,469,030	2.656							3	2	47	52
2001	57,243	2,118,915	3.701							2	7	49	58
2002	62,099	1,363,726	2.196							1	6	50	57
2003	68,018	1,211,396	1.780							1	9	45	55
TOTAL	291,373	8,578,278	2.944							11	31	254	296

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			491,962	69,744	322,752			333,450	652,673	447,737	96,893
2000			261,470	6,507	379,000			279,803	22,162	429,519	90,569
2001			253,607	176,624	425,145			470,499	143,941	564,207	84,892
2002			66,800	161,501	322,643			49,800	214,561	413,699	134,722
2003			95,900	250,268	103,444			113,400	189,431	187,189	271,764
TOTAL			1,169,739	664,644	1,552,984			1,246,952	1,222,768	2,042,351	678,840

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			819,597	108,195	501,234			1,554,462	1,433,693	1,684,388	148,537
2000		38,815	454,226	20,112	418,538		239,424	1,303,023	129,099	1,192,825	126,434
2001	4,219	59,336	618,818	240,369	514,384	12,468	346,664	1,707,373	589,132	1,508,693	116,642
2002	3,609	54,430	555,071	209,560	392,709	1,201	110,458	1,141,761	661,654	1,026,933	184,839
2003	13,604	86,399	769,460	201,106	169,196	13,903	343,755	1,622,880	465,421	546,475	359,816
TOTAL	21,432	238,980	3,217,172	779,342	1,996,061	27,572	1,040,301	7,329,499	3,278,999	5,959,314	936,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,874,956	12,013,716	936,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	427,799	-637,783	8,338	
TOTAL LOSSES	12,302,755	11,375,933	944,606	
EXPECTED LOSSES	6,182,935	8,001,103	687,640	
CREDIBILITY	.09	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.222	3.904	.324	8.450
INDICATED (POST-TEST)	3.053	2.823	.234	6.110
PRES. ON RATE LEVEL	2.107	2.727	.235	5.069
DERIVED BY FORMULA	2.192	2.754	.235	5.181
UNDERLYING PRES. RATE	2.122	2.746	.236	5.104
PROPOSED	2.192	2.754	.235	5.181
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.21
MAN. RATES	5.75	6.92	7.91	+ 8.21
				PRESENT
				1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	11,264	752,159	6.677							2	3	12	17
2000	10,547	510,937	4.844							2	2	8	12
2001	12,148	517,159	4.257							2		4	6
2002	14,488	2,968,005	20.485						1		2	11	14
2003	13,952	346,989	2.487									9	9
TOTAL	62,399	5,095,249	8.166						1	6	7	44	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			196,493	9,172	109,926			285,127	14,438	124,950	12,053
2000			332,401	24,926	37,759			79,159	11,802	13,430	11,460
2001			288,788		21,017			161,697		37,140	8,517
2002		501,727		47,530	64,471		2,029,374		195,102	120,358	9,443
2003					153,188					177,542	16,259
TOTAL		501,727	817,682	81,628	386,361		2,029,374	525,983	221,342	473,420	57,732

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			360,183	15,914	170,717			1,435,292	67,584	470,062	18,477
2000		57,551	634,957	42,143	55,256		83,579	431,614	53,451	46,817	15,998
2001	3,216	54,073	539,161	9,744	29,781	3,813	165,839	864,287	33,146	105,504	11,702
2002	25,057	106,759	124,495	55,862	79,213	27,511	853,790	608,442	501,604	337,049	12,956
2003	5,269	28,380	237,362	42,175	180,919	2,765	75,555	404,120	97,838	393,778	21,527
TOTAL	33,542	246,763	1,896,158	165,838	515,886	34,089	1,178,763	3,743,755	753,623	1,353,210	80,660

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,133,070	2,788,557	80,660	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	392,661	-157,546	1,200	
TOTAL LOSSES	7,525,731	2,631,011	81,860	
EXPECTED LOSSES	5,541,031	1,971,808	100,463	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.061	4.216	.131	16.408
INDICATED (POST-TEST)	8.720	3.048	.095	11.863
PRES. ON RATE LEVEL	8.819	3.138	.160	12.117
DERIVED BY FORMULA	8.816	3.129	.154	12.099
UNDERLYING PRES. RATE	8.880	3.160	.161	12.201
PROPOSED	8.816	3.129	.154	12.099
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				19.18
MAN. RATES	15.77	17.71	18.91	+ 19.18
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,978	45,428	2.296									3	3
2000	2,039	13,670	.670									3	3
2001	2,769	341,106	12.318							1		3	4
2002	2,039	62,154	3.048								1	3	4
2003	1,874	160,736	8.577								1	3	4
TOTAL	10,699	623,094	5.824							1	2	15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					32,979					10,838	1,611
2000					4,503					7,446	1,721
2001			159,727		5,605			167,217		6,784	1,773
2002				1,585	28,067				7,184	21,895	3,423
2003				37,554	3,327				114,137	4,749	969
TOTAL			159,727	39,139	74,481			167,217	121,321	51,712	9,497

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					51,217					40,772	2,470
2000			452	115	6,285			1,622	508	24,527	2,403
2001	1,161	19,601	195,439	3,398	8,410	2,334	109,345	575,272	19,323	23,616	2,436
2002	201	2,540	24,880	5,938	32,764	50	3,985	39,563	24,486	52,559	4,696
2003	836	7,350	74,356	25,813	10,054	1,203	61,468	432,263	198,125	74,667	1,283
TOTAL	2,198	29,491	295,127	35,264	108,730	3,587	174,798	1,048,720	242,442	216,141	13,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,553,921	602,577	13,288	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,653	-25,190	329	
TOTAL LOSSES	1,591,574	577,387	13,617	
EXPECTED LOSSES	567,047	294,224	33,381	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.876	5.397	.127	20.400
INDICATED (POST-TEST)	10.755	3.902	.092	14.749
PRES. ON RATE LEVEL	5.263	2.731	.310	8.304
DERIVED BY FORMULA	5.318	2.766	.303	8.387
UNDERLYING PRES. RATE	5.300	2.750	.312	8.362
PROPOSED	5.318	2.766	.303	8.387
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				13.30
MAN. RATES	11.04	12.16	12.96	+ 13.30
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,808	60	.002										
2000	2,137	11,195	.523										
2001	2,537	15,525	.611									2	2
2002	2,549	195	.007										
2003	2,724	150,900	5.539							1			1
TOTAL	12,755	177,875	1.395							1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											60
2000											11,195
2001					4,513					10,467	545
2002											195
2003			107,800					43,100			
TOTAL			107,800		4,513			43,100		10,467	11,995

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											92
2000											15,628
2001	24	201	1,925	324	5,358	144	2,005	7,428	1,836	27,275	749
2002											268
2003	7,279	31,032	205,674	9,320	8,651	4,287	77,675	233,639	17,767	11,679	
TOTAL	7,303	31,233	207,599	9,644	14,009	4,431	79,680	241,067	19,603	38,954	16,737

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	571,313	82,210	16,737	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,227	-13,312	128	
TOTAL LOSSES	585,540	68,898	16,865	
EXPECTED LOSSES	191,962	159,565	11,352	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.591	.540	.132	5.263
INDICATED (POST-TEST)	3.319	.390	.095	3.804
PRES. ON RATE LEVEL	1.495	1.242	.088	2.825
DERIVED BY FORMULA	1.513	1.216	.088	2.817
UNDERLYING PRES. RATE	1.505	1.251	.089	2.845
PROPOSED	1.517	1.220	.088	2.825
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.48
MAN. RATES	3.59	4.12	4.41	+ 4.48
IND. RATE				
				4.479
MINIMUM PREMIUM				1155
PRESENT				1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,861	153,193	8.231									4	4
2000	2,067	92,155	4.458								1	2	3
2001	2,758	113,756	4.124									3	3
2002	2,700	35,676	1.321									2	2
2003	3,337	23,291	.697									3	3
TOTAL	12,723	418,071	3.286								1	14	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					99,777					51,815	1,601
2000				8,913	60,003				11,786	10,885	568
2001					74,733					37,789	1,234
2002					13,994					20,999	683
2003					7,198					14,692	1,401
TOTAL				8,913	255,705				11,786	136,180	5,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					154,955					194,928	2,454
2000			7,279	14,856	83,841			5,848	47,188	36,990	793
2001	385	3,343	31,904	5,361	88,727	521	7,290	26,801	6,630	98,473	1,696
2002	97	1,199	11,603	2,203	16,266	42	2,848	25,561	7,254	48,287	937
2003	247	1,337	11,153	1,986	8,500	230	6,254	33,443	8,099	32,587	1,855
TOTAL	729	5,879	61,939	24,406	352,289	793	16,392	91,653	69,171	411,265	7,735

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	177,385	857,131	7,735	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,837	-29,435	291	
TOTAL LOSSES	214,222	827,696	8,026	
EXPECTED LOSSES	515,790	402,174	22,011	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.684	6.506	.063	8.253
INDICATED (POST-TEST)	1.218	4.704	.046	5.968
PRES. ON RATE LEVEL	4.026	3.139	.172	7.337
DERIVED BY FORMULA	3.998	3.186	.167	7.351
UNDERLYING PRES. RATE	4.054	3.161	.173	7.388
PROPOSED	3.990	3.180	.167	7.337
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.63
MAN. RATES	9.58	10.70	11.45	+ 11.63
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,569	195	.012										
2000	2,126	6,523	.306									1	1
2001	1,595	2,359	.147										
2002	1,530	1,575	.102										
2003	1,564	126,698	8.100									4	4
TOTAL	8,384	137,350	1.638									5	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											195
2000					3,148					1,621	1,754
2001											2,359
2002											1,575
2003					53,864					69,851	2,983
TOTAL					57,012					71,472	8,866

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											299
2000			316	81	4,393			351	109	5,339	2,449
2001											3,241
2002											2,161
2003	1,856	9,986	83,463	14,826	63,613	1,092	29,736	158,979	38,481	154,923	3,949
TOTAL	1,856	9,986	83,779	14,907	68,006	1,092	29,736	159,330	38,590	160,262	12,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	285,779	281,765	12,099	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	38,715	-17,770	178	
TOTAL LOSSES	324,494	263,995	12,277	
EXPECTED LOSSES	611,614	196,186	17,690	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.870	3.149	.146	7.165
INDICATED (POST-TEST)	2.798	2.277	.106	5.181
PRES. ON RATE LEVEL	7.245	2.324	.209	9.778
DERIVED BY FORMULA	7.201	2.323	.206	9.730
UNDERLYING PRES. RATE	7.295	2.340	.211	9.846
PROPOSED	7.201	2.323	.206	9.730

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	15.427
IND. RATES				15.43	MINIMUM PREMIUM	3345
MAN. RATES	12.40	14.02	15.26	+ 15.43	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,906	287,719	5.864							1	2	5	8
2000	5,394	757,638	14.045							2		8	10
2001	5,623	84,445	1.501								1	3	4
2002	7,218	110,294	1.528								1	8	9
2003	6,416	235,849	3.675							1	1	6	8
TOTAL	29,557	1,475,945	4.994							4	5	30	39

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			122,176	9,704	21,042			72,618	18,168	39,317	4,694
2000			408,630		28,183			222,107		80,990	17,728
2001				13,581	23,025				3,012	41,191	3,636
2002				48,685	11,816				19,734	12,886	17,173
2003			54,286	51,228	9,294			43,850	55,825	15,464	5,902
TOTAL			585,092	123,198	93,360			338,575	96,739	189,848	49,133

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			239,343	16,836	32,679			417,263	85,045	147,911	7,196
2000		44,306	486,077	3,779	41,068		146,099	760,883	16,048	269,281	24,748
2001	118	1,465	16,884	17,374	27,833	578	8,256	31,929	16,698	107,886	4,996
2002	245	5,186	59,137	48,625	18,073	44	4,549	51,158	50,934	35,714	23,561
2003	4,970	26,539	212,361	41,219	23,682	5,153	114,690	479,050	122,221	77,557	7,814
TOTAL	5,333	77,496	1,013,802	127,833	143,335	5,775	273,594	1,740,283	290,946	638,349	68,315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,116,283	1,200,463	68,315	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	57,374	-84,124	704	
TOTAL LOSSES	3,173,657	1,116,339	69,019	
EXPECTED LOSSES	843,853	1,043,658	59,409	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.737	3.777	.234	14.748
INDICATED (POST-TEST)	7.763	2.731	.169	10.663
PRES. ON RATE LEVEL	2.835	3.507	.200	6.542
DERIVED BY FORMULA	2.934	3.460	.198	6.592
UNDERLYING PRES. RATE	2.855	3.531	.201	6.587
PROPOSED	2.934	3.460	.198	6.592

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.452
IND. RATES				10.45	MINIMUM PREMIUM	2350
MAN. RATES	8.35	9.46	10.21	+ 10.45	PRESENT	2450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,236	1,719	.139										
2000	1,376	13,744	.998									2	2
2001	1,474	69,630	4.723								1	2	3
2002	1,349	112,047	8.305								2	1	3
2003	1,590	16,554	1.041								1	2	3
TOTAL	7,025	213,694	3.042								4	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											1,719
2000					6,425					5,999	1,320
2001				19,540	3,338				27,100	18,380	1,272
2002				55,227	747				47,527	5,970	2,576
2003				278	4,658				4,276	5,178	2,164
TOTAL				75,045	15,168				78,903	35,527	9,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											2,635
2000			646	166	8,967			1,303	407	19,761	1,843
2001	18	781	11,575	22,864	4,681	249	6,342	37,338	88,448	52,823	1,748
2002	190	4,793	56,579	53,157	5,788	52	7,536	92,704	114,026	28,390	3,534
2003	166	915	7,732	1,467	5,547	125	4,433	27,580	10,174	13,884	2,865
TOTAL	374	6,489	76,532	77,654	24,983	426	18,311	158,925	213,055	114,858	12,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	261,057	430,550	12,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,327	-12,641	189	
TOTAL LOSSES	286,384	417,909	12,814	
EXPECTED LOSSES	365,862	155,464	16,228	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.077	5.949	.182	10.208
INDICATED (POST-TEST)	2.948	4.301	.132	7.381
PRES. ON RATE LEVEL	5.172	2.198	.229	7.599
DERIVED BY FORMULA	5.150	2.240	.227	7.617
UNDERLYING PRES. RATE	5.208	2.213	.231	7.652
PROPOSED	5.138	2.235	.226	7.599
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				12.05
MAN. RATES	9.95	11.11	11.86	+ 12.05
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	895	55,936	6.249									2	2
2000	1,054	176,972	16.790								1	4	5
2001	1,199	1,666	.138										
2002	1,255	54,915	4.375								1	1	2
2003	1,604	20,657	1.287									1	1
TOTAL	6,007	310,146	5.163								2	8	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					22,189					32,712	1,035
2000				22,766	4,863				139,632	8,406	1,305
2001											1,666
2002				24,315	944				19,289		10,367
2003					5,887					2,758	12,012
TOTAL				47,081	33,883				158,921	43,876	26,385

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					34,459					123,062	1,587
2000			3,686	34,115	7,063			42,985	550,837	41,184	1,822
2001											2,289
2002	88	2,164	25,418	23,499	3,263	16	2,730	34,676	45,442	5,951	14,224
2003	201	1,090	9,123	1,620	6,953	43	1,173	6,275	1,522	6,117	15,904
TOTAL	289	3,254	38,227	59,234	51,738	59	3,903	83,936	597,801	176,314	35,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	129,668	885,087	35,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,660	-13,379	304	
TOTAL LOSSES	146,328	871,708	36,130	
EXPECTED LOSSES	234,033	180,330	22,826	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.436	14.512	.601	17.549
INDICATED (POST-TEST)	1.761	10.492	.435	12.688
PRES. ON RATE LEVEL	3.869	2.981	.378	7.228
DERIVED BY FORMULA	3.848	3.131	.379	7.358
UNDERLYING PRES. RATE	3.896	3.002	.380	7.278
PROPOSED	3.848	3.131	.379	7.358
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.67
MAN. RATES	9.66	10.72	11.28	+ 11.67
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	47,712	722,640	1.514							2	4	8	14
2000	37,557	1,110,860	2.957							3	3	21	27
2001	41,971	1,018,810	2.427							2	7	21	30
2002	34,150	805,088	2.357							3	1	16	20
2003	40,559	1,250,540	3.083					1		2	1	16	20
TOTAL	201,949	4,907,938	2.430					1		12	16	82	111

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			315,499	83,848	10,964			173,615	68,816	24,270	45,628
2000			426,771	45,383	62,360			464,615	21,783	62,515	27,433
2001			323,708	104,786	34,638			308,673	110,457	74,060	62,488
2002			434,577	2,758	49,157			182,870	2,787	73,778	59,161
2003	350,000		206,434	40,296	226,738	5,000		86,495	10,500	232,083	92,994
TOTAL	350,000		1,706,989	277,071	383,857	5,000		1,216,268	214,343	466,706	287,704

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			612,885	145,476	17,027			978,121	322,127	91,304	69,948
2000		57,429	638,991	73,312	89,832		342,004	1,759,910	114,743	213,916	38,296
2001	2,936	52,025	539,286	131,112	49,248	6,259	277,159	1,479,492	402,586	226,886	85,859
2002	5,701	88,752	849,326	34,376	78,740	866	98,413	1,021,984	81,007	205,025	81,169
2003	928,959	108,662	819,440	106,996	290,912	29,662	260,151	1,035,909	181,539	544,071	123,124
TOTAL	937,596	306,868	3,459,928	491,272	525,759	36,787	977,727	6,275,416	1,102,002	1,281,202	398,396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,994,322	3,400,235	398,396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	551,977	-259,773	4,168	
TOTAL LOSSES	12,546,299	3,140,462	402,564	
EXPECTED LOSSES	7,496,347	2,982,787	399,860	
CREDIBILITY	.07	.22	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.213	1.555	.199	7.967
INDICATED (POST-TEST)	4.492	1.124	.144	5.760
PRES. ON RATE LEVEL	3.686	1.467	.197	5.350
DERIVED BY FORMULA	3.742	1.392	.185	5.319
UNDERLYING PRES. RATE	3.712	1.477	.198	5.387
PROPOSED	3.764	1.400	.186	5.350
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.48
MAN. RATES	7.35	8.11	8.35	+ 8.48
				PRESENT
				2050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,518	31,680	.486								1	3	4
2000	6,734	168,237	2.498							1		5	6
2001	6,252	72,710	1.162								1	4	5
2002	6,582	496,966	7.550							1	1	4	6
2003	6,622	107,864	1.628								2	4	6
TOTAL	32,708	877,457	2.683							2	5	20	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				16,589	5,448				1,488	1,669	6,486
2000			60,129		17,203			17,507		66,554	6,844
2001				26,562	8,170				21,715	13,444	2,819
2002			220,764	24,329	66,174			98,002	10,290	66,134	11,273
2003				35,180	12,177				27,807	30,994	1,706
TOTAL			280,893	102,660	109,172			115,509	61,300	178,795	29,128

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				28,782	8,461				6,965	6,279	9,943
2000		10,409	115,269	1,160	24,416		18,488	108,538	5,864	219,532	9,554
2001	44	1,225	17,292	31,339	10,675	184	4,822	29,022	70,655	38,973	3,873
2002	3,262	50,574	488,861	45,963	89,929	523	57,582	595,898	73,331	173,736	15,467
2003	1,092	8,565	83,695	26,682	20,123	760	27,702	173,227	64,704	84,375	2,259
TOTAL	4,398	70,773	705,117	133,926	153,604	1,467	108,594	906,685	221,519	522,895	41,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,797,034	1,031,944	41,096	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	115,950	-58,123	906	
TOTAL LOSSES	1,912,984	973,821	42,002	
EXPECTED LOSSES	1,687,406	674,766	83,732	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.849	2.977	.128	8.954
INDICATED (POST-TEST)	4.229	2.152	.093	6.474
PRES. ON RATE LEVEL	5.123	2.049	.254	7.426
DERIVED BY FORMULA	5.105	2.055	.243	7.403
UNDERLYING PRES. RATE	5.159	2.063	.256	7.478
PROPOSED	5.105	2.055	.243	7.403
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.74
MAN. RATES	9.62	10.76	11.59	+ 11.74
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	9,729	50,672	.520							1	1	2	
2000	7,904	9,044	.114										
2001	4,162	16,153	.388								1	1	
2002	3,412	155,210	4.548								2	3	
2003	3,687	10,781	.292					1			2	2	
TOTAL	28,894	241,860	.837						1	1	6	8	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				28,910	565				15,438	1,661	4,098
2000											9,044
2001					3,400					10,985	1,768
2002			67,839		8,215			55,057		22,985	1,114
2003					4,723					4,249	1,809
TOTAL			67,839	28,910	16,903			55,057	15,438	39,880	17,833

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				50,159	877				72,265	6,249	6,282
2000											12,625
2001	18	153	1,450	244	4,036	153	2,114	7,794	1,927	28,628	2,429
2002	892	13,868	132,599	5,038	12,884	261	29,607	307,129	22,678	63,240	1,528
2003	163	876	7,321	1,300	5,579	67	1,814	9,671	2,346	9,426	2,395
TOTAL	1,073	14,897	141,370	56,741	23,376	481	33,535	324,594	99,216	107,543	25,259

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			515,950	286,876	25,259	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			91,152	-34,128	369	
TOTAL LOSSES			607,102	252,748	25,628	
EXPECTED LOSSES			1,273,070	314,369	53,164	
CREDIBILITY			.02	.06	.06	
PURE PREMIUMS						
INDICATED (PRE-TEST)			2.101	.875	.089	3.065
INDICATED (POST-TEST)			1.519	.633	.064	2.216
PRES. ON RATE LEVEL			4.376	1.080	.183	5.639
DERIVED BY FORMULA			4.319	1.053	.176	5.548
UNDERLYING PRES. RATE			4.406	1.088	.184	5.678
PROPOSED			4.319	1.053	.176	5.548

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		8.796
IND. RATES				8.80	MINIMUM PREMIUM		2020
MAN. RATES	7.62	8.30	8.80	+ 8.80	PRESENT		2145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	10												
2000	562	500,588	89.072						1			1	
2001	241	1,577	.654							1		1	
2002	718												
2003	213												
TOTAL	1,744	502,165	28.794						1		1	2	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			197,074					302,612			902
2001					607					748	222
TOTAL			197,074		607			302,612		748	1,124

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000		13,214	144,117	908	518		123,747	629,528	8,919	2,133	1,259
2001	4	28	260	44	722	8	146	528	133	1,950	305
TOTAL	4	13,242	144,377	952	1,240	8	123,893	630,056	9,052	4,083	1,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	911,580	15,327	1,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,388	-6,584	79	
TOTAL LOSSES	917,968	8,743	1,643	
EXPECTED LOSSES	183,748	73,282	7,743	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	52.636	.501	.094	53.231
INDICATED (POST-TEST)	38.056	.362	.068	38.486
PRES. ON RATE LEVEL	10.463	4.173	.441	15.077
DERIVED BY FORMULA	10.463	4.135	.437	15.035
UNDERLYING PRES. RATE	10.536	4.202	.444	15.182
PROPOSED	10.492	4.147	.438	15.077

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	23.906
IND. RATES				23.91	MINIMUM PREMIUM	3450
MAN. RATES	20.63	22.61	23.53	+ 23.91	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	277	2,088	.753										
2000	326	2,004	.614										
2001	2,165	5,400	.249									1	1
2002	2,398	6,879	.286									1	1
2003	573	650	.113										
TOTAL	5,739	17,021	.297									2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											2,088
2000											2,004
2001					491					645	4,264
2002					2,476					3,836	567
2003											650
TOTAL					2,967					4,481	9,573

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											3,201
2000											2,798
2001	2	23	210	36	582	8	128	458	115	1,681	5,859
2002	18	212	2,052	389	2,877	8	517	4,663	1,324	8,820	778
2003											861
TOTAL	20	235	2,262	425	3,459	16	645	5,121	1,439	10,501	13,497

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,299	15,824	13,497	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,317	-10,935	173	
TOTAL LOSSES	19,616	4,889	13,670	
EXPECTED LOSSES	206,202	154,379	17,447	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.342	.085	.238	.665
INDICATED (POST-TEST)	.247	.061	.172	.480
PRES. ON RATE LEVEL	3.568	2.672	.302	6.542
DERIVED BY FORMULA	3.535	2.620	.299	6.454
UNDERLYING PRES. RATE	3.593	2.690	.304	6.587
PROPOSED	3.535	2.620	.299	6.454

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.233
IND. RATES				10.23	MINIMUM PREMIUM	2305
MAN. RATES	8.35	9.46	10.21	+ 10.23	PRESENT	2450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,592	29,510	1.853							1	3	4	
2000	1,102	1,850	.167								1	1	
2001	882	8,340	.945								4	4	
2002	616	3,535	.573								1	1	
2003	945												
TOTAL	5,137	43,235	.842							1	9	10	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				3,183	14,858					10,717	752	
2000					899					926	25	
2001					945					5,074	2,321	
2002					400					2,856	279	
TOTAL				3,183	17,102					19,573	3,377	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				5,523	23,074					40,318	1,153	
2000			90	24	1,254			204	64	3,049	35	
2001	4	42	404	64	1,121	64	984	3,596	894	13,218	3,189	
2002	3	37	331	63	466	6	391	3,474	986	6,567	383	
TOTAL	7	79	825	5,674	25,915	70	1,375	7,274	1,944	63,152	4,760	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,630	96,685	4,760	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	38,462	-60,381	212	
TOTAL LOSSES	48,092	36,304	4,972	
EXPECTED LOSSES	495,823	625,738	23,219	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.936	.707	.097	1.740
INDICATED (POST-TEST)	.677	.511	.070	1.258
PRES. ON RATE LEVEL	9.585	12.097	.449	22.131
DERIVED BY FORMULA	9.496	11.865	.441	21.802
UNDERLYING PRES. RATE	9.652	12.181	.452	22.285
PROPOSED	9.496	11.865	.441	21.802

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	34.569
IND. RATES				34.57	MINIMUM PREMIUM	3450
MAN. RATES	29.19	32.65	34.54	+ 34.57	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	251												
2000	155												
2001	122												
2002	451	4,122	.913									1	1
2003	331												
TOTAL	1,310	4,122	.315									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					1,457					1,669	996
TOTAL					1,457					1,669	996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	10	125	1,206	228	1,693	3	226	2,030	574	3,837	1,367
TOTAL	10	125	1,206	228	1,693	3	226	2,030	574	3,837	1,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,600	6,332	1,367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,327	-1,624	27	
TOTAL LOSSES	8,927	4,708	1,394	
EXPECTED LOSSES	69,627	21,617	1,900	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.681	.359	.106	1.146
INDICATED (POST-TEST)	.492	.260	.077	.829
PRES. ON RATE LEVEL	5.278	1.639	.144	7.061
DERIVED BY FORMULA	5.278	1.625	.143	7.046
UNDERLYING PRES. RATE	5.315	1.650	.145	7.110
PROPOSED	5.278	1.625	.143	7.046

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	11.172
IND. RATES				11.17	MINIMUM PREMIUM	2495
MAN. RATES	8.98	10.23	11.02	+ 11.17	PRESENT	2625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,380	12,683	.919									1	1
2000	1,814	644,842	35.548							1	1	7	9
2001	1,594	33,015	2.071								1	1	2
2002	1,648	241,014	14.624							1			1
2003	2,020	1,931	.095										
TOTAL	8,456	933,485	11.039							2	2	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					5,371					4,565	2,747
2000			146,533	31,427	29,737			357,724	690	78,104	627
2001				20,343	293				10,859		1,520
2002			141,222					93,128			6,664
2003											1,931
TOTAL			287,755	51,770	35,401			450,852	11,549	82,669	13,489

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					8,341					17,174	4,211
2000		10,515	122,080	48,412	42,294		156,554	813,628	19,321	260,022	875
2001	2	667	10,693	23,573	1,096		1,121	9,742	34,152	1,973	2,088
2002	1,739	27,395	261,847	7,794	6,939	363	44,809	472,178	24,943	17,570	9,143
2003											2,557
TOTAL	1,741	38,577	394,620	79,779	58,670	363	202,484	1,295,548	78,416	296,739	18,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,933,333	513,604	18,874	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	29,872	-24,009	289	
TOTAL LOSSES	1,963,205	489,595	19,163	
EXPECTED LOSSES	440,896	296,383	23,845	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.217	5.790	.227	29.234
INDICATED (POST-TEST)	16.786	4.186	.164	21.136
PRES. ON RATE LEVEL	5.178	3.481	.280	8.939
DERIVED BY FORMULA	5.294	3.502	.277	9.073
UNDERLYING PRES. RATE	5.214	3.505	.282	9.001
PROPOSED	5.294	3.502	.277	9.073

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	14.386
IND. RATES				14.39	MINIMUM PREMIUM	3140
MAN. RATES	11.95	13.18	13.95	+ 14.39	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	280	26,623	9.508							1		1	
2000	382	372	.097										
2001	365	149,989	41.092						1	1		2	
2002	153	4,067	2.658										
2003	477	6,720	1.408								1	1	
TOTAL	1,657	187,771	11.332						1	2	1	4	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				6,673					19,950		
2000											372
2001			78,465	16,472				42,500	10,660		1,892
2002											4,067
2003					1,691					3,416	1,613
TOTAL			78,465	23,145	1,691			42,500	30,610	3,416	7,944

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				11,578					93,386		
2000											519
2001	845	14,966	152,611	21,307	1,916	867	42,809	229,808	40,527	4,231	2,600
2002											5,580
2003	57	314	2,622	467	1,998	53	1,460	7,775	1,881	7,576	2,136
TOTAL	902	15,280	155,233	33,352	3,914	920	44,269	237,583	135,794	11,807	10,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	454,187	184,867	10,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,172	-2,344	48	
TOTAL LOSSES	457,359	182,523	10,883	
EXPECTED LOSSES	44,027	30,108	3,695	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	27.602	11.015	.657	39.274
INDICATED (POST-TEST)	19.956	7.964	.475	28.395
PRES. ON RATE LEVEL	2.639	1.804	.222	4.665
DERIVED BY FORMULA	2.639	1.866	.225	4.730
UNDERLYING PRES. RATE	2.657	1.817	.223	4.697
PROPOSED	2.639	1.866	.225	4.730

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.499
IND. RATES				7.50	MINIMUM PREMIUM	1760
MAN. RATES	6.15	6.90	7.28	+ 7.50	PRESENT	1820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,145												
2000	1,213	104,627	8.625							1	1	1	3
2001	1,463	1,176	.080										
2002	1,303	22,560	1.731									3	3
2003	1,359	36,584	2.691								1	2	3
TOTAL	6,483	164,947	2.544							1	2	6	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2000			64,633	13,248	1,052			10,029	10,884	225	4,556	
2001											1,176	
2002					9,372					10,329	2,859	
2003				23,355	886				10,036	1,371	936	
TOTAL			64,633	36,603	11,310			10,029	20,920	11,925	9,527	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2000		11,190	124,010	20,573	2,069		10,585	57,129	43,673	1,976	6,360	
2001											1,616	
2002	64	806	7,770	1,477	10,894	21	1,403	12,573	3,565	23,752	3,923	
2003	478	4,353	44,407	15,728	4,855	121	5,808	40,178	17,947	8,679	1,239	
TOTAL	542	16,349	176,187	37,778	17,818	142	17,796	109,880	65,185	34,407	13,138	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,896	155,188	13,138	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,932	-15,496	216	
TOTAL LOSSES	327,828	139,692	13,354	
EXPECTED LOSSES	101,199	188,979	19,320	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.057	2.155	.206	7.418
INDICATED (POST-TEST)	3.656	1.558	.149	5.363
PRES. ON RATE LEVEL	1.550	2.895	.296	4.741
DERIVED BY FORMULA	1.571	2.868	.293	4.732
UNDERLYING PRES. RATE	1.561	2.915	.298	4.774
PROPOSED	1.574	2.873	.294	4.741
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.52
MAN. RATES	6.25	6.99	7.40	+ 7.52
IND. RATE				
MINIMUM PREMIUM				1765
PRESENT				1845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	181												
2000	80												
2001	215												
2002	306	3,889	1.270										
2003	408												
TOTAL	1,190	3,889	.327										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											3,889
TOTAL											3,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002											5,336
TOTAL											5,336

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	3,163	-1,107	45	
TOTAL LOSSES	3,163		5,381	
EXPECTED LOSSES	37,509	18,755	2,702	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.266	.000	.452	.718
INDICATED (POST-TEST)	.192	.000	.327	.519
PRES. ON RATE LEVEL	3.130	1.565	.226	4.921
DERIVED BY FORMULA	3.130	1.549	.227	4.906
UNDERLYING PRES. RATE	3.152	1.576	.227	4.955
PROPOSED	3.130	1.549	.227	4.906

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.778
IND. RATES				7.78	MINIMUM PREMIUM	1815
MAN. RATES	6.90	7.41	7.68	+ 7.78	PRESENT	1905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	111						111						
2000													
2001	110						110						
2002	175						175						
2003	66						66						
TOTAL	462						462						

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.			2,039	-3,032	40	
TOTAL LOSSES			2,039		40	
EXPECTED LOSSES			25,470	39,164	3,733	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.441	.000	.009	.450
INDICATED (POST-TEST)			.319	.000	.007	.326
PRES. ON RATE LEVEL			5.475	8.419	.802	14.696
DERIVED BY FORMULA			5.475	8.419	.802	14.696
UNDERLYING PRES. RATE			5.513	8.477	.808	14.798
PROPOSED			5.475	8.419	.802	14.696
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE 23.310	
IND. RATES				23.31	MINIMUM PREMIUM 3450	
MAN. RATES	17.38	20.57	22.79	+ 23.31	PRESENT 3250	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,701	30,090	1.768				1,701					1	1
2000	1,852	27,684	1.494				1,852					3	3
2001	1,349	2,645	.196				1,349						
2002	1,516	3,421	.225				1,516					1	1
2003	1,383	5,272	.381				1,383					1	1
TOTAL	7,801	69,112	.886				7,801					6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					23,316					5,430	1,344	
2000					3,749					18,547	5,388	
2001											2,645	
2002					772					304	2,345	
2003					1,925					3,183	164	
TOTAL					29,762					27,464	11,886	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					36,210					20,428	2,060	
2000			377	95	5,231			4,042	1,260	61,093	7,522	
2001											3,634	
2002	6	66	642	121	898	1	39	371	104	699	3,217	
2003	65	357	2,983	531	2,275	50	1,356	7,242	1,755	7,059	217	
TOTAL	71	423	4,002	747	44,614	51	1,395	11,655	3,119	89,279	16,650	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,597	137,759	16,650	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,271	-4,070	112	
TOTAL LOSSES	23,868	133,689	16,762	
EXPECTED LOSSES	94,470	43,997	11,467	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.306	1.714	.215	2.235
INDICATED (POST-TEST)	.221	1.239	.155	1.615
PRES. ON RATE LEVEL	1.203	.560	.146	1.909
DERIVED BY FORMULA	1.193	.574	.146	1.913
UNDERLYING PRES. RATE	1.211	.564	.147	1.922
PROPOSED	1.190	.573	.146	1.909
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.028
MAN. RATES	2.43	2.70	2.96	3.03
				MINIMUM PREMIUM
				PRESENT
				865
				890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	330												
2000	358												
2001	723	466	.064									1	1
2002	598	55,286	9.245									2	2
2003	863	206	.023										
TOTAL	2,872	55,958	1.948									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					111					355	
2002					18,174					32,625	4,487
2003											206
TOTAL					18,285					32,980	4,693

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001		6	47	8	131	8	73	250	63	923	
2002	127	1,554	15,070	2,858	21,125	65	4,430	39,718	11,263	75,023	6,156
2003											273
TOTAL	127	1,560	15,117	2,866	21,256	73	4,503	39,968	11,326	75,946	6,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,348	111,394	6,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,453	-751	22	
TOTAL LOSSES	62,801	110,643	6,451	
EXPECTED LOSSES	19,588	11,718	1,522	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.187	3.852	.225	6.264
INDICATED (POST-TEST)	1.581	2.785	.163	4.529
PRES. ON RATE LEVEL	.677	.405	.053	1.135
DERIVED BY FORMULA	.677	.429	.054	1.160
UNDERLYING PRES. RATE	.682	.408	.053	1.143
PROPOSED	.677	.429	.054	1.160

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.839
IND. RATES				1.84	MINIMUM PREMIUM	630
MAN. RATES	1.52	1.64	1.76	+ 1.84	PRESENT	630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	8,167	133,396	1.633				8,167				1	6	7
2000	8,643	155,848	1.803				8,643				1	4	5
2001	25,334	632,295	2.495				25,334			1	3	3	7
2002	10,506	142,663	1.357				10,506				2	3	5
2003	12,647	206,264	1.630				12,647					6	6
TOTAL	65,297	1,270,466	1.946				65,297			1	7	22	30

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				35,234	9,348				35,194	38,004	15,616	
2000				4,624	61,369				28,936	36,767	24,152	
2001			160,770	59,319	21,386			150,000	52,582	155,906	32,332	
2002				33,327	6,254				56,382	23,433	23,267	
2003					56,110					111,546	38,608	
TOTAL			160,770	132,504	154,467			150,000	173,094	365,656	133,975	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				61,131	14,517				164,743	142,972	23,939	
2000			6,814	8,491	85,697			16,539	116,538	123,900	33,716	
2001	1,345	23,960	250,479	73,483	29,489	4,348	140,444	712,216	210,351	421,607	44,424	
2002	155	3,389	38,951	32,994	10,234	93	11,155	129,886	140,912	71,274	31,922	
2003	1,930	10,396	86,943	15,449	66,267	1,740	47,464	253,909	61,471	247,406	51,117	
TOTAL	3,430	37,745	383,187	191,548	206,204	6,181	199,063	1,112,550	694,015	1,007,159	185,118	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,742,156	2,098,926	185,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	167,761	-87,174	2,557	
TOTAL LOSSES	1,909,917	2,011,752	187,675	
EXPECTED LOSSES	2,517,200	1,184,488	240,945	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.925	3.081	.287	6.293
INDICATED (POST-TEST)	2.115	2.228	.208	4.551
PRES. ON RATE LEVEL	3.828	1.802	.366	5.996
DERIVED BY FORMULA	3.777	1.845	.349	5.971
UNDERLYING PRES. RATE	3.855	1.814	.369	6.038
PROPOSED	3.777	1.845	.349	5.971
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.47
MAN. RATES	7.73	8.74	9.30	+ 9.47
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,359	53,733	.844									3	3
2000	6,094	135,726	2.227									3	3
2001	21,835	42,224	.193									2	2
2002	28,682	23,264	.081									2	2
2003	41,504	48,479	.116									2	2
TOTAL	104,474	303,426	.290									12	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					10,609					41,746	1,378	
2000					19,278					115,353	1,095	
2001					9,356					19,362	13,506	
2002					1,175					8,471	13,618	
2003					5,699					23,956	18,824	
TOTAL					46,117					208,888	48,421	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					16,476					157,049	2,112	
2000			1,937	498	26,903			25,122	7,853	379,949	1,529	
2001	48	416	3,994	671	11,106	273	3,727	13,741	3,397	50,460	18,557	
2002	8	103	974	186	1,365	16	1,152	10,311	2,923	19,479	18,684	
2003	196	1,057	8,831	1,566	6,731	372	10,192	54,525	13,198	53,133	24,923	
TOTAL	252	1,576	15,736	2,921	62,581	661	15,071	103,699	27,371	660,070	65,805	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	136,995	752,943	65,805	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	215,038	-55,782	3,038	
TOTAL LOSSES	352,033	697,161	68,843	
EXPECTED LOSSES	2,665,132	1,196,228	160,890	
CREDIBILITY	.04	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.337	.667	.066	1.070
INDICATED (POST-TEST)	.244	.482	.048	.774
PRES. ON RATE LEVEL	2.533	1.137	.153	3.823
DERIVED BY FORMULA	2.441	1.045	.138	3.624
UNDERLYING PRES. RATE	2.551	1.145	.154	3.850
PROPOSED	2.441	1.045	.138	3.624
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.75
MAN. RATES	5.18	5.75	5.93	+ 5.75
				PRESENT
				1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	8,589	86,690	1.009									6	6
2000	9,203	67,992	.738								5	3	8
2001	10,640	1,488	.013									1	1
2002	11,398	18,110	.158									1	1
2003	16,087	41,046	.255									3	3
TOTAL	55,917	215,326	.385								5	14	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					63,720					19,570	3,400
2000				17,941	11,291				19,069	6,502	13,189
2001					100					164	1,224
2002					2,458					10,621	5,031
2003					10,784					20,328	9,934
TOTAL				17,941	88,353				19,069	57,185	32,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					98,957					73,624	5,212
2000			3,657	27,077	15,977			7,042	75,586	23,262	18,412
2001		6	43	8	119		27	111	28	424	1,682
2002	18	212	2,036	387	2,857	21	1,438	12,928	3,666	24,424	6,903
2003	375	2,003	16,712	2,968	12,737	319	8,647	46,273	11,199	45,084	13,153
TOTAL	393	2,221	22,448	30,440	130,647	340	10,112	66,354	90,479	166,818	45,362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	101,868	418,384	45,362	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	45,445	-35,360	728	
TOTAL LOSSES	147,313	383,024	46,090	
EXPECTED LOSSES	613,968	492,069	52,003	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.263	.685	.082	1.030
INDICATED (POST-TEST)	.190	.495	.059	.744
PRES. ON RATE LEVEL	1.091	.874	.092	2.057
DERIVED BY FORMULA	1.064	.840	.089	1.993
UNDERLYING PRES. RATE	1.098	.880	.093	2.071
PROPOSED	1.064	.840	.089	1.993
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.16
MAN. RATES	2.77	3.08	3.19	+ 3.16
				PRESENT
				935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	15,787	265,399	1.681									10	10
2000	17,840	58,598	.328								1	11	12
2001	14,288	435,380	3.047								3	9	12
2002	16,698	122,009	.730								2	4	6
2003	11,729	45,904	.391									4	4
TOTAL	76,342	927,290	1.215								6	38	44

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					90,640					147,441	27,318	
2000				5,152	13,585				3,244	24,994	11,623	
2001				54,348	161,873				48,491	135,440	35,228	
2002				28,460	13,916				8,010	67,561	4,062	
2003					19,906					11,184	14,814	
TOTAL				87,960	299,920				59,745	386,620	93,045	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					140,765					554,674	41,878	
2000			2,091	8,043	19,020			6,391	14,480	82,639	16,226	
2001	837	8,981	97,334	74,537	194,183	1,877	31,100	139,589	176,261	361,762	48,403	
2002	191	3,630	40,375	29,526	18,710	142	10,294	96,632	42,189	157,826	5,573	
2003	684	3,692	30,843	5,478	23,507	177	4,764	25,457	6,159	24,802	19,614	
TOTAL	1,712	16,303	170,643	117,584	396,185	2,196	46,158	268,069	239,089	1,181,703	131,694	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	505,081	1,934,561	131,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	155,336	-137,177	2,201	
TOTAL LOSSES	660,417	1,797,384	133,895	
EXPECTED LOSSES	2,445,998	1,468,821	238,950	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.865	2.354	.175	3.394
INDICATED (POST-TEST)	.625	1.702	.127	2.454
PRES. ON RATE LEVEL	3.182	1.911	.310	5.403
DERIVED BY FORMULA	3.080	1.888	.288	5.256
UNDERLYING PRES. RATE	3.204	1.924	.313	5.441
PROPOSED	3.080	1.888	.288	5.256
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.34
MAN. RATES	7.18	7.94	8.38	+ 8.34
IND. RATE				
				8.337
				MINIMUM PREMIUM
				1930
				PRESENT
				2055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,908	613,263	15.692								4	9	13
2000	4,851	325,054	6.700							1	2	3	6
2001	5,025	288,395	5.739							2	1	4	7
2002	5,585	98,460	1.762								1	5	6
2003	6,725	21,275	.316										
TOTAL	26,094	1,346,447	5.160							3	8	21	32

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				37,701	85,419				91,484	386,545	12,114	
2000			156,884	11,007	18,023			82,811	6,943	41,201	8,185	
2001			150,494	1,667	7,648			88,226	208	25,785	14,367	
2002				16,024	14,694				10,430	55,464	1,848	
2003											21,275	
TOTAL			307,378	66,399	125,784			171,037	109,065	508,995	57,789	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				65,411	132,655				428,237	1,454,182	18,571	
2000		23,786	262,787	18,533	26,217		76,571	400,580	35,681	137,700	11,426	
2001	1,658	28,094	280,424	6,770	11,657	2,151	91,557	475,675	19,713	71,990	19,740	
2002	154	2,627	28,417	17,702	18,507	118	8,996	86,254	43,716	130,758	2,535	
2003											28,168	
TOTAL	1,812	54,507	571,628	108,416	189,036	2,269	177,124	962,509	527,347	1,794,630	80,440	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,769,849	2,619,429	80,440	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75,768	-99,288	1,496	
TOTAL LOSSES	1,845,617	2,520,141	81,936	
EXPECTED LOSSES	1,086,034	1,306,266	114,813	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.073	9.658	.314	17.045
INDICATED (POST-TEST)	5.114	6.983	.227	12.324
PRES. ON RATE LEVEL	4.133	4.972	.437	9.542
DERIVED BY FORMULA	4.153	5.093	.424	9.670
UNDERLYING PRES. RATE	4.162	5.006	.440	9.608
PROPOSED	4.153	5.093	.424	9.670
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				14.55
MAN. RATES	10.78	12.68	14.23	+ 14.55
IND. RATE				
				14.548
MINIMUM PREMIUM				3170
PRESENT				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14						14						
2000	15						15						
2001	94	969	1.030				94						
2002	79						79						
2003	8						8						
TOTAL	210	969	.461				210						

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											969
TOTAL											969

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,331
TOTAL											1,331

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B					1,331	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			1,508	-1,396	24	
TOTAL LOSSES			1,508		1,355	
EXPECTED LOSSES			29,503	17,861	3,285	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.718	.000	.645	1.363
INDICATED (POST-TEST)			.519	.000	.466	.985
PRES. ON RATE LEVEL			13.952	8.447	1.553	23.952
DERIVED BY FORMULA			13.952	8.447	1.553	23.952
UNDERLYING PRES. RATE			14.049	8.505	1.564	24.118
PROPOSED			13.952	8.447	1.553	23.952
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE 36.035	
IND. RATES				36.04	MINIMUM PREMIUM 3450	
MAN. RATES	26.78	31.60	35.72	+ 36.04	PRESENT 3250	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,885	209,916	3.048				6,885				2	7	9
2000	9,134	56,744	.621				9,134					6	6
2001	8,887	52,545	.591				8,887				1	3	4
2002	10,330	336,907	3.261				10,330				2	11	13
2003	9,861	149,420	1.515				9,861				2	2	4
TOTAL	45,097	805,532	1.786				45,097				7	29	36

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				13,298	32,159				33,100	122,024	9,335
2000					13,164					24,029	19,551
2001				23,250	707				20,950	3,781	3,857
2002				52,278	60,826				59,752	138,312	25,739
2003				54,181	963				78,331	2,603	13,342
TOTAL				143,007	107,819				192,133	290,749	71,824

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				23,072	49,943				154,941	459,054	14,311
2000			1,323	342	18,369			5,230	1,635	79,146	27,293
2001	2	781	12,381	26,969	1,693	56	2,889	21,470	66,549	13,655	5,300
2002	595	9,685	103,406	59,782	75,359	328	27,219	275,793	188,522	336,482	35,314
2003	1,073	9,894	101,326	36,187	9,975	813	41,906	295,178	135,603	49,788	17,665
TOTAL	1,670	20,360	218,436	146,352	155,339	1,197	72,014	597,671	547,250	938,125	99,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	911,348	1,787,066	99,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	46,655	-84,733	1,306	
TOTAL LOSSES	958,003	1,702,333	101,189	
EXPECTED LOSSES	710,279	1,045,348	110,939	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.124	3.775	.224	6.123
INDICATED (POST-TEST)	1.536	2.729	.162	4.427
PRES. ON RATE LEVEL	1.564	2.302	.244	4.110
DERIVED BY FORMULA	1.563	2.336	.237	4.136
UNDERLYING PRES. RATE	1.575	2.318	.246	4.139
PROPOSED	1.563	2.336	.237	4.136
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.22
MAN. RATES	4.93	5.53	6.13	+ 6.22
				PRESENT
				1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	445												
2000	511												
2001	448	2,258	.504									1	1
2002	379												
2003	284												
TOTAL	2,067	2,258	.109									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					726					1,532	
TOTAL					726					1,532	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	4	34	310	52	862	24	301	1,088	269	3,989	
TOTAL	4	34	310	52	862	24	301	1,088	269	3,989	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,761	5,172		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,032	-5,307	58	
TOTAL LOSSES	6,793		58	
EXPECTED LOSSES	80,593	55,148	6,904	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.329	.000	.003	.332
INDICATED (POST-TEST)	.238	.000	.002	.240
PRES. ON RATE LEVEL	3.871	2.650	.332	6.853
DERIVED BY FORMULA	3.871	2.624	.329	6.824
UNDERLYING PRES. RATE	3.899	2.668	.334	6.901
PROPOSED	3.871	2.624	.329	6.824

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.266
IND. RATES				10.27	MINIMUM PREMIUM	2315
MAN. RATES	7.84	9.15	10.22	+ 10.27	PRESENT	2455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,397	162,364	2.194				7,397				3	16	19
2000	7,752	316,084	4.077				7,752			1	3	21	25
2001	8,256	519,941	6.297				8,256			1	3	15	19
2002	7,967	86,697	1.088				7,967				1	10	11
2003	7,401	182,330	2.463				7,401				4	14	18
TOTAL	38,773	1,267,416	3.269				38,773			2	14	76	92

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				27,166	31,041				41,690	41,871	20,596
2000			62,053	62,316	16,544			59,055	37,697	48,080	30,339
2001			120,847	73,164	29,457			45,841	115,858	75,823	58,951
2002				10,000	15,837					34,118	26,742
2003				55,328	26,806				39,566	37,475	23,155
TOTAL			182,900	227,974	119,685			104,896	234,811	237,367	159,783

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				47,133	48,208				195,150	157,518	31,574
2000		10,742	127,595	94,202	24,268		62,359	338,803	156,316	163,080	42,353
2001	1,451	25,910	272,447	90,262	39,678	1,966	71,576	395,263	385,219	221,109	80,999
2002	144	2,218	23,261	12,092	19,299	70	4,638	41,545	11,782	78,457	36,690
2003	1,986	14,897	143,481	44,067	40,677	977	36,587	231,396	88,398	105,357	30,657
TOTAL	3,581	53,767	566,784	287,756	172,130	3,013	175,160	1,007,007	836,865	725,521	222,273

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,809,312	2,022,272	222,273	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	142,019	-197,674	2,028	
TOTAL LOSSES	1,951,331	1,824,598	224,301	
EXPECTED LOSSES	2,107,312	2,301,953	193,090	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.033	4.706	.578	10.317
INDICATED (POST-TEST)	3.639	3.402	.418	7.459
PRES. ON RATE LEVEL	5.397	5.896	.495	11.788
DERIVED BY FORMULA	5.362	5.721	.490	11.573
UNDERLYING PRES. RATE	5.435	5.937	.498	11.870
PROPOSED	5.362	5.721	.490	11.573
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				17.41
MAN. RATES	14.34	16.27	17.58	+ 17.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,500	19,126	1.275									7	7
2000	2,474	110,768	4.477									7	7
2001	2,479	48,805	1.968									6	6
2002	3,094	134,320	4.341								1	11	12
2003	2,562	333,729	13.026								2	13	15
TOTAL	12,109	646,748	5.341								3	44	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					4,250					10,145	4,731
2000					39,448					67,592	3,728
2001					14,123					24,446	10,236
2002				21,857	20,543				43,642	43,904	4,374
2003				34,840	89,678				15,366	181,509	12,336
TOTAL				56,697	168,042				59,008	327,596	35,405

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					6,601					38,166	7,253
2000			3,960	1,023	55,046			14,721	4,599	222,634	5,204
2001	74	636	6,028	1,012	16,766	337	4,710	17,345	4,289	63,697	14,064
2002	215	3,640	39,180	24,228	25,821	125	12,128	131,916	117,974	114,430	6,001
2003	3,753	22,862	203,143	47,779	111,592	2,983	85,283	469,900	126,344	411,207	16,333
TOTAL	4,042	27,138	252,311	74,042	215,826	3,445	102,121	633,882	253,206	850,134	48,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,022,939	1,393,208	48,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	37,310	-33,872	357	
TOTAL LOSSES	1,060,249	1,359,336	49,212	
EXPECTED LOSSES	600,605	424,784	30,151	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.756	11.226	.406	20.388
INDICATED (POST-TEST)	6.331	8.116	.294	14.741
PRES. ON RATE LEVEL	4.926	3.484	.247	8.657
DERIVED BY FORMULA	4.940	3.623	.248	8.811
UNDERLYING PRES. RATE	4.960	3.508	.249	8.717
PROPOSED	4.940	3.623	.248	8.811
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				13.26
MAN. RATES	11.17	12.30	12.91	+ 13.26
				PRESENT
				3035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	23,303	2,102,670	9.023					1		5	5	54	65
2000	31,295	2,363,832	7.553							7	8	81	96
2001	28,156	847,549	3.010							2	1	14	17
2002	28,173	2,154,991	7.649							2	8	63	73
2003	30,452	1,183,796	3.887							1	6	59	66
TOTAL	141,379	8,652,838	6.120					1		17	28	271	317

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	234,952		529,259	145,049	151,545	3,500		660,148	77,165	238,298	62,754
2000			780,683	218,326	255,791			512,890	161,043	391,069	44,030
2001			423,798	35,313	85,793			140,004	13,256	130,203	19,182
2002			356,672	99,929	266,611			677,886	218,113	475,519	60,261
2003			164,182	125,473	218,117			68,309	156,409	407,986	43,320
TOTAL	234,952		2,254,594	624,090	977,857	3,500		2,059,237	625,986	1,643,075	229,547

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	919,853		779,289	251,660	235,348	3,234		2,974,667	361,210	896,475	96,202
2000		111,492	1,272,393	340,227	363,987		387,405	2,103,420	689,174	1,310,345	61,466
2001	4,399	72,595	729,777	57,525	109,298	4,192	141,199	710,211	83,781	348,013	26,356
2002	4,303	64,895	642,274	147,459	327,276	2,090	213,268	2,212,924	743,649	1,206,991	82,678
2003	20,725	109,049	874,860	157,092	290,913	14,526	375,262	1,867,536	520,235	1,010,819	57,356
TOTAL	949,280	358,031	4,298,593	953,963	1,326,822	24,042	1,117,134	9,868,758	2,398,049	4,772,643	324,058

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,615,838	9,451,477	324,058	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	635,576	-583,929	5,350	
TOTAL LOSSES	17,251,414	8,867,548	329,408	
EXPECTED LOSSES	9,695,771	6,977,054	472,206	
CREDIBILITY	.05	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.202	6.272	.233	18.707
INDICATED (POST-TEST)	8.822	4.535	.168	13.525
PRES. ON RATE LEVEL	6.810	4.901	.332	12.043
DERIVED BY FORMULA	6.911	4.839	.302	12.052
UNDERLYING PRES. RATE	6.858	4.935	.334	12.127
PROPOSED	6.911	4.839	.302	12.052
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				18.13
MAN. RATES	13.78	16.15	17.96	+ 18.13
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				18.132
				3450
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,424	571,956	3.965							1	4	13	18
2000	12,747	572,444	4.490							2	2	8	12
2001	16,893	425,422	2.518							1	2	10	13
2002	18,487	316,739	1.713							1	1	10	12
2003	17,661	310,854	1.760								3	7	10
TOTAL	80,212	2,197,415	2.740							5	12	48	65

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			99,517	37,249	135,539			32,445	82,204	143,361	41,641
2000			285,937	6,232	15,051			165,358	30,899	34,664	34,303
2001			84,424	34,804	55,985			9,922	20,455	196,749	23,083
2002			166,800	23,785	23,761			25,700	21,954	38,884	15,855
2003			78,709	52,444					103,843	40,312	35,546
TOTAL			636,678	180,779	282,780			233,425	259,355	453,970	150,428

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			194,954	64,627	210,493			186,429	384,797	539,323	63,836
2000		41,673	456,921	12,557	22,715		145,719	757,965	134,630	119,673	47,887
2001	1,195	19,153	196,984	46,723	69,162	2,922	49,752	209,328	100,479	516,959	31,716
2002	2,298	36,445	353,085	35,788	37,932	196	20,762	217,097	72,043	101,041	21,753
2003	3,318	23,828	226,287	66,626	74,770	1,658	71,250	475,209	200,072	147,765	47,063
TOTAL	6,811	121,099	1,428,231	226,321	415,072	4,776	287,483	1,846,028	892,021	1,424,761	212,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,694,428	2,958,175	212,255	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	221,078	-148,853	1,976	
TOTAL LOSSES	3,915,506	2,809,322	214,231	
EXPECTED LOSSES	3,103,402	1,880,170	166,841	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.881	3.502	.267	8.650
INDICATED (POST-TEST)	3.529	2.532	.193	6.254
PRES. ON RATE LEVEL	3.842	2.328	.207	6.377
DERIVED BY FORMULA	3.829	2.352	.205	6.386
UNDERLYING PRES. RATE	3.869	2.344	.208	6.421
PROPOSED	3.823	2.349	.205	6.377

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	9.594
IND. RATES				9.59	MINIMUM PREMIUM	2180
MAN. RATES	7.20	8.54	9.51	+ 9.59	PRESENT	2300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	37,048	1,313,852	3.546				37,048			5	10	22	37
2000	58,383	3,563,562	6.103				58,383			8	5	69	82
2001	53,834	2,949,647	5.479				53,834			9	7	67	83
2002	52,426	3,239,132	6.178				52,426			10	15	44	69
2003	47,665	1,910,974	4.009				47,665			6	9	40	55
TOTAL	249,356	12,977,167	5.204				249,356			38	46	242	326

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			721,182	120,848	58,826			222,799	56,447	95,407	38,343
2000			791,714	135,657	763,124			616,052	304,406	848,812	103,797
2001			1,112,188	116,720	526,871			509,354	108,572	508,285	67,657
2002			1,256,677	310,167	192,325			696,640	514,220	221,446	47,657
2003			563,072	216,299	230,628			358,790	180,400	292,328	69,457
TOTAL			4,444,833	899,691	1,771,774			2,403,635	1,164,045	1,966,278	326,911

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			1,412,796	209,672	91,356			1,280,203	264,227	358,920	58,780
2000		128,976	1,501,620	223,036	1,071,566		513,323	2,875,074	1,149,697	2,830,514	144,901
2001	14,676	232,005	2,327,435	204,654	648,393	17,425	608,989	3,097,493	514,518	1,371,755	92,961
2002	17,377	279,292	2,730,579	389,454	310,583	3,338	402,476	4,315,620	1,192,354	756,142	65,385
2003	49,092	239,288	1,801,464	254,281	351,633	39,862	825,828	3,158,635	609,023	841,081	91,961
TOTAL	81,145	879,561	9,773,894	1,281,097	2,473,531	60,625	2,350,616	14,727,025	3,729,819	6,158,412	453,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,872,866	13,642,859	453,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,052,939	-813,225	3,681	
TOTAL LOSSES	28,925,805	12,829,634	457,669	
EXPECTED LOSSES	17,208,057	9,500,464	346,604	
CREDIBILITY	.08	.25	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.600	5.145	.184	16.929
INDICATED (POST-TEST)	8.387	3.720	.133	12.240
PRES. ON RATE LEVEL	6.853	3.784	.138	10.775
DERIVED BY FORMULA	6.976	3.768	.137	10.881
UNDERLYING PRES. RATE	6.901	3.810	.139	10.850
PROPOSED	6.976	3.768	.137	10.881
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				16.37
MAN. RATES	13.02	14.56	16.07	+ 16.37
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				16.370
				3450
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,994	84,380	4.231									4	4
2000	2,030	1,413	.069									1	1
2001	2,277	31,059	1.364								1		1
2002	2,255	251,277	11.143							2		1	3
2003	2,535	286,966	11.320					1		2		3	6
TOTAL	11,091	655,095	5.907					1		4	1	9	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					20,036					64,344		
2000					1,413							
2001				13,487					17,572			
2002			155,525		1,126			92,697		1,929		
2003	2,000		191,000		8,406			65,879		18,863	818	
TOTAL	2,000		346,525	13,487	30,981			158,576	17,572	85,136	818	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					31,117					242,063		
2000			141	36	1,972							
2001		433	7,009	15,614	497		1,813	15,758	55,266	3,195		
2002	1,922	30,266	289,297	8,763	8,949	366	44,867	472,342	25,491	21,924		
2003	18,365	56,539	377,440	18,825	25,262	6,842	126,758	400,071	37,554	59,683	1,083	
TOTAL	20,287	87,238	673,887	43,238	67,797	7,208	173,438	888,171	118,311	326,865	1,083	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,850,229	556,211	1,083	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	47,374	-26,251	248	
TOTAL LOSSES	1,897,603	529,960	1,331	
EXPECTED LOSSES	671,782	326,518	20,851	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.109	4.778	.012	21.899
INDICATED (POST-TEST)	12.370	3.454	.009	15.833
PRES. ON RATE LEVEL	6.015	2.924	.187	9.126
DERIVED BY FORMULA	6.079	2.940	.182	9.201
UNDERLYING PRES. RATE	6.057	2.944	.188	9.189
PROPOSED	6.079	2.940	.182	9.201
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				13.84
MAN. RATES	10.81	12.37	13.61	+ 13.84
IND. RATE				
MINIMUM PREMIUM				3030
PRESENT				3180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,242	500,339	3.513				14,242			1	1	14	16
2000	14,602	117,912	.807				14,602				2	10	12
2001	14,714	177,212	1.204				14,714				4	4	8
2002	14,712	215,000	1.461				14,712			1	1	9	11
2003	13,048	271,460	2.080				13,048				5	7	12
TOTAL	71,318	1,281,923	1.797				71,318			2	13	44	59

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			75,160	39,671	150,086			90,000	50,908	68,828	25,686
2000				27,227	20,503				26,917	21,223	22,042
2001				71,665	7,566				72,135	11,750	14,096
2002			65,564	19,981	28,399			10,500	20,886	42,957	26,713
2003				93,943	18,300				90,434	35,650	33,133
TOTAL			140,724	252,487	224,854			100,500	261,280	180,408	121,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			147,238	68,829	233,082			517,140	238,300	258,931	39,377
2000			5,884	41,182	28,941			12,560	107,525	72,502	30,771
2001	40	2,644	40,468	83,513	11,619	161	9,714	73,031	228,925	43,732	19,368
2002	1,076	16,873	165,366	27,277	38,011	145	13,848	143,060	66,849	107,204	36,650
2003	2,430	20,235	201,453	67,321	36,932	1,449	62,291	415,083	174,541	129,900	43,868
TOTAL	3,546	39,752	560,409	288,122	348,585	1,755	85,853	1,160,874	816,140	612,269	170,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,852,189	2,065,116	170,034	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	201,581	-151,204	1,841	
TOTAL LOSSES	2,053,770	1,913,912	171,875	
EXPECTED LOSSES	2,997,494	1,724,470	180,433	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.880	2.684	.241	5.805
INDICATED (POST-TEST)	2.082	1.941	.174	4.197
PRES. ON RATE LEVEL	4.174	2.402	.251	6.827
DERIVED BY FORMULA	4.111	2.351	.243	6.705
UNDERLYING PRES. RATE	4.203	2.418	.253	6.874
PROPOSED	4.111	2.351	.243	6.705
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.09
MAN. RATES	8.50	9.50	10.18	+ 10.09
				PRESENT
				2440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,288	154,657	1.258				12,288				2	6	8
2000	10,875	543,172	4.994				10,875			1	1	16	18
2001	13,277	552,655	4.162				13,277			1		5	6
2002	14,607	248,335	1.700				14,607			2			2
2003	17,426	222,921	1.279				17,426				2	14	16
TOTAL	68,473	1,721,740	2.514				68,473			4	5	41	50

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				44,245	8,505				81,502	7,510	12,895
2000			140,000	10,672	63,558			209,775	18,799	75,365	25,003
2001			282,706		11,749			197,249		12,195	48,756
2002			133,530					77,736			37,069
2003				21,384	40,700				35,583	85,878	39,376
TOTAL			556,236	76,301	124,512			484,760	135,884	180,948	163,099

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				76,765	13,208				381,511	28,253	19,768
2000		11,083	128,763	18,337	89,254		101,284	537,221	86,520	251,797	34,904
2001	1,577	26,484	264,021	4,865	16,306	2,183	98,935	518,745	18,353	37,087	66,991
2002	1,645	25,908	247,585	7,370	6,561	304	37,409	394,141	20,816	14,666	50,859
2003	1,807	11,381	102,467	25,379	51,562	1,693	55,121	326,859	108,256	210,477	52,134
TOTAL	5,029	74,856	742,836	132,716	176,891	4,180	292,749	1,776,966	615,456	542,280	224,656

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,896,616	1,467,343	224,656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	214,440	-90,262	2,416	
TOTAL LOSSES	3,111,056	1,377,081	227,072	
EXPECTED LOSSES	2,895,039	1,184,583	187,616	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.543	2.011	.332	6.886
INDICATED (POST-TEST)	3.285	1.454	.240	4.979
PRES. ON RATE LEVEL	4.199	1.718	.272	6.189
DERIVED BY FORMULA	4.172	1.689	.268	6.129
UNDERLYING PRES. RATE	4.228	1.730	.274	6.232
PROPOSED	4.172	1.689	.268	6.129
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.22
MAN. RATES	7.38	8.53	9.23	+ 9.22
				PRESENT
				2240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	55,226	712,666	1.290				55,226			1	4	39	44
2000	58,905	2,765,970	4.695				58,905			8	6	37	51
2001	60,968	3,059,097	5.017				60,968			9	5	35	49
2002	62,981	2,008,963	3.189				62,981			4	7	42	53
2003	63,660	1,188,011	1.866				63,660			2	9	32	43
TOTAL	301,740	9,734,707	3.226				301,740			24	31	185	240

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			120,948	49,361	147,868			71,058	61,409	172,149	89,873
2000			1,267,521	59,535	156,038			860,210	134,874	210,972	76,820
2001			1,053,307	61,029	330,123			961,289	66,098	499,080	88,171
2002			489,951	190,646	255,352			353,903	285,687	341,522	91,902
2003			138,627	146,221	141,556			273,361	217,263	192,826	78,157
TOTAL			3,070,354	506,792	1,030,937			2,519,821	765,331	1,416,549	424,923

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			236,937	85,641	229,637			408,299	287,455	647,625	137,775
2000		170,116	1,879,431	104,619	225,147		604,776	3,162,384	589,469	718,363	107,241
2001	11,001	175,878	1,760,490	119,008	408,634	21,705	813,715	4,166,344	414,749	1,351,639	121,147
2002	7,985	126,039	1,244,555	248,291	336,045	2,163	239,594	2,539,029	875,985	933,340	126,090
2003	14,627	82,163	685,562	144,837	199,295	24,502	545,792	2,295,639	558,605	602,450	103,480
TOTAL	33,613	554,196	5,806,975	702,396	1,398,758	48,370	2,203,877	12,571,695	2,726,263	4,253,417	595,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,218,726	9,080,834	595,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	566,142	-603,070	6,656	
TOTAL LOSSES	21,784,868	8,477,764	602,389	
EXPECTED LOSSES	8,258,624	7,244,778	591,411	
CREDIBILITY	.09	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.220	2.810	.200	10.230
INDICATED (POST-TEST)	5.220	2.032	.145	7.397
PRES. ON RATE LEVEL	2.718	2.384	.195	5.297
DERIVED BY FORMULA	2.943	2.285	.181	5.409
UNDERLYING PRES. RATE	2.737	2.401	.196	5.334
PROPOSED	2.943	2.285	.181	5.409
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.14
MAN. RATES	5.93	6.85	7.90	+ 8.14
				PRESENT
				1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	8,652	111,280	1.286									6	6
2000	10,163	62,712	.617									6	6
2001	8,107	192,322	2.372								1	6	7
2002	8,811	54,214	.615									3	3
2003	7,852	37,196	.473									4	4
TOTAL	43,585	457,724	1.050								1	25	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					46,047					59,643	5,590
2000					20,930					40,425	1,357
2001				9,793	83,353				5,777	92,990	409
2002					28,144					20,899	5,171
2003					3,375					31,172	2,649
TOTAL				9,793	181,849				5,777	245,129	15,176

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					71,511					224,377	8,569
2000			2,104	543	29,209			8,805	2,746	133,151	1,894
2001	431	4,047	40,666	17,317	99,323	1,292	18,506	71,146	34,487	243,378	562
2002	196	2,413	23,337	4,430	32,714	41	2,837	25,445	7,218	48,060	7,095
2003	116	630	5,227	931	3,984	487	13,277	70,952	17,175	69,134	3,507
TOTAL	743	7,090	71,334	23,221	236,741	1,820	34,620	176,348	61,626	718,100	21,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	291,955	1,039,688	21,627	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	53,879	-45,373	466	
TOTAL LOSSES	345,834	994,315	22,093	
EXPECTED LOSSES	828,552	502,100	46,636	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.793	2.281	.051	3.125
INDICATED (POST-TEST)	.573	1.649	.037	2.259
PRES. ON RATE LEVEL	1.888	1.144	.106	3.138
DERIVED BY FORMULA	1.862	1.184	.100	3.146
UNDERLYING PRES. RATE	1.901	1.152	.107	3.160
PROPOSED	1.857	1.181	.100	3.138
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.72
MAN. RATES	3.70	4.29	4.68	+ 4.72
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	20,810	1,332,574	6.403							2	3	47	52
2000	30,601	855,116	2.794							1	3	35	39
2001	33,956	1,830,215	5.389							3	1	53	57
2002	24,518	1,371,885	5.595					1		3	15	28	47
2003	7,069	62,978	.890									7	7
TOTAL	116,954	5,452,768	4.662					1		9	22	170	202

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			228,015	10,539	213,159			702,169	3,870	161,731	13,091	
2000			244,159	47,077	184,178			150,000	32,490	166,170	31,042	
2001			504,474	45,971	496,753			190,034	19,754	462,300	110,929	
2002	6,637		322,010	292,866	88,583	1,513		305,118	201,039	121,217	32,902	
2003					8,033					29,133	25,812	
TOTAL	6,637		1,298,658	396,453	990,706	1,513		1,347,321	257,153	940,551	213,776	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			268,519	18,285	331,036			1,183,535	18,116	608,434	20,069	
2000		26,255	311,476	76,847	258,617		98,377	546,235	146,434	552,165	43,335	
2001	7,986	116,539	1,162,102	103,253	599,908	10,305	277,587	1,330,459	174,531	1,218,546	152,416	
2002	13,234	87,025	889,984	310,688	142,826	2,643	166,282	1,787,732	583,010	388,353	45,142	
2003	274	1,488	12,448	2,213	9,486	452	12,402	66,326	16,057	64,623	34,175	
TOTAL	21,494	231,307	2,644,529	511,286	1,341,873	13,400	554,648	4,914,287	938,148	2,832,121	295,137	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,379,665	5,623,428	295,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	281,822	-713,363	1,290	
TOTAL LOSSES	8,661,487	4,910,065	296,427	
EXPECTED LOSSES	5,446,548	7,067,530	215,195	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.406	4.198	.253	11.857
INDICATED (POST-TEST)	5.355	3.035	.183	8.573
PRES. ON RATE LEVEL	4.625	6.001	.183	10.809
DERIVED BY FORMULA	4.662	5.556	.183	10.401
UNDERLYING PRES. RATE	4.657	6.043	.184	10.884
PROPOSED	4.662	5.556	.183	10.401
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				15.65
MAN. RATES	13.08	15.11	16.12	+ 15.65
IND. RATE				
MINIMUM PREMIUM				3390
PRESENT				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	80,689	820,147	1.016							1	2	58	61
2000	89,429	2,400,020	2.683							5	2	53	60
2001	96,215	1,443,618	1.500							3	2	44	49
2002	102,376	1,453,685	1.419							1	6	44	51
2003	106,207	2,222,069	2.092					1		5	2	63	71
TOTAL	474,916	8,339,539	1.756					1		15	14	262	292

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			182,334	14,223	203,300			41,319	17,192	231,225	130,554
2000			736,947	60,550	404,798			483,670	28,887	551,374	133,794
2001			352,161	25,882	282,362			191,786	29,320	424,048	138,059
2002			61,976	106,912	399,182			125,837	176,754	447,450	135,574
2003	3,500		701,718	56,599	388,350	1,723		257,262	63,814	592,349	156,754
TOTAL	3,500		2,035,136	264,166	1,677,992	1,723		1,099,874	315,967	2,246,446	694,735

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			357,192	24,677	315,726			237,419	80,476	869,867	200,139
2000		98,742	1,126,094	107,655	569,493		362,356	1,971,941	177,465	1,825,138	186,776
2001	5,238	78,284	780,515	60,274	342,078	9,789	272,957	1,320,974	198,197	1,120,708	189,693
2002	3,892	55,363	554,261	168,921	476,569	1,533	146,294	1,500,443	604,606	1,107,237	186,008
2003	65,297	260,280	1,886,872	197,957	517,531	38,477	695,471	2,817,288	529,507	1,411,319	207,543
TOTAL	74,427	492,669	4,704,934	559,484	2,221,397	49,799	1,477,078	7,848,065	1,590,251	6,334,269	970,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,646,972	10,705,401	970,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	545,589	-788,219	10,035	
TOTAL LOSSES	15,192,561	9,917,182	980,194	
EXPECTED LOSSES	7,935,847	9,778,521	850,100	
CREDIBILITY	.12	.39	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.199	2.088	.206	5.493
INDICATED (POST-TEST)	2.313	1.510	.149	3.972
PRES. ON RATE LEVEL	1.659	2.045	.178	3.882
DERIVED BY FORMULA	1.737	1.836	.166	3.739
UNDERLYING PRES. RATE	1.671	2.059	.179	3.909
PROPOSED	1.804	1.906	.172	3.882
YEAR	12-1-04	12-1-05	8-1-06	12-1-06
IND. RATES				5.84
MAN. RATES	5.23	5.79	5.79	+ 5.84
				PRESENT
				1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	62,482	417,081	.667					1		1	1	3	6
2000	64,674	109,644	.169									10	10
2001	67,837	383,344	.565							2		3	5
2002	75,184	354,107	.470							1	1	11	13
2003	77,469	390,776	.504							1	2	12	15
TOTAL	347,646	1,654,952	.476					1		5	4	39	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	107,552		219,337	1,994	5,376			45,502	9,178	6,455	21,687
2000					27,492					65,687	16,465
2001			198,854		4,975			143,297		12,548	23,670
2002			65,465	20,000	52,448			48,023	7,851	125,821	34,499
2003			73,587	19,180	37,548			70,695	15,495	126,693	47,578
TOTAL	107,552		557,243	41,174	127,839			307,517	32,524	337,204	143,899

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	923,088		429,681	3,460	8,348			261,454	42,962	24,283	33,246
2000			2,761	713	38,363			14,302	4,474	216,355	22,985
2001	2,166	36,814	367,201	6,025	9,233	3,098	143,039	751,481	25,805	40,429	32,523
2002	1,237	18,905	185,137	31,069	65,959	448	41,282	410,773	74,797	300,805	47,333
2003	6,628	31,590	233,924	29,411	53,375	9,156	189,422	728,799	125,494	308,874	62,993
TOTAL	933,119	87,309	1,218,704	70,678	175,278	12,702	373,743	2,166,809	273,532	890,746	199,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,792,386	1,410,234	199,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	180,361	-97,757	2,085	
TOTAL LOSSES	4,972,747	1,312,477	201,165	
EXPECTED LOSSES	2,586,486	1,202,856	177,300	
CREDIBILITY	.10	.31	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.430	.378	.058	1.866
INDICATED (POST-TEST)	1.034	.273	.042	1.349
PRES. ON RATE LEVEL	.739	.344	.050	1.133
DERIVED BY FORMULA	.769	.322	.047	1.138
UNDERLYING PRES. RATE	.744	.346	.051	1.141
PROPOSED	.769	.322	.047	1.138
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				1.71
MAN. RATES	1.52	1.64	1.69	+ 1.71
				PRESENT
				615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	461												
2000	474	172,234	36.336								2		2
2001	499	1,621	.324										
2002	530	9,401	1.773								1		1
2003	577	889	.154										
TOTAL	2,541	184,145	7.247								3		3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				87,638					84,596		
2001											1,621
2002				3,052					5,599		750
2003											889
TOTAL				90,690					90,195		3,260

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			12,310	130,834	1,069			24,934	333,375	8,176	
2001											2,227
2002	10	263	3,091	2,932	272	5	796	10,064	13,193	1,724	1,029
2003											1,177
TOTAL	10	263	15,401	133,766	1,341	5	796	34,998	346,568	9,900	4,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,473	491,575	4,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,991	-4,255	54	
TOTAL LOSSES	54,464	487,320	4,487	
EXPECTED LOSSES	42,563	52,523	4,598	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.143	19.178	.177	21.498
INDICATED (POST-TEST)	1.549	13.866	.128	15.543
PRES. ON RATE LEVEL	1.663	2.053	.180	3.896
DERIVED BY FORMULA	1.663	2.171	.179	4.013
UNDERLYING PRES. RATE	1.675	2.067	.181	3.923
PROPOSED	1.663	2.171	.179	4.013
YEAR	12-1-04	12-1-05	8-1-06	12-1-06
IND. RATES				6.04
MAN. RATES	5.23	5.79	5.81	+ 6.04
				PRESENT
				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	10,495	409,301	3.899				10,495			1	1	21	23
2000	11,433	886,465	7.753				11,433			2	3	18	23
2001	10,705	521,927	4.875				10,705			1	2	17	20
2002	12,178	88,179	.724				12,178					11	11
2003	11,182	550,269	4.921				11,182			1	2	24	27
TOTAL	55,993	2,456,141	4.387				55,993			5	8	91	104

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			72,682	8,572	101,363			76,011	22,711	106,517	21,445
2000			201,436	71,195	80,329			265,003	111,661	117,981	38,860
2001			107,129	28,238	99,743			86,784	36,005	147,105	16,923
2002					23,476					35,721	28,982
2003			73,552	86,238	79,357			30,700	63,192	176,557	40,673
TOTAL			454,799	194,243	384,268			458,498	233,569	583,881	146,883

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			142,384	14,872	157,418			436,759	106,310	400,717	32,875
2000		27,776	320,991	110,276	114,055		235,260	1,255,462	465,020	403,455	54,249
2001	1,666	25,093	253,922	42,903	121,249	3,812	117,207	586,390	153,330	394,562	23,252
2002	165	2,021	19,472	3,695	27,289	74	4,835	43,479	12,324	82,145	39,763
2003	9,346	51,333	422,203	85,390	113,687	6,432	163,362	801,695	218,201	435,415	53,851
TOTAL	11,177	106,223	1,158,972	257,136	533,698	10,318	520,664	3,123,785	955,185	1,716,294	203,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,931,139	3,462,313	203,990	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	159,009	-180,272	2,126	
TOTAL LOSSES	5,090,148	3,282,041	206,116	
EXPECTED LOSSES	2,360,105	2,110,377	194,855	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.091	5.862	.368	15.321
INDICATED (POST-TEST)	6.573	4.238	.266	11.077
PRES. ON RATE LEVEL	4.186	3.743	.346	8.275
DERIVED BY FORMULA	4.258	3.788	.338	8.384
UNDERLYING PRES. RATE	4.215	3.769	.348	8.332
PROPOSED	4.258	3.788	.338	8.384
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				12.613
MAN. RATES	9.68	11.15	12.34	12.61
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2780
				2910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,226	49,799	2.237				2,226					5	5
2000	2,836	135,748	4.786				2,836				1	3	4
2001	3,540	57,871	1.634				3,540				2	3	5
2002	3,467	85,278	2.459				3,467				3		3
2003	4,457	313,566	7.035				4,457			2	1	3	6
TOTAL	16,526	642,262	3.886				16,526			2	7	14	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					15,345					29,398	5,056
2000				32,208	54,974				25,759	20,297	2,510
2001				27,440	5,307				15,396	7,477	2,251
2002				38,377					42,130		4,771
2003			161,514	7,582	9,917			103,866	9,750	19,638	1,299
TOTAL			161,514	105,607	85,543			103,866	93,035	76,810	15,887

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					23,830					110,595	7,751
2000			10,047	49,505	77,106			12,010	102,894	69,348	3,504
2001	26	1,125	16,520	32,148	7,308	104	3,035	19,114	49,729	22,281	3,093
2002	130	3,283	38,883	36,861	3,416	34	5,966	75,732	99,243	12,990	6,546
2003	11,395	49,690	337,502	21,724	25,920	10,729	200,627	643,729	70,341	77,175	1,720
TOTAL	11,551	54,098	402,952	140,238	137,580	10,867	209,628	750,585	322,207	292,389	22,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,439,681	892,414	22,614	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	38,955	-22,239	478	
TOTAL LOSSES	1,478,636	870,175	23,092	
EXPECTED LOSSES	553,785	306,888	35,366	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.947	5.265	.140	14.352
INDICATED (POST-TEST)	6.469	3.807	.101	10.377
PRES. ON RATE LEVEL	3.328	1.844	.213	5.385
DERIVED BY FORMULA	3.359	1.923	.209	5.491
UNDERLYING PRES. RATE	3.351	1.857	.214	5.422
PROPOSED	3.359	1.923	.209	5.491

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		8.261
IND. RATES				8.26	MINIMUM PREMIUM		1910
MAN. RATES	5.86	7.12	8.03	+ 8.26	PRESENT		1980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	33,394	1,512,080	4.527							4	9	45	58
2000	37,370	1,329,780	3.558							4	6	38	48
2001	43,996	2,174,491	4.942							6	8	41	55
2002	44,000	1,601,863	3.640							1	10	43	54
2003	48,208	1,594,160	3.306							1	6	34	41
TOTAL	206,968	8,212,374	3.968							16	39	201	256

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			448,357	83,951	171,877			318,896	83,858	331,428	73,713
2000			372,111	112,582	147,229			319,605	48,100	253,927	76,226
2001			604,560	202,507	270,540			438,938	225,619	293,863	138,464
2002			138,300	196,231	221,675			120,000	345,248	450,500	129,909
2003			152,200	94,574	175,486			650,000	107,580	330,166	84,154
TOTAL			1,715,528	689,845	986,807			1,847,439	810,405	1,659,884	502,466

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			824,419	145,655	266,923			1,608,590	392,538	1,246,829	113,002
2000		64,358	732,541	176,306	209,352		336,998	1,783,880	231,132	846,833	106,411
2001	7,826	128,564	1,317,788	270,903	338,620	12,879	503,254	2,646,217	832,142	830,060	190,250
2002	3,733	60,058	614,543	230,251	281,291	1,613	162,256	1,719,173	997,969	1,162,907	178,235
2003	9,427	56,092	488,966	112,256	220,669	16,802	387,722	1,716,937	406,855	806,948	111,420
TOTAL	20,986	309,072	3,978,257	935,371	1,316,855	31,294	1,390,230	9,474,797	2,860,636	4,893,577	699,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,204,636	10,006,439	699,318	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	655,897	-503,178	8,671	
TOTAL LOSSES	15,860,533	9,503,261	707,989	
EXPECTED LOSSES	9,470,855	6,416,008	714,040	
CREDIBILITY	.07	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.663	4.592	.342	12.597
INDICATED (POST-TEST)	5.540	3.320	.247	9.107
PRES. ON RATE LEVEL	4.544	3.079	.343	7.966
DERIVED BY FORMULA	4.614	3.132	.321	8.067
UNDERLYING PRES. RATE	4.576	3.100	.345	8.021
PROPOSED	4.614	3.132	.321	8.067
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				12.14
MAN. RATES	9.38	10.98	11.88	+ 12.14
				PRESENT
				2810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,113	202,596	4.925				4,113			1		6	7
2000	3,658	48,209	1.317				3,658					8	8
2001	3,566	3,404	.095				3,566				1		1
2002	2,415	21,738	.900				2,415					2	2
2003	3,244						3,244						
TOTAL	16,996	275,947	1.624				16,996			1	1	16	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
1999			101,253		27,552			29,639		19,514	24,638
2000					10,092					32,571	5,546
2001				100					100		3,204
2002					11,313					10,425	
TOTAL			101,253	100	48,957			29,639	100	62,510	33,388

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
1999			198,355		42,789			170,306		73,411	37,770
2000			1,012	262	14,083			7,098	2,215	107,277	7,742
2001		3	52	115	4		9	88	314	20	4,402
2002	77	968	9,382	1,782	13,148	21	1,417	12,685	3,604	23,972	
TOTAL	77	971	208,801	2,159	70,024	21	1,426	190,177	6,133	204,680	49,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	401,473	282,996	49,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	84,488	-65,827	1,134	
TOTAL LOSSES	485,961	217,169	51,048	
EXPECTED LOSSES	1,179,183	725,559	116,083	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.859	1.278	.300	4.437
INDICATED (POST-TEST)	2.067	.924	.217	3.208
PRES. ON RATE LEVEL	6.890	4.240	.678	11.808
DERIVED BY FORMULA	6.842	4.107	.660	11.609
UNDERLYING PRES. RATE	6.938	4.269	.683	11.890
PROPOSED	6.842	4.107	.660	11.609

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	17.465
IND. RATES				17.47	MINIMUM PREMIUM	3450
MAN. RATES	14.54	16.38	17.61	+ 17.47	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	606	35,562	5.868									5	5
2000	556	14,389	2.587								1		1
2001	610												
2002	642	9,346	1.455									1	1
2003	795	46,751	5.880									3	3
TOTAL	3,209	106,048	3.305								1	9	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					7,602					27,679	281
2000				13,500					61		828
2002					960					5,645	2,741
2003					29,687					16,244	820
TOTAL				13,500	38,249				61	49,568	4,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					11,806					104,128	431
2000			1,896	20,153	164			16	242	7	1,156
2002	6	82	796	149	1,117	12	768	6,877	1,946	12,980	3,761
2003	1,022	5,502	45,997	8,173	35,060	252	6,906	36,975	8,953	36,024	1,086
TOTAL	1,028	5,584	48,689	28,475	48,147	264	7,674	43,868	11,141	153,139	6,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	107,107	240,902	6,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,771	-8,025	184	
TOTAL LOSSES	124,878	232,877	6,618	
EXPECTED LOSSES	241,639	102,014	14,730	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.891	7.257	.206	11.354
INDICATED (POST-TEST)	2.813	5.247	.149	8.209
PRES. ON RATE LEVEL	7.478	3.157	.456	11.091
DERIVED BY FORMULA	7.478	3.178	.453	11.109
UNDERLYING PRES. RATE	7.530	3.179	.459	11.168
PROPOSED	7.466	3.173	.452	11.091
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				16.69
MAN. RATES	13.57	15.23	16.54	+ 16.69
				PRESENT
				3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	497	101,427	20.407							1	1	2	
2000	489	782	.159										
2001	467	10,917	2.337								2	2	
2002	422	3,112	.737								1	1	
2003	486												
TOTAL	2,361	116,238	4.923							1	4	5	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				45,219	746				48,226	688	6,548	
2000											782	
2001					3,479					6,224	1,214	
2002					114					2,998		
TOTAL				45,219	4,339				48,226	9,910	8,544	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				78,455	1,159				225,746	2,588	10,038	
2000											1,092	
2001	18	159	1,485	251	4,130	80	1,184	4,415	1,093	16,221	1,668	
2002		11	95	17	133	6	409	3,650	1,035	6,892		
TOTAL	18	170	1,580	78,723	5,422	86	1,593	8,065	227,874	25,701	12,798	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,512	337,720	12,798			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	14,417	-7,307	139			
TOTAL LOSSES	25,929	330,413	12,937			
EXPECTED LOSSES	205,548	84,335	13,008			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.098	13.995	.548	15.641		
INDICATED (POST-TEST)	.794	10.118	.396	11.308		
PRES. ON RATE LEVEL	8.646	3.547	.547	12.740		
DERIVED BY FORMULA	8.646	3.613	.545	12.804		
UNDERLYING PRES. RATE	8.706	3.572	.551	12.829		
PROPOSED	8.603	3.595	.542	12.740		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	19.167
IND. RATES				19.17	MINIMUM PREMIUM	3450
MAN. RATES	15.12	17.41	19.00	+ 19.17	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	42						42						
2000	66						66						
2001	57						57						
2002	114						114						
2003	83						83						
TOTAL	362						362						

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			1,999	-977	24		
TOTAL LOSSES			1,999		24		
EXPECTED LOSSES			31,397	12,801	1,902		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.552	.000	.007	.559	
INDICATED (POST-TEST)			.399	.000	.005	.404	
PRES. ON RATE LEVEL			8.613	3.512	.521	12.646	
DERIVED BY FORMULA			8.613	3.512	.521	12.646	
UNDERLYING PRES. RATE			8.673	3.536	.525	12.734	
PROPOSED			8.613	3.512	.521	12.646	
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		19.025
IND. RATES				19.03	MINIMUM PREMIUM		3450
MAN. RATES	14.89	17.12	18.86	+ 19.03	PRESENT		3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,113	105,916	9.516				1,113				1	1	2
2000	1,561	61,658	3.949				1,561				1		1
2001	2,183	222,328	10.184				2,183			2		3	5
2002	2,478	2,188	.088				2,478						
2003	2,437	2,097	.086				2,437						
TOTAL	9,772	394,187	4.034				9,772			2	2	4	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				30,361	1,484				71,635	1,204	1,232
2000				38,452					23,206		
2001			119,226		6,492			75,476		10,430	10,704
2002											2,188
2003											2,097
TOTAL			119,226	68,813	7,976			75,476	94,841	11,634	16,221

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				52,676	2,305				335,323	4,529	1,889
2000			5,402	57,404	469			6,837	91,449	2,244	
2001	1,317	22,234	221,662	3,865	9,703	1,677	76,085	398,536	14,268	31,250	14,707
2002											3,002
2003											2,776
TOTAL	1,317	22,234	227,064	113,945	12,477	1,677	76,085	405,373	441,040	38,023	22,374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	733,750	605,485	22,374	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	32,151	-25,437	326	
TOTAL LOSSES	765,901	580,048	22,700	
EXPECTED LOSSES	478,241	354,235	24,626	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.838	5.936	.232	14.006
INDICATED (POST-TEST)	5.667	4.292	.168	10.127
PRES. ON RATE LEVEL	4.860	3.600	.250	8.710
DERIVED BY FORMULA	4.868	3.621	.248	8.737
UNDERLYING PRES. RATE	4.894	3.625	.252	8.771
PROPOSED	4.868	3.621	.248	8.737

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.144
IND. RATES				13.14	MINIMUM PREMIUM	2890
MAN. RATES	9.46	11.40	12.99	+ 13.14	PRESENT	3050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,021	73,614	7.209									6	6
2000	721	6,589	.913									1	1
2001	643	270	.041										
2002	747	402,120	53.831							1		1	2
2003	832	89,699	10.781									1	1
TOTAL	3,964	572,292	14.437							1		9	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					41,958					29,633	2,023
2000					5,000					1,589	
2001											270
2002			225,712		366			169,849		4,616	1,577
2003					61,500					27,000	1,199
TOTAL			225,712		108,824			169,849		62,838	5,069

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					65,161					111,478	3,101
2000			503	130	6,977			346	109	5,233	
2001											371
2002	1,399	22,040	210,639	6,319	6,000	342	41,705	438,422	24,456	26,718	2,164
2003	2,114	11,395	95,292	16,929	72,633	422	11,493	61,461	14,879	59,888	1,587
TOTAL	3,513	33,435	306,434	23,378	150,771	764	53,198	500,229	39,444	203,317	7,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	897,573	416,910	7,223	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,809	-15,625	220	
TOTAL LOSSES	917,382	401,285	7,443	
EXPECTED LOSSES	259,364	177,666	20,375	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.143	10.123	.188	33.454
INDICATED (POST-TEST)	16.732	7.319	.136	24.187
PRES. ON RATE LEVEL	6.498	4.451	.510	11.459
DERIVED BY FORMULA	6.498	4.508	.503	11.509
UNDERLYING PRES. RATE	6.543	4.482	.514	11.539
PROPOSED	6.498	4.508	.503	11.509
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				17.32
MAN. RATES	13.17	15.34	17.09	+ 17.32
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	91,736	1,098,202	1.197					1		2	6	38	47
2000	134,073	2,999,071	2.236							8	17	45	70
2001	130,630	1,311,725	1.004							1	9	29	39
2002	150,287	1,448,379	.963								10	28	38
2003	157,138	1,804,272	1.148							1	21	24	46
TOTAL	663,864	8,661,649	1.305					1		12	63	164	240

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	2,996		144,314	108,553	260,682	724		11,466	55,049	313,937	200,481
2000			854,749	263,381	339,248			670,918	200,102	346,057	324,616
2001			60,499	134,558	353,167			14,000	197,824	273,070	278,607
2002				137,724	471,718				107,758	458,131	273,048
2003			83,965	194,691	159,336			338,917	320,719	243,773	462,871
TOTAL	2,996		1,143,527	838,907	1,584,151	724		1,035,301	881,452	1,634,968	1,539,623

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	31,850		282,711	188,341	404,840	1,817		65,884	257,684	1,181,030	307,337
2000		133,482	1,526,854	411,150	481,863		499,003	2,672,796	848,082	1,167,789	453,164
2001	2,472	31,262	331,736	182,849	425,257	4,084	86,786	443,711	672,360	748,282	382,806
2002	3,731	52,170	530,734	206,503	560,599	1,008	77,420	751,399	412,066	1,086,715	374,622
2003	10,686	70,723	647,283	174,832	221,676	15,721	429,684	2,217,045	719,978	744,776	612,841
TOTAL	48,739	287,637	3,319,318	1,163,675	2,094,235	22,630	1,092,893	6,150,835	2,910,170	4,928,592	2,130,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,922,052	11,096,672	2,130,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	776,335	-703,256	22,667	
TOTAL LOSSES	11,698,387	10,393,416	2,153,437	
EXPECTED LOSSES	11,790,224	8,975,442	1,825,627	
CREDIBILITY	.15	.48	.50	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.762	1.566	.324	3.652
INDICATED (POST-TEST)	1.274	1.132	.234	2.640
PRES. ON RATE LEVEL	1.764	1.343	.273	3.380
DERIVED BY FORMULA	1.691	1.242	.254	3.187
UNDERLYING PRES. RATE	1.776	1.352	.275	3.403
PROPOSED	1.691	1.242	.254	3.187
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.79
MAN. RATES	4.43	4.93	5.04	+ 4.79
				PRESENT
				1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	682												
2000	2,021	10,182	.503									1	1
2001	1,089	4,418	.405										
2002	318	14,056	4.420									2	2
2003	1,943	45,973	2.366								1	2	3
TOTAL	6,053	74,629	1.233								1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					760					1,741	7,681
2001											4,418
2002					789					3,380	9,887
2003				7,258	8,789				16,650	6,683	6,593
TOTAL				7,258	10,338				16,650	11,804	28,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			76	20	1,060			377	117	5,733	10,723
2001											6,070
2002	6	71	656	127	917	7	459	4,117	1,165	7,771	13,565
2003	440	2,934	26,994	7,233	11,563	266	11,512	76,694	32,199	24,176	8,729
TOTAL	446	3,005	27,726	7,380	13,540	273	11,971	81,188	33,481	37,680	39,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	124,609	92,081	39,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	16,481	-10,635	278	
TOTAL LOSSES	141,090	81,446	39,365	
EXPECTED LOSSES	262,156	133,529	20,399	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.331	1.346	.650	4.327
INDICATED (POST-TEST)	1.685	.973	.470	3.128
PRES. ON RATE LEVEL	4.301	2.191	.335	6.827
DERIVED BY FORMULA	4.275	2.167	.338	6.780
UNDERLYING PRES. RATE	4.331	2.206	.337	6.874
PROPOSED	4.275	2.167	.338	6.780

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.200
IND. RATES				10.20	MINIMUM PREMIUM	2300
MAN. RATES	8.50	9.50	10.18	+ 10.20	PRESENT	2440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000	6												
2001													
2002													
2003	15												
TOTAL	21												

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.	35	-12	1	
TOTAL LOSSES	35		1	
EXPECTED LOSSES	399	326	42	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.167	.000	.005	.172
INDICATED (POST-TEST)	.121	.000	.004	.125
PRES. ON RATE LEVEL	1.887	1.539	.202	3.628
DERIVED BY FORMULA	1.887	1.539	.202	3.628
UNDERLYING PRES. RATE	1.900	1.550	.203	3.653
PROPOSED	1.887	1.539	.202	3.628

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.458
IND. RATES				5.46	MINIMUM PREMIUM	1350
MAN. RATES	4.20	4.78	5.41	+ 5.46	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	213												
2000	437	1,496	.342									1	1
2001	779	3,625	.465										
2002	354	2,671	.754										
2003	378	608	.160										
TOTAL	2,161	8,400	.389									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					60					339	1,097
2001											3,625
2002											2,671
2003											608
TOTAL					60					339	8,001

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			6	2	84			73	24	1,115	1,531
2001											4,981
2002											3,665
2003											805
TOTAL			6	2	84			73	24	1,115	10,982

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			79	1,225	10,982	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			3,420	-3,150	40	
TOTAL LOSSES			3,499		11,022	
EXPECTED LOSSES			59,016	39,675	4,019	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.162	.000	.510	.672
INDICATED (POST-TEST)			.117	.000	.369	.486
PRES. ON RATE LEVEL			2.712	1.823	.185	4.720
DERIVED BY FORMULA			2.712	1.805	.187	4.704
UNDERLYING PRES. RATE			2.731	1.836	.186	4.753
PROPOSED			2.712	1.805	.187	4.704

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		7.077
IND. RATES				7.08	MINIMUM PREMIUM		1675
MAN. RATES	5.51	6.34	7.04	+ 7.08	PRESENT		1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	15,548	332,332	2.137								1	18	19
2000	16,071	668,008	4.156							2	2	19	23
2001	14,782	512,435	3.466								2	12	14
2002	17,717	761,696	4.299							1	5	12	18
2003	16,808	558,096	3.320							2	1	18	21
TOTAL	80,926	2,832,567	3.500							5	11	79	95

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				26,151	141,794				23,223	95,097	46,067	
2000			234,027	12,897	105,309			146,659	206	144,297	24,613	
2001				28,437	238,715				27,728	181,394	36,161	
2002			61,333	119,698	151,367			15,811	182,287	201,053	30,147	
2003			141,384	17,332	50,560			159,593	8,500	142,049	38,678	
TOTAL			436,744	204,515	687,745			322,063	241,944	763,890	175,666	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				45,372	220,206				108,707	357,756	70,621	
2000		36,060	405,704	24,462	148,531		134,956	718,011	20,366	477,628	34,360	
2001	1,229	11,584	116,674	50,048	284,466	2,529	37,824	153,553	119,030	477,743	49,685	
2002	2,204	35,098	360,538	142,163	189,613	615	60,709	652,588	503,109	521,534	41,362	
2003	10,633	48,964	352,077	36,377	72,715	16,191	316,513	1,111,600	150,378	357,661	51,210	
TOTAL	14,066	131,706	1,234,993	298,422	915,531	19,335	550,002	2,635,752	901,590	2,192,322	247,238	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,585,854	4,307,865	247,238	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	165,853	-189,391	2,472	
TOTAL LOSSES	4,751,707	4,118,474	249,710	
EXPECTED LOSSES	2,410,785	2,236,794	220,928	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.872	5.089	.309	11.270
INDICATED (POST-TEST)	4.245	3.679	.223	8.147
PRES. ON RATE LEVEL	2.958	2.745	.271	5.974
DERIVED BY FORMULA	3.009	2.857	.265	6.131
UNDERLYING PRES. RATE	2.979	2.764	.273	6.016
PROPOSED	3.009	2.857	.265	6.131
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.22
MAN. RATES	7.05	8.00	8.91	+ 9.22
				PRESENT
				2170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	25												
2000	68												
2001	10												
2002	9												
2003	9												
TOTAL	121												

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.	98	-228	1	
TOTAL LOSSES	98		1	
EXPECTED LOSSES	2,734	1,773	264	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.081	.000	.001	.082
INDICATED (POST-TEST)	.059	.000	.001	.060
PRES. ON RATE LEVEL	2.245	1.455	.216	3.916
DERIVED BY FORMULA	2.245	1.455	.216	3.916
UNDERLYING PRES. RATE	2.261	1.465	.217	3.943
PROPOSED	2.245	1.455	.216	3.916

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.891
IND. RATES				5.89	MINIMUM PREMIUM	1440
MAN. RATES	4.72	5.35	5.84	+ 5.89	PRESENT	1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	910	88,351	9.708							1		2	3
2000	796	150	.018										
2001	1,374	2,518	.183									1	1
2002	1,390	44,037	3.168									9	9
2003	1,428	904	.063										
TOTAL	5,898	135,960	2.305							1		12	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			61,840		2,306			20,540		2,708	957
2000											150
2001					540					1,468	510
2002					19,441					23,799	797
2003											904
TOTAL			61,840		22,287			20,540		27,975	3,318

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			121,145		3,581			118,023		10,187	1,467
2000											209
2001	4	25	229	38	641	16	273	1,046	258	3,823	701
2002	133	1,668	16,121	3,054	22,593	48	3,224	28,956	8,210	54,725	1,093
2003											1,197
TOTAL	137	1,693	137,495	3,092	26,815	64	3,497	148,025	8,468	68,735	4,667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	290,911	107,110	4,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	18,997	-16,734	295	
TOTAL LOSSES	309,908	90,376	4,962	
EXPECTED LOSSES	263,110	228,606	23,179	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.254	1.532	.084	6.870
INDICATED (POST-TEST)	3.799	1.108	.061	4.968
PRES. ON RATE LEVEL	4.430	3.849	.391	8.670
DERIVED BY FORMULA	4.424	3.794	.384	8.602
UNDERLYING PRES. RATE	4.461	3.876	.393	8.730
PROPOSED	4.424	3.794	.384	8.602

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	12.941
IND. RATES				12.94	MINIMUM PREMIUM	2850
MAN. RATES	8.43	10.81	12.93	+ 12.94	PRESENT	3035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	34												
2000	65												
2001	81												
2002	132												
2003	1,444												
TOTAL	1,756												

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.	3,544	-101	99	
TOTAL LOSSES	3,544		99	
EXPECTED LOSSES	31,170	19,914	3,108	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.202	.000	.006	.208
INDICATED (POST-TEST)	.146	.000	.004	.150
PRES. ON RATE LEVEL	1.763	1.126	.176	3.065
DERIVED BY FORMULA	1.763	1.115	.174	3.052
UNDERLYING PRES. RATE	1.775	1.134	.177	3.086
PROPOSED	1.763	1.115	.174	3.052
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.591
MAN. RATES	3.73	4.23	4.57	4.59
				MINIMUM PREMIUM
				PRESENT
				1180
				1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,221	277	.008										
2000	4,675	18,173	.388								1	1	2
2001	5,208	859	.016										
2002	5,824	1,447	.024										
2003	7,273	25,710	.353									2	2
TOTAL	26,201	46,466	.177								1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											277
2000				11,728	545				988	4,088	824
2001											859
2002											1,447
2003					2,698					18,582	4,430
TOTAL				11,728	3,243				988	22,670	7,837

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											425
2000			1,702	17,522	904			1,183	4,172	13,561	1,150
2001											1,180
2002											1,985
2003	93	502	4,180	742	3,187	291	7,902	42,288	10,248	41,216	5,865
TOTAL	93	502	5,882	18,264	4,091	291	7,902	43,471	14,420	54,777	10,605

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			58,141	91,552	10,605	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			13,982	-9,386	269	
TOTAL LOSSES			72,123	82,166	10,874	
EXPECTED LOSSES			201,749	131,005	19,390	
CREDIBILITY			.02	.06	.06	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.275	.314	.042	.631
INDICATED (POST-TEST)			.199	.227	.030	.456
PRES. ON RATE LEVEL			.765	.497	.073	1.335
DERIVED BY FORMULA			.754	.481	.070	1.305
UNDERLYING PRES. RATE			.770	.500	.074	1.344
PROPOSED			.754	.481	.070	1.305

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.963
IND. RATES				1.96	MINIMUM PREMIUM	650
MAN. RATES	1.68	1.87	1.99	+ 1.96	PRESENT	680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,450	37,724	.847									3	3
2000	6,648	126,150	1.897								1	4	5
2001	6,555	87,563	1.335									2	2
2002	6,246	159,179	2.548								1	5	6
2003	6,859	167,820	2.446								1	4	5
TOTAL	30,758	578,436	1.881								3	18	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					25,294					11,742	688
2000				22,664	46,093				12,330	42,512	2,551
2001					35,890					50,106	1,567
2002				12,160	31,647				10,195	90,310	14,867
2003				43,571	39,433				29,606	50,100	5,110
TOTAL				78,395	178,357				52,131	244,770	24,783

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					39,281					44,174	1,055
2000			7,810	35,028	64,597			12,894	51,485	141,215	3,561
2001	183	1,604	15,321	2,574	42,612	698	9,650	35,543	8,790	130,574	2,153
2002	261	3,750	38,571	16,663	37,867	190	13,699	128,257	55,200	210,812	20,398
2003	2,193	15,115	141,376	39,746	53,677	1,072	36,752	223,354	78,316	127,757	6,766
TOTAL	2,637	20,469	203,078	94,011	238,034	1,960	60,101	400,048	193,791	654,532	33,933

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	688,293	1,180,368	33,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,971	-33,215	730	
TOTAL LOSSES	745,264	1,147,153	34,663	
EXPECTED LOSSES	881,524	410,004	62,439	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.423	3.730	.113	6.266
INDICATED (POST-TEST)	1.752	2.697	.082	4.531
PRES. ON RATE LEVEL	2.846	1.324	.202	4.372
DERIVED BY FORMULA	2.824	1.406	.195	4.425
UNDERLYING PRES. RATE	2.866	1.333	.203	4.402
PROPOSED	2.824	1.406	.195	4.425
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.66
MAN. RATES	5.30	5.97	6.52	+ 6.66
				PRESENT
				1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,156	25,736	1.193									1	1
2000	3,805	16,766	.440										
2001	3,288	76,021	2.312									4	4
2002	3,779	9,321	.246									1	1
2003	4,508	65,905	1.461									2	2
TOTAL	17,536	193,749	1.105									8	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					2,580					6,386	16,770
2000											16,766
2001					37,626					32,188	6,207
2002					4,320					3,621	1,380
2003					29,139					31,633	5,133
TOTAL					73,665					73,828	46,256

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					4,007					24,024	25,708
2000											23,405
2001	192	1,680	16,062	2,698	44,669	449	6,214	22,831	5,652	83,878	8,528
2002	29	371	3,584	680	5,022	8	491	4,408	1,249	8,328	1,893
2003	1,003	5,397	45,151	8,022	34,414	493	13,466	72,001	17,431	70,163	6,796
TOTAL	1,224	7,448	64,797	11,400	88,112	950	20,171	99,240	24,332	186,393	66,330

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	193,830	310,237	66,330	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,524	-18,813	524	
TOTAL LOSSES	218,354	291,424	66,854	
EXPECTED LOSSES	376,497	245,153	40,157	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.245	1.662	.381	3.288
INDICATED (POST-TEST)	.900	1.202	.275	2.377
PRES. ON RATE LEVEL	2.132	1.388	.228	3.748
DERIVED BY FORMULA	2.120	1.381	.230	3.731
UNDERLYING PRES. RATE	2.147	1.398	.229	3.774
PROPOSED	2.120	1.381	.230	3.731
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.61
MAN. RATES	4.67	5.26	5.59	+ 5.61
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	20,277	104,493	.515							1	1	2	
2000	21,066	71,047	.337								5	5	
2001	21,873	36,518	.166								3	3	
2002	24,417	288,197	1.180								4	5	
2003	23,158	66,200	.285						1		5	5	
TOTAL	110,791	566,455	.511							1	1	20	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				39,258	7,414				29,657	16,278	11,886
2000					10,361					49,938	10,748
2001					4,142					9,557	22,819
2002			67,000		17,394			170,500		15,020	18,283
2003					6,889					40,891	18,420
TOTAL			67,000	39,258	46,200			170,500	29,657	131,684	82,156

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				68,113	11,514				138,824	61,238	18,221
2000			1,042	271	14,459			10,879	3,403	164,483	15,004
2001	21	187	1,768	299	4,917	136	1,840	6,775	1,683	24,905	31,353
2002	655	9,921	94,979	5,135	22,351	460	55,244	578,879	34,800	55,403	25,084
2003	236	1,275	10,674	1,896	8,137	631	17,392	93,077	22,539	90,690	24,388
TOTAL	912	11,383	108,463	75,714	61,378	1,227	74,476	689,610	201,249	396,719	114,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	886,071	735,060	114,050	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	75,578	-69,758	1,402	
TOTAL LOSSES	961,649	665,302	115,452	
EXPECTED LOSSES	1,101,263	839,796	124,086	
CREDIBILITY	.05	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.868	.601	.104	1.573
INDICATED (POST-TEST)	.628	.435	.075	1.138
PRES. ON RATE LEVEL	.987	.753	.111	1.851
DERIVED BY FORMULA	.969	.705	.106	1.780
UNDERLYING PRES. RATE	.994	.758	.112	1.864
PROPOSED	.969	.705	.106	1.780

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	2.678
IND. RATES				2.68	MINIMUM PREMIUM	795
MAN. RATES	2.46	2.65	2.76	+ 2.68	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	62,161	473,215	.761							2		4	6
2000	83,502	202,147	.242								4	19	23
2001	56,657	46,374	.081									3	3
2002	55,981	421,527	.752							2	1	5	8
2003	56,182	830,691	1.478							3	6	21	30
TOTAL	314,483	1,973,954	.628							7	11	52	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			173,869		12,570			277,396		6,472	2,908
2000				81,755	34,862				20,539	41,478	23,513
2001					9,259					33,131	3,984
2002			159,158	5,166	22,899			197,312	4,889	22,984	9,119
2003			222,319	158,188	108,331			88,253	121,026	93,277	39,297
TOTAL			555,346	245,109	187,921			562,961	146,454	197,342	78,821

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			232,408		19,521			873,692		24,347	4,458
2000			14,989	122,957	49,648			15,078	83,763	138,601	32,824
2001	49	416	3,959	663	10,993	457	6,379	23,506	5,809	86,335	5,474
2002	1,808	28,111	269,885	15,881	33,586	561	66,780	700,252	54,496	79,040	12,511
2003	21,771	112,448	883,510	153,930	171,574	11,419	261,763	1,137,609	295,048	298,792	52,029
TOTAL	23,628	140,975	1,404,751	293,431	285,322	12,437	334,922	2,750,137	439,116	627,115	107,296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,666,850	1,644,984	107,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,430	-83,447	578	
TOTAL LOSSES	4,716,280	1,561,537	107,874	
EXPECTED LOSSES	786,209	896,277	59,752	
CREDIBILITY	.09	.29	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.500	.497	.034	2.031
INDICATED (POST-TEST)	1.085	.359	.025	1.469
PRES. ON RATE LEVEL	.248	.283	.019	.550
DERIVED BY FORMULA	.323	.305	.021	.649
UNDERLYING PRES. RATE	.250	.285	.019	.554
PROPOSED	.323	.305	.021	.649
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				.98
MAN. RATES	.63	.73	.82	+ .98
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,016												
2000	3,138	17,374	.553									1	1
2001	3,375	2,613	.077										
2002	3,581	92,001	2.569								1		1
2003	3,890	17,930	.460									1	1
TOTAL	17,000	129,918	.764								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000					930					15,192	1,252
2001											2,613
2002				29,237					52,260		10,504
2003					613					2,317	15,000
TOTAL				29,237	1,543				52,260	17,509	29,369

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			93	24	1,298			3,309	1,035	50,041	1,748
2001											3,590
2002	98	2,503	29,624	28,080	2,604	43	7,400	93,937	123,113	16,115	14,411
2003	22	113	948	168	722	35	983	5,269	1,281	5,140	19,860
TOTAL	120	2,616	30,665	28,272	4,624	78	8,383	102,515	125,429	71,296	39,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	144,377	229,621	39,609	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,611	-4,879	76	
TOTAL LOSSES	146,988	224,742	39,685	
EXPECTED LOSSES	37,229	60,690	6,460	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.865	1.322	.233	2.420
INDICATED (POST-TEST)	.625	.956	.168	1.749
PRES. ON RATE LEVEL	.217	.355	.038	.610
DERIVED BY FORMULA	.221	.379	.043	.643
UNDERLYING PRES. RATE	.219	.357	.038	.614
PROPOSED	.221	.379	.043	.643
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				.97
MAN. RATES	.69	.81	.91	+ .97
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	29,128	343,558	1.179						1	1	14	16	
2000	32,845	483,170	1.471					1	1	15	17		
2001	36,856	323,139	.876						1	12	13		
2002	37,119	408,758	1.101						5	13	18		
2003	41,869	554,401	1.324						5	8	13		
TOTAL	177,817	2,113,026	1.188					2	13	62	77		

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			69,611	303	15,598			172,952	888	65,364	18,842	
2000			124,470	11,112	84,965			121,389	3,902	105,978	31,354	
2001				52,593	64,113				106,788	69,385	30,260	
2002				94,843	38,118				101,368	148,430	25,999	
2003				128,833	21,589				216,901	121,758	65,320	
TOTAL			194,081	287,684	224,383			294,341	429,847	510,915	171,775	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			91,554	526	24,223			667,205	4,157	245,899	28,885	
2000		15,563	179,841	19,857	119,312		92,572	495,157	29,258	351,036	43,770	
2001	332	4,559	54,696	65,494	78,045	962	24,422	145,010	348,014	200,219	41,577	
2002	583	11,396	127,707	97,088	52,749	380	34,493	362,913	290,038	372,594	35,671	
2003	3,215	27,098	270,828	91,362	46,499	4,039	164,786	1,078,084	438,606	391,924	86,484	
TOTAL	4,130	58,616	724,626	274,327	320,828	5,381	316,273	2,748,369	1,110,073	1,561,672	236,387	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,857,395	3,266,900	236,387	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	58,028	-121,282	2,209	
TOTAL LOSSES	3,915,423	3,145,618	238,596	
EXPECTED LOSSES	835,740	1,539,896	181,373	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.202	1.769	.134	4.105
INDICATED (POST-TEST)	1.592	1.279	.097	2.968
PRES. ON RATE LEVEL	.467	.860	.101	1.428
DERIVED BY FORMULA	.535	.944	.100	1.579
UNDERLYING PRES. RATE	.470	.866	.102	1.438
PROPOSED	.535	.944	.100	1.579

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	2.375
IND. RATES				2.38	MINIMUM PREMIUM	735
MAN. RATES	1.46	1.79	2.13	+ 2.38	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3												
2000	2												
2001	33												
2002	412												
2003	1,007	26,980	2,679									1	1
TOTAL	1,457	26,980	1,852									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					20,000					6,980	
TOTAL					20,000					6,980	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	687	3,707	30,987	5,507	23,621	110	2,974	15,890	3,848	15,480	
TOTAL	687	3,707	30,987	5,507	23,621	110	2,974	15,890	3,848	15,480	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,355	48,456		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	521	-47	28	
TOTAL LOSSES	54,876	48,409	28	
EXPECTED LOSSES	5,101	3,584	962	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.766	3.323	.002	7.091
INDICATED (POST-TEST)	2.723	2.403	.001	5.127
PRES. ON RATE LEVEL	.348	.244	.065	.657
DERIVED BY FORMULA	.348	.266	.064	.678
UNDERLYING PRES. RATE	.350	.246	.066	.662
PROPOSED	.348	.266	.064	.678

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.020
IND. RATES				1.02	MINIMUM PREMIUM	465
MAN. RATES	.78	.85	.98	+ 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
1999	4,076	385,029	9.446						1	1	4	6	
2000	4,006	9,073	.226								2	2	
2001	4,351	33,370	.766							1	1	2	
2002	4,586	11,305	.246								1	1	
2003	4,753	127,379	2.679							2	3	5	
TOTAL	21,772	566,156	2.600						1	4	11	16	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			195,188	15,416	3,124			148,253	14,222	7,474	1,352
2000					81					3,481	5,511
2001				7,584	2,566				12,328	3,612	7,280
2002					3,160					5,158	2,987
2003				48,376	7,734				40,410	29,947	912
TOTAL			195,188	71,376	16,665			148,253	66,960	49,672	18,042

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			235,068	26,747	4,852			523,691	66,573	28,118	2,073
2000			8	2	113			759	237	11,463	7,693
2001	14	359	5,036	8,965	3,325	48	1,978	13,620	39,403	11,653	10,003
2002	22	268	2,621	495	3,673	10	699	6,287	1,781	11,858	4,098
2003	1,196	10,106	101,121	34,201	17,021	865	33,790	217,380	85,714	89,130	1,207
TOTAL	1,232	10,733	343,854	70,410	28,984	923	36,467	761,737	193,708	152,222	25,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,154,946	445,324	25,074	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	27,930	-27,885	647	
TOTAL LOSSES	1,182,876	417,439	25,721	
EXPECTED LOSSES	397,557	340,079	56,172	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.433	1.917	.118	7.468
INDICATED (POST-TEST)	3.928	1.386	.085	5.399
PRES. ON RATE LEVEL	1.814	1.551	.256	3.621
DERIVED BY FORMULA	1.856	1.543	.247	3.646
UNDERLYING PRES. RATE	1.826	1.562	.258	3.646
PROPOSED	1.856	1.543	.247	3.646

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.485
IND. RATES				5.49	MINIMUM PREMIUM	1360
MAN. RATES	4.38	4.95	5.40	+ 5.49	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	63,756	1,043,751	1.637							2	12	65	79
2000	72,588	1,206,832	1.662							2	12	54	68
2001	79,139	887,376	1.121								13	55	68
2002	76,194	1,092,044	1.433								9	52	61
2003	80,984	960,276	1.185							1	7	36	44
TOTAL	372,661	5,190,279	1.393							5	53	262	320

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			131,982	100,109	194,496			82,124	156,509	260,844	117,687
2000			320,897	177,380	149,354			68,918	98,167	240,242	151,874
2001				170,609	143,867				186,791	283,257	102,852
2002				171,398	230,563				163,798	421,800	104,485
2003			108,817	152,694	171,514			44,692	203,143	197,145	82,271
TOTAL			561,696	772,190	889,794			195,734	808,408	1,403,288	559,169

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			258,553	173,691	302,053			471,885	732,619	981,294	180,414
2000		55,558	645,863	272,490	212,755		72,778	451,453	408,463	802,049	212,016
2001	746	11,950	150,055	207,842	177,069	3,924	73,851	368,526	637,147	772,069	141,319
2002	2,101	33,527	355,970	199,214	270,814	946	77,743	783,506	524,607	974,392	143,353
2003	16,169	90,489	754,713	157,866	236,189	9,522	270,289	1,441,107	475,017	563,516	108,927
TOTAL	19,016	191,524	2,165,154	1,011,103	1,198,880	14,392	494,661	3,516,477	2,777,853	4,093,320	786,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,401,224	9,081,156	786,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	362,028	-651,048	10,608	
TOTAL LOSSES	6,763,252	8,430,108	796,637	
EXPECTED LOSSES	5,321,600	7,971,219	924,199	
CREDIBILITY	.10	.33	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.815	2.262	.214	4.291
INDICATED (POST-TEST)	1.312	1.635	.155	3.102
PRES. ON RATE LEVEL	1.418	2.124	.247	3.789
DERIVED BY FORMULA	1.407	1.963	.216	3.586
UNDERLYING PRES. RATE	1.428	2.139	.248	3.815
PROPOSED	1.407	1.963	.216	3.586

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.395
IND. RATES				5.40	MINIMUM PREMIUM	1340
MAN. RATES	4.63	5.18	5.65	+ 5.40	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	24,393	285,944	1.172							1	2	11	14
2000	31,338	799,863	2.552							1	4	32	37
2001	34,917	1,554,998	4.453							3	8	32	43
2002	30,539	1,063,366	3.481							2	3	28	33
2003	29,102	480,850	1.652							1	2	18	21
TOTAL	150,289	4,185,021	2.785							8	19	121	148

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			47,605	49,638	26,329			53,045	27,252	42,972	39,103
2000			63,334	119,090	122,896			75,697	199,879	131,802	87,165
2001			249,310	229,667	209,679			254,958	241,525	308,066	61,793
2002			162,114	81,772	111,907			307,508	131,286	162,729	106,050
2003			93,279	36,659	53,074			85,000	69,351	88,510	54,977
TOTAL			615,642	516,826	523,885			776,208	669,293	734,079	349,088

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			93,258	86,122	40,890			304,797	127,567	161,661	59,945
2000		10,966	148,667	181,720	173,382		79,928	494,246	802,414	454,823	121,682
2001	3,196	52,880	569,278	286,539	260,653	8,208	272,611	1,429,695	845,257	857,031	84,904
2002	2,446	38,586	385,715	102,412	142,920	1,264	142,495	1,507,103	422,155	454,617	145,500
2003	7,788	38,869	298,636	45,658	74,920	9,138	201,929	842,932	196,875	254,539	72,789
TOTAL	13,430	141,301	1,495,554	702,451	692,765	18,610	696,963	4,578,773	2,394,268	2,182,671	484,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,944,631	5,972,155	484,820	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	158,655	-315,323	4,533	
TOTAL LOSSES	7,103,286	5,656,832	489,353	
EXPECTED LOSSES	2,461,733	3,749,710	425,318	
CREDIBILITY	.06	.18	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.726	3.764	.326	8.816
INDICATED (POST-TEST)	3.417	2.721	.236	6.374
PRES. ON RATE LEVEL	1.627	2.478	.281	4.386
DERIVED BY FORMULA	1.734	2.522	.273	4.529
UNDERLYING PRES. RATE	1.638	2.495	.283	4.416
PROPOSED	1.734	2.522	.273	4.529
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.81
MAN. RATES	4.76	5.76	6.54	+ 6.81
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,719	4,363	.160									1	1
2000	2,385	747	.031										
2001	2,595	15,589	.600									2	2
2002	2,997	36,413	1.214								1		1
2003	2,484	1,823	.073									1	1
TOTAL	13,180	58,935	.447								1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,093					1,778	1,492
2000											747
2001					2,573					10,939	2,077
2002				14,540					6,417		15,456
2003					258					1,565	
TOTAL				14,540	3,924				6,417	14,282	19,772

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,697					6,689	2,287
2000											1,043
2001	12	116	1,098	185	3,053	152	2,105	7,756	1,917	28,505	2,854
2002	48	1,246	14,733	13,964	1,295	5	911	11,528	15,114	1,979	21,206
2003	8	49	400	71	303	25	666	3,559	860	3,473	
TOTAL	68	1,411	16,231	14,220	6,348	182	3,682	22,843	17,891	40,646	27,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,417	79,105	27,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	11,841	-13,904	341	
TOTAL LOSSES	56,258	65,201	27,731	
EXPECTED LOSSES	169,891	161,983	32,159	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.427	.495	.210	1.132
INDICATED (POST-TEST)	.309	.358	.152	.819
PRES. ON RATE LEVEL	1.280	1.221	.242	2.743
DERIVED BY FORMULA	1.270	1.186	.238	2.694
UNDERLYING PRES. RATE	1.289	1.229	.244	2.762
PROPOSED	1.270	1.186	.238	2.694
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.05
MAN. RATES	3.71	3.95	4.09	+ 4.05
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,104												
2000	5,852												
2001	6,102												
2002	6,503												
2003	6,030												
TOTAL	30,591												

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.			7,938	-7,366	148	
TOTAL LOSSES			7,938		148	
EXPECTED LOSSES			114,717	86,267	13,766	
CREDIBILITY			.02	.06	.06	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.026	.000	.000	.026
INDICATED (POST-TEST)			.019	.000	.000	.019
PRES. ON RATE LEVEL			.372	.280	.045	.697
DERIVED BY FORMULA			.365	.263	.042	.670
UNDERLYING PRES. RATE			.375	.282	.045	.702
PROPOSED			.365	.263	.042	.670

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		1.008
IND. RATES				1.01	MINIMUM PREMIUM		460
MAN. RATES	.86	.96	1.04	+ 1.01	PRESENT		475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	78												
2000	129												
2001	273												
2002	409												
2003	417												
TOTAL	1,306												

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.			1,952	-1,285	27		
TOTAL LOSSES			1,952		27		
EXPECTED LOSSES			27,361	22,581	1,645		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.149	.000	.002	.151	
INDICATED (POST-TEST)			.108	.000	.001	.109	
PRES. ON RATE LEVEL			2.081	1.717	.125	3.923	
DERIVED BY FORMULA			2.081	1.700	.124	3.905	
UNDERLYING PRES. RATE			2.095	1.729	.126	3.950	
PROPOSED			2.081	1.700	.124	3.905	

YEAR	12-1-04	6-1-05	12-1-05	12-1-06	IND. RATE		5.875
IND. RATES				5.88	MINIMUM PREMIUM		1435
MAN. RATES	6.36	6.28	5.85	+ 5.88	PRESENT		1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,859	7,887	.424				1,859					2	2
2000	2,244	384,131	17.118				2,244			1	3	6	10
2001	2,573	32,214	1.252				2,573				1	1	2
2002	1,896	1,329	.070				1,896					2	2
2003	2,319	73,998	3.190				2,319					3	3
TOTAL	10,891	499,559	4.587				10,891			1	4	14	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					3,265					1,494	3,128
2000			139,031	59,711	9,730			63,623	98,230	13,806	
2001				10,898	205				19,583		1,528
2002					1,134					195	
2003					30,101					43,345	552
TOTAL			139,031	70,609	44,435			63,623	117,813	58,840	5,208

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					5,071					5,621	4,795
2000		24,070	271,896	91,049	15,250		67,185	373,721	392,882	56,128	
2001	2	362	5,753	12,633	644		2,023	17,563	61,588	3,562	2,099
2002	7	98	941	181	1,319	1	29	235	71	446	
2003	1,035	5,577	46,643	8,287	35,550	674	18,449	98,660	23,878	96,143	731
TOTAL	1,044	30,107	325,233	112,150	57,834	675	87,686	490,179	478,419	161,900	7,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	934,924	810,303	7,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	35,933	-27,167	397	
TOTAL LOSSES	970,857	783,136	8,022	
EXPECTED LOSSES	534,857	328,580	35,941	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.914	7.191	.074	16.179
INDICATED (POST-TEST)	6.445	5.199	.054	11.698
PRES. ON RATE LEVEL	4.877	2.996	.328	8.201
DERIVED BY FORMULA	4.893	3.062	.320	8.275
UNDERLYING PRES. RATE	4.911	3.017	.330	8.258
PROPOSED	4.893	3.062	.320	8.275
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				12.45
MAN. RATES	9.56	11.15	12.23	+ 12.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				12.449
				2750
				2885

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	232	53,365	230.021								1	2	3
2000	218	279	1.279										
2001	283	151	.533										
2002	286	236	.825										
2003	299	1,285	4.297										
TOTAL	1,318	55,316	41.970								1	2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				2,463	6,835				2,959	41,108		
2000											279	
2001											151	
2002											236	
2003											1,285	
TOTAL				2,463	6,835				2,959	41,108	1,951	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				4,273	10,615				13,851	154,648		
2000											389	
2001											207	
2002											324	
2003											1,701	
TOTAL				4,273	10,615				13,851	154,648	2,621	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		183,387	2,621	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,760	-5,341	150	
TOTAL LOSSES	4,760	178,046	2,771	
EXPECTED LOSSES	66,953	67,805	12,539	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.612	135.088	2.102	140.802
INDICATED (POST-TEST)	2.611	97.669	1.520	101.800
PRES. ON RATE LEVEL	50.449	51.091	9.448	110.988
DERIVED BY FORMULA	49.971	52.023	9.210	111.204
UNDERLYING PRES. RATE	50.799	51.446	9.514	111.759
PROPOSED	49.874	51.922	9.192	110.988

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	166.981
IND. RATES				166.98	MINIMUM PREMIUM	426
MAN. RATES	102.84	132.91	165.52	+166.98	PRESENT	420

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	99	75,772	765.373								1		1
2000	99	3,204	32.363										
2001	98	951	9.704										
2002	78												
2003	76	13,487	177.460									1	1
TOTAL	450	93,414	207.587								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				31,800					43,972		
2000											3,204
2001											951
2003					4,031					7,500	1,956
TOTAL				31,800	4,031				43,972	7,500	6,111

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				55,173					205,833		
2000											4,473
2001											1,307
2003	139	746	6,248	1,112	4,762	117	3,200	17,067	4,130	16,633	2,590
TOTAL	139	746	6,248	56,285	4,762	117	3,200	17,067	209,963	16,633	8,370

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			27,517	287,643	8,370	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			846	-1,987	65	
TOTAL LOSSES			28,363	285,656	8,435	
EXPECTED LOSSES			12,570	21,724	6,933	
CREDIBILITY			.00	.01	.02	
PURE PREMIUMS						
INDICATED (PRE-TEST)			63.029	634.791	18.744	716.564
INDICATED (POST-TEST)			45.570	458.954	13.552	518.076
PRES. ON RATE LEVEL			27.741	47.944	15.301	90.986
DERIVED BY FORMULA			27.741	52.054	15.266	95.061
UNDERLYING PRES. RATE			27.934	48.277	15.407	91.618
PROPOSED			27.741	52.054	15.266	95.061
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	
IND. RATES				143.02	143.019	
MAN. RATES	100.11	119.72	135.69	+143.02	MINIMUM PREMIUM	403
					PRESENT	389

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	17						17						
2000	1,073						1,073						
2001	86	1,930	2.244				86					1	1
2002	787						787						
2003	747						747						
TOTAL	2,710	1,930	.071				2,710					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001					1,457					473	
TOTAL					1,457					473	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001	7	68	622	104	1,729	8	91	338	84	1,230	
TOTAL	7	68	622	104	1,729	8	91	338	84	1,230	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,134	3,147				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	9,445	-10,290	188			
TOTAL LOSSES	10,579		188			
EXPECTED LOSSES	219,456	123,983	13,199			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.390	.000	.007	.397		
INDICATED (POST-TEST)	.282	.000	.005	.287		
PRES. ON RATE LEVEL	8.042	4.543	.484	13.069		
DERIVED BY FORMULA	8.042	4.498	.479	13.019		
UNDERLYING PRES. RATE	8.098	4.575	.487	13.160		
PROPOSED	8.042	4.498	.479	13.019		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	19.587
IND. RATES				19.59	MINIMUM PREMIUM	3450
MAN. RATES	14.30	16.24	19.49	+ 19.59	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,533	299,105	2.386				12,533				8	17	25
2000	12,807	466,827	3.645				12,807			2	4	10	16
2001	12,030	182,589	1.517				12,030				1	19	20
2002	13,760	348,399	2.531				13,760				5	11	16
2003	13,980	315,764	2.258				13,980				2	12	14
TOTAL	65,110	1,612,684	2.477				65,110			2	20	69	91

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				99,645	21,110				77,546	34,244	66,560
2000			159,197	55,801	6,842			68,302	110,922	16,877	48,886
2001				10,240	31,767				14,576	95,641	30,365
2002				117,484	37,409				46,166	104,050	43,290
2003				67,295	35,513				81,573	98,619	32,764
TOTAL			159,197	350,465	132,641			68,302	330,783	349,431	221,865

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				172,883	32,784				362,992	128,826	102,036
2000		27,564	309,134	85,379	11,309		72,113	403,264	443,472	67,549	68,245
2001	163	1,758	18,882	14,136	38,086	1,323	19,901	80,917	62,613	251,880	41,722
2002	651	13,262	150,063	118,726	53,943	244	20,655	209,646	144,683	253,508	59,394
2003	2,511	18,655	179,016	54,392	52,911	2,343	84,466	525,665	194,060	264,567	43,380
TOTAL	3,325	61,239	657,095	445,516	189,033	3,910	197,135	1,219,492	1,207,820	966,330	314,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,142,196	2,808,699	314,777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	157,164	-171,762	2,724	
TOTAL LOSSES	2,299,360	2,636,937	317,501	
EXPECTED LOSSES	2,258,666	2,047,710	239,604	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.532	4.050	.488	8.070
INDICATED (POST-TEST)	2.554	2.928	.353	5.835
PRES. ON RATE LEVEL	3.445	3.123	.366	6.934
DERIVED BY FORMULA	3.418	3.104	.365	6.887
UNDERLYING PRES. RATE	3.469	3.145	.368	6.982
PROPOSED	3.418	3.104	.365	6.887
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				10.36
MAN. RATES	8.27	9.47	10.34	+ 10.36
IND. RATE				
MINIMUM PREMIUM				2330
PRESENT				2480

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	160	2,893	18.081									1	1
2000	163	1,698	10.417										
2001	144	6,587	45.743										
2002	113	78,125	691.371								1	1	2
2003	109	4,533	41.587										
TOTAL	689	93,836	136.192								1	2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					498					78	2,317	
2000											1,698	
2001											6,587	
2002				22,320	4,289				48,983	838	1,695	
2003											4,533	
TOTAL				22,320	4,787				48,983	916	16,830	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					773					293	3,552	
2000											2,370	
2001											9,051	
2002	104	2,278	26,172	22,113	6,973	42	7,052	89,078	115,681	17,029	2,326	
2003											6,002	
TOTAL	104	2,278	26,172	22,113	7,746	42	7,052	89,078	115,681	17,322	23,301	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	124,726	162,862	23,301	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,052	-9,334	120	
TOTAL LOSSES	130,778	153,528	23,421	
EXPECTED LOSSES	90,960	98,517	13,483	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	189.808	222.827	33.993	446.628
INDICATED (POST-TEST)	137.231	161.104	24.577	322.912
PRES. ON RATE LEVEL	131.105	141.999	19.433	292.537
DERIVED BY FORMULA	131.166	142.572	19.587	293.325
UNDERLYING PRES. RATE	132.016	142.986	19.568	294.570
PROPOSED	131.166	142.572	19.587	293.325
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				441.31
MAN. RATES	260.73	357.80	436.27	+441.31
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	164												
2000	152												
2001	173	860	4.971										
2002	136												
2003	148	46,111	311.560								1	1	2
TOTAL	773	46,971	60.765								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											860
2003				30,334	1,237				7,500	859	6,181
TOTAL				30,334	1,237				7,500	859	7,041

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2001											1,182
2003	622	5,667	57,811	20,454	6,406	89	4,268	29,647	13,322	6,117	8,184
TOTAL	622	5,667	57,811	20,454	6,406	89	4,268	29,647	13,322	6,117	9,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	98,104	46,299	9,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	9,084	-10,134	120	
TOTAL LOSSES	107,188	36,165	9,486	
EXPECTED LOSSES	129,957	116,581	11,769	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	138.665	46.785	12.272	197.722
INDICATED (POST-TEST)	100.255	33.826	8.873	142.954
PRES. ON RATE LEVEL	166.961	149.776	15.120	331.857
DERIVED BY FORMULA	166.294	146.298	14.933	327.525
UNDERLYING PRES. RATE	168.121	150.817	15.225	334.163
PROPOSED	166.294	146.298	14.933	327.525
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				492.76
MAN. RATES	327.64	369.34	494.91	+492.76
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	45,715	824,338	1.803						1	18	30	49	
2000	50,406	643,315	1.276						2	14	33	49	
2001	70,365	1,412,897	2.007						3	16	26	45	
2002	68,661	1,723,142	2.509						4	7	34	45	
2003	61,866	1,031,762	1.667						2	2	36	40	
TOTAL	297,013	5,635,454	1.897						12	57	159	228	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			104,872	229,119	38,761			43,586	226,439	80,883	100,678
2000			107,547	96,357	39,171			94,622	131,819	113,994	59,805
2001			177,567	209,136	69,217			232,160	247,744	360,435	116,638
2002			324,243	165,308	63,307			273,362	198,180	608,671	90,071
2003			131,054	49,586	149,417			100,269	58,972	397,986	144,478
TOTAL			845,283	749,506	359,873			743,999	863,154	1,561,969	511,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			205,444	397,521	60,197			250,445	1,059,961	304,279	154,339
2000		18,618	220,546	146,142	56,573		99,909	571,941	534,438	389,930	83,488
2001	2,146	40,510	444,352	251,847	92,641	9,386	305,828	1,591,205	877,773	995,872	160,261
2002	4,614	76,678	765,624	184,812	101,360	1,911	198,367	2,064,888	670,852	1,037,157	123,577
2003	14,926	74,307	572,923	85,334	195,052	16,766	380,820	1,667,163	361,622	943,022	191,289
TOTAL	21,686	210,113	2,208,889	1,065,656	505,823	28,063	984,924	6,145,642	3,504,646	3,670,260	712,954

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,599,317	8,746,385	712,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	323,130	-436,447	5,947	
TOTAL LOSSES	9,922,447	8,309,938	718,901	
EXPECTED LOSSES	4,808,641	5,524,443	516,802	
CREDIBILITY	.09	.28	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.341	2.798	.242	6.381
INDICATED (POST-TEST)	2.416	2.023	.175	4.614
PRES. ON RATE LEVEL	1.608	1.847	.173	3.628
DERIVED BY FORMULA	1.681	1.896	.174	3.751
UNDERLYING PRES. RATE	1.619	1.860	.174	3.653
PROPOSED	1.681	1.896	.174	3.751

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.643
IND. RATES				5.64	MINIMUM PREMIUM	1390
MAN. RATES	4.20	4.78	5.41	+ 5.64	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,112	28,227	1.336				2,112					2	2
2000	2,042	128,368	6.286				2,042			1		1	2
2001	2,050	67,826	3.308				2,050					2	3
2002	2,263	58,750	2.596				2,263				1		1
2003	2,264	2,267	.100				2,264					1	1
TOTAL	10,731	285,438	2.660				10,731			1	2	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					11,007					15,724	1,496
2000			64,332		827			61,500		1,111	598
2001				39,865	3,724				18,896	4,339	1,002
2002				49,280					8,000		1,470
2003					66					1,137	1,064
TOTAL			64,332	89,145	15,624			61,500	26,896	22,311	5,630

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					17,094					59,154	2,293
2000		11,138	121,561	788	1,591		64,938	330,596	4,756	4,780	835
2001	20	1,448	22,305	46,421	5,883	64	2,788	20,021	60,189	14,736	1,377
2002	166	4,217	49,932	47,330	4,391	7	1,130	14,376	18,848	2,463	2,017
2003	3	13	99	17	77	18	482	2,587	627	2,526	1,409
TOTAL	189	16,816	193,897	94,556	29,036	89	69,338	367,580	84,420	83,659	7,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	647,909	291,671	7,931	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,724	-22,069	374	
TOTAL LOSSES	667,633	269,602	8,305	
EXPECTED LOSSES	281,260	262,910	33,265	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.222	2.512	.077	8.811
INDICATED (POST-TEST)	4.499	1.816	.056	6.371
PRES. ON RATE LEVEL	2.603	2.433	.308	5.344
DERIVED BY FORMULA	2.622	2.414	.300	5.336
UNDERLYING PRES. RATE	2.621	2.450	.310	5.381
PROPOSED	2.626	2.418	.300	5.344
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.04
MAN. RATES	5.71	6.95	7.97	+ 8.04
				PRESENT
				1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	54,715	685,644	1.253				54,715			1	3	18	22
2000	51,140	318,745	.623				51,140				5	20	25
2001	54,272	491,825	.906				54,272			1	1	32	34
2002	58,770	539,895	.918				58,770				6	26	32
2003	60,469	318,115	.526				60,469				2	22	24
TOTAL	279,366	2,354,224	.843				279,366			2	17	118	137

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
1999			257,220	39,272	67,875			127,720	48,775	101,008	43,774
2000				75,765	47,265				44,243	93,753	57,719
2001			57,286	38,855	88,887			33,115	15,999	190,648	67,035
2002				84,019	53,550				136,344	162,635	103,347
2003				45,099	43,279				46,783	107,471	75,483
TOTAL			314,506	283,010	300,856			160,835	292,144	655,515	347,358

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
1999			290,117	68,137	105,413			422,530	228,316	379,993	67,106
2000			15,392	114,333	66,885			33,468	180,738	313,070	80,576
2001	1,079	15,789	163,305	52,991	107,910	3,321	70,843	321,180	89,220	501,494	92,106
2002	652	11,793	129,544	89,124	69,723	440	41,386	443,042	377,341	416,027	141,792
2003	2,354	16,115	150,158	41,814	58,447	2,136	70,077	417,358	139,372	264,649	99,939
TOTAL	4,085	43,697	748,516	366,399	408,378	5,897	182,306	1,637,578	1,014,987	1,875,233	481,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,622,079	3,664,997	481,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	168,509	-313,495	4,379	
TOTAL LOSSES	2,790,588	3,351,502	485,898	
EXPECTED LOSSES	2,374,612	3,788,202	382,733	
CREDIBILITY	.08	.27	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.999	1.200	.174	2.373
INDICATED (POST-TEST)	.722	.868	.126	1.716
PRES. ON RATE LEVEL	.844	1.347	.136	2.327
DERIVED BY FORMULA	.834	1.218	.133	2.185
UNDERLYING PRES. RATE	.850	1.356	.137	2.343
PROPOSED	.834	1.218	.133	2.185

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	3.287
IND. RATES				3.29	MINIMUM PREMIUM	920
MAN. RATES	2.83	3.24	3.47	+ 3.29	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	111,375	2,890,469	2.595				111,375			7	6	94	107
2000	101,468	2,086,511	2.056				101,468			5	7	76	88
2001	110,011	3,163,446	2.875				110,011			4	17	92	113
2002	77,453	1,414,699	1.826				77,453			1	2	76	79
2003	79,819	1,443,959	1.809				79,819			2	6	56	64
TOTAL	480,126	10,999,084	2.291				480,126			19	38	394	451

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			849,318	58,985	343,414			934,542	63,343	436,524	204,343
2000			507,990	183,802	280,098			196,500	291,700	437,001	189,420
2001			345,647	404,153	472,413			540,753	463,230	738,372	198,878
2002			54,670	21,996	345,193			39,574	54,326	790,564	108,376
2003			142,986	142,291	163,367			258,254	228,890	375,297	132,874
TOTAL			1,900,611	811,227	1,604,485			1,969,623	1,101,489	2,777,758	833,891

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			1,166,748	102,339	533,327			2,477,183	296,509	1,642,202	313,258
2000		82,323	951,808	287,297	396,342		196,266	1,179,534	1,193,420	1,470,974	264,430
2001	5,268	82,600	894,958	509,311	580,116	17,351	533,939	2,755,074	1,644,096	2,027,186	273,258
2002	3,149	42,096	409,912	78,462	405,877	1,787	134,002	1,260,592	411,578	1,842,162	148,692
2003	14,809	83,269	696,258	146,746	219,577	22,446	537,218	2,465,104	652,850	975,790	175,925
TOTAL	23,226	290,288	4,119,684	1,124,155	2,135,239	41,584	1,401,425	10,137,487	4,198,453	7,958,314	1,175,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,013,694	15,416,161	1,175,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	776,481	-1,071,177	9,471	
TOTAL LOSSES	16,790,175	14,344,984	1,185,034	
EXPECTED LOSSES	11,273,358	11,676,665	1,037,072	
CREDIBILITY	.12	.39	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.497	2.988	.247	6.732
INDICATED (POST-TEST)	2.528	2.160	.179	4.867
PRES. ON RATE LEVEL	2.332	2.415	.215	4.962
DERIVED BY FORMULA	2.356	2.316	.201	4.873
UNDERLYING PRES. RATE	2.348	2.432	.216	4.996
PROPOSED	2.356	2.316	.201	4.873
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.33
MAN. RATES	5.89	6.70	7.40	+ 7.33
				PRESENT
				1845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	8,092	686,232	8.480				8,092			2		5	7
2000	10,713	197,844	1.846				10,713			1	1	8	10
2001	11,675	60,632	.519				11,675				1	8	9
2002	8,388	126,577	1.509				8,388				1	2	3
2003	9,134	163,000	1.784				9,134					14	14
TOTAL	48,002	1,234,285	2.571				48,002			3	3	37	43

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			206,533		73,995			240,285		154,361	11,058
2000			67,375	2,334	19,877			69,320	8,178	20,820	9,940
2001				1,316	8,350				3,025	32,066	15,875
2002				457	40,000				985	61,500	23,635
2003					68,784					80,618	13,598
TOTAL			273,908	4,107	211,006			309,605	12,188	349,365	74,106

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			289,297		114,914			890,158		580,706	16,952
2000		11,665	129,546	4,800	28,223		73,199	379,300	38,916	70,630	13,876
2001	39	418	4,249	2,126	9,961	441	6,498	25,467	15,143	84,103	21,812
2002	279	3,464	33,633	6,732	46,532	124	8,487	76,640	23,558	141,732	32,427
2003	2,356	12,749	106,572	18,944	81,234	1,261	34,280	183,467	44,407	178,805	18,004
TOTAL	2,674	28,296	563,297	32,602	280,864	1,826	122,464	1,555,032	122,024	1,055,976	103,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,273,589	1,491,466	103,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	49,708	-86,827	984	
TOTAL LOSSES	2,323,297	1,404,639	104,055	
EXPECTED LOSSES	776,193	1,010,923	96,004	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.840	2.926	.217	7.983
INDICATED (POST-TEST)	3.499	2.115	.157	5.771
PRES. ON RATE LEVEL	1.606	2.091	.199	3.896
DERIVED BY FORMULA	1.663	2.093	.195	3.951
UNDERLYING PRES. RATE	1.617	2.106	.200	3.923
PROPOSED	1.663	2.093	.195	3.951
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.94
MAN. RATES	4.45	5.18	5.81	+ 5.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	5,854	24,007	.410				5,854					4	4
2000	5,808	92,149	1.586				5,808					3	3
2001	5,888	32,032	.544				5,888					3	3
2002	6,466	151,173	2.337				6,466					2	2
2003	6,608	21,489	.325				6,608					2	2
TOTAL	30,624	320,850	1.048				30,624					14	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					13,232					9,666	1,109
2000					41,082					42,805	8,262
2001					4,344					19,562	8,126
2002					50,261					88,102	12,810
2003					618					7,384	13,487
TOTAL					109,537					167,519	43,794

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					20,549					36,364	1,700
2000			4,124	1,061	57,330			9,324	2,912	140,990	11,534
2001	23	195	1,857	309	5,158	273	3,773	13,874	3,428	50,975	11,165
2002	350	4,304	41,681	7,911	58,424	177	11,952	107,240	30,419	202,597	17,575
2003	22	115	952	171	726	113	3,133	16,805	4,060	16,378	17,857
TOTAL	395	4,614	48,614	9,452	142,187	563	18,858	147,243	40,819	447,304	59,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	220,287	639,762	59,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	41,109	-40,510	570	
TOTAL LOSSES	261,396	599,252	60,401	
EXPECTED LOSSES	587,061	487,839	49,917	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.854	1.957	.197	3.008
INDICATED (POST-TEST)	.617	1.415	.142	2.174
PRES. ON RATE LEVEL	1.904	1.582	.162	3.648
DERIVED BY FORMULA	1.878	1.572	.161	3.611
UNDERLYING PRES. RATE	1.917	1.593	.163	3.673
PROPOSED	1.878	1.572	.161	3.611
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.432
MAN. RATES	4.39	4.98	5.44	5.43
				MINIMUM PREMIUM
				PRESENT
				1345
				1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,766	9,900	.077				12,766					1	1
2000	16,097	4,786	.029				16,097					1	1
2001	15,691	112,608	.717				15,691			1	1	1	3
2002	18,441	7,775	.042				18,441					1	1
2003	17,351	60,948	.351				17,351				1	3	4
TOTAL	80,346	196,017	.244				80,346			1	2	7	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					91					3,872	5,937
2000					209					1,595	2,982
2001			55,341	806	187			37,400	8,040	7,867	2,967
2002					2,487					2,373	2,915
2003				8,165	14,741				3,750	30,881	3,411
TOTAL			55,341	8,971	17,715			37,400	11,790	46,588	18,212

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					141					14,566	9,101
2000			21	5	292			346	109	5,253	4,163
2001	595	10,217	102,099	2,524	1,176	875	39,045	206,603	32,826	23,982	4,077
2002	18	215	2,062	391	2,890	5	319	2,888	814	5,456	3,999
2003	664	4,194	37,880	9,472	18,739	518	15,090	84,146	23,443	70,592	4,516
TOTAL	1,277	14,626	142,062	12,392	23,238	1,398	54,454	293,983	57,192	119,849	25,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	507,800	212,671	25,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,515	-13,700	234	
TOTAL LOSSES	532,315	198,971	26,090	
EXPECTED LOSSES	370,395	167,924	20,087	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.663	.248	.032	.943
INDICATED (POST-TEST)	.479	.179	.023	.681
PRES. ON RATE LEVEL	.458	.207	.025	.690
DERIVED BY FORMULA	.459	.204	.025	.688
UNDERLYING PRES. RATE	.461	.209	.025	.695
PROPOSED	.459	.204	.025	.688

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.035
IND. RATES				1.04	MINIMUM PREMIUM	470
MAN. RATES	.83	.93	1.03	+ 1.04	PRESENT	475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	507												
2000	1,244	937	.075										
2001	2,402	44,816	1.865									2	4
2002	2,284	14,893	.652								1	1	2
2003	2,393	124,855	5.217								2	3	5
TOTAL	8,830	185,501	2.101								5	6	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											937
2001				1,279	3,071				13,371	21,968	5,127
2002				320	495				1,804	3,283	8,991
2003				50,398	2,657				51,701	15,445	4,654
TOTAL				51,997	6,223				66,876	40,696	19,709

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											1,308
2001	16	182	1,975	1,703	3,691	305	5,613	27,578	45,903	59,675	7,044
2002	4	71	734	384	605	9	703	7,240	5,385	8,108	12,336
2003	1,059	9,527	96,975	34,145	11,361	749	33,491	226,062	97,066	63,311	6,162
TOTAL	1,079	9,780	99,684	36,232	15,657	1,063	39,807	260,880	148,354	131,094	26,850

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	412,293	331,337	26,850	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	13,889	-16,085	288	
TOTAL LOSSES	426,182	315,252	27,138	
EXPECTED LOSSES	213,686	252,096	20,133	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.827	3.570	.307	8.704
INDICATED (POST-TEST)	3.490	2.581	.222	6.293
PRES. ON RATE LEVEL	2.403	2.835	.227	5.465
DERIVED BY FORMULA	2.414	2.827	.227	5.468
UNDERLYING PRES. RATE	2.420	2.855	.228	5.503
PROPOSED	2.414	2.827	.227	5.468

YEAR	12-1-04	6-1-05	12-1-05	12-1-06	IND. RATE	8.226
IND. RATES				8.23	MINIMUM PREMIUM	1905
MAN. RATES	6.08	7.07	8.15	+ 8.23	PRESENT	2005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	36,214	662,400	1.829				36,214			2	6	45	53
2000	43,576	2,094,027	4.805				43,576			3	13	54	70
2001	45,312	1,059,911	2.339				45,312			3	5	27	35
2002	48,323	1,520,096	3.145				48,323			6	4	48	58
2003	50,053	514,795	1.028				50,053				4	42	46
TOTAL	223,478	5,851,229	2.618				223,478			14	32	216	262

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			125,966	47,420	113,550			216,685	29,703	78,837	50,239
2000			493,988	103,412	255,177			797,931	100,830	281,609	61,080
2001			300,592	60,801	195,815			149,614	59,918	234,763	58,408
2002			604,526	53,499	189,559			341,916	44,847	242,386	43,363
2003			76,428		108,300				76,527	187,606	65,934
TOTAL			1,525,072	341,560	862,401			1,506,146	311,825	1,025,201	279,024

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			226,029	82,274	176,343			1,118,203	139,040	296,585	77,016
2000		51,442	601,235	164,520	359,373		259,469	1,411,043	435,204	941,779	85,268
2001	4,247	66,034	667,031	93,004	239,739	6,332	198,248	995,604	254,274	630,724	80,253
2002	8,754	135,207	1,304,472	113,749	254,060	1,798	196,025	2,027,599	276,622	632,669	59,494
2003	5,181	33,771	308,604	80,493	140,351	3,678	119,654	709,572	234,459	459,103	87,297
TOTAL	18,182	286,454	3,107,371	534,040	1,169,866	11,808	773,396	6,262,021	1,339,599	2,960,860	389,328

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,459,232	6,004,365	389,328			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	302,738	-417,858	4,363			
TOTAL LOSSES	10,761,970	5,586,507	393,691			
EXPECTED LOSSES	4,478,499	5,186,925	368,738			
CREDIBILITY	.07	.23	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.816	2.500	.176	7.492		
INDICATED (POST-TEST)	3.482	1.808	.127	5.417		
PRES. ON RATE LEVEL	1.990	2.305	.164	4.459		
DERIVED BY FORMULA	2.094	2.191	.155	4.440		
UNDERLYING PRES. RATE	2.004	2.321	.165	4.490		
PROPOSED	2.103	2.200	.156	4.459		
YEAR	12-1-04	6-1-05	12-1-05	12-1-06	IND. RATE	6.708
IND. RATES				6.71	MINIMUM PREMIUM	1600
MAN. RATES	6.08	5.88	6.65	+ 6.71	PRESENT	1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,724	401,734	23.302						1				1
2000	1,880	22,950	1.220								1		1
2001	2,535	3,434	.135								1		1
2002	1,981												
2003	1,478	880	.059								1		1
TOTAL	9,598	428,998	4.470						1		3		4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			199,131					200,000			2,603
2000					3,621					16,889	2,440
2001					670					400	2,364
2003					880						
TOTAL			199,131		5,171			200,000		17,289	7,407

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			192,289					566,470			3,990
2000			364	94	5,053			3,680	1,148	55,628	3,406
2001	4	31	287	48	796	8	82	282	70	1,041	3,248
2003	30	162	1,363	243	1,040						
TOTAL	34	193	194,303	385	6,889	8	82	570,432	1,218	56,669	10,644

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	765,052	65,161	10,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	17,216	-14,679	172	
TOTAL LOSSES	782,268	50,482	10,816	
EXPECTED LOSSES	270,087	167,677	18,429	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.150	.526	.113	8.789
INDICATED (POST-TEST)	5.892	.380	.082	6.354
PRES. ON RATE LEVEL	2.794	1.735	.191	4.720
DERIVED BY FORMULA	2.825	1.694	.188	4.707
UNDERLYING PRES. RATE	2.814	1.747	.192	4.753
PROPOSED	2.833	1.699	.188	4.720

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.101
IND. RATES				7.10	MINIMUM PREMIUM	1680
MAN. RATES	5.51	6.34	7.04	+ 7.10	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	63,399	920,528	1.451				63,399			1	6	21	28
2000	48,954	924,937	1.889				48,954			2	2	30	34
2001	47,941	1,527,292	3.185				47,941			3	8	36	47
2002	52,680	860,280	1.633				52,680			1	2	25	28
2003	54,576	582,007	1.066				54,576				6	16	22
TOTAL	267,550	4,815,044	1.800				267,550			7	24	128	159

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			100,909	70,225	141,771			96,516	234,392	126,069	150,646
2000			198,847	12,508	168,623			193,373	26,908	215,384	109,294
2001			283,005	109,415	347,580			200,800	105,708	391,004	89,780
2002			128,670	23,046	197,366			140,000	11,997	287,244	71,957
2003				82,080	104,754				209,484	110,114	75,575
TOTAL			711,431	297,274	960,094			630,689	588,489	1,129,815	497,252

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			197,681	119,131	220,170			554,581	1,065,580	474,272	230,940
2000		24,124	281,810	24,689	236,402		143,444	784,579	131,032	714,499	152,574
2001	4,570	66,537	678,672	158,967	420,998	7,845	202,474	985,873	420,545	1,044,520	123,357
2002	2,521	35,789	348,608	58,005	235,745	961	86,326	852,067	152,835	682,141	98,725
2003	5,171	34,144	313,560	83,260	137,098	3,793	155,997	1,024,169	419,509	361,926	100,061
TOTAL	12,262	160,594	1,820,331	444,052	1,250,413	12,599	588,241	4,201,269	2,189,501	3,277,358	705,657

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,795,296	7,161,324	705,657	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	454,406	-473,818	7,344	
TOTAL LOSSES	7,249,702	6,687,506	713,001	
EXPECTED LOSSES	6,150,974	5,449,994	682,253	
CREDIBILITY	.08	.26	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.710	2.500	.266	5.476
INDICATED (POST-TEST)	1.959	1.808	.192	3.959
PRES. ON RATE LEVEL	2.283	2.023	.253	4.559
DERIVED BY FORMULA	2.257	1.967	.237	4.461
UNDERLYING PRES. RATE	2.299	2.037	.255	4.591
PROPOSED	2.257	1.967	.237	4.461
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.71
MAN. RATES	5.59	6.24	6.80	+ 6.71
				PRESENT
				1715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	31,874	96,384	.302				31,874				1	19	20
2000	32,078	942,564	2.938				32,078			1	6	33	40
2001	32,366	554,122	1.712				32,366			2		7	9
2002	31,553	266,893	.845				31,553				1	8	9
2003	32,603	595,312	1.825				32,603			1	4	13	18
TOTAL	160,474	2,455,275	1.530				160,474			4	12	80	96

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				879	24,686				6,776	42,736	21,307
2000			153,390	87,546	290,151			70,462	79,234	201,758	60,023
2001			153,062		72,520			165,474		109,070	53,996
2002				1,858	74,122				7,435	151,038	32,440
2003			72,039	72,197	114,749			70,021	21,778	186,677	57,851
TOTAL			378,491	162,480	576,228			305,957	115,223	691,279	225,617

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				1,525	38,339				31,718	160,772	32,664
2000		25,880	323,701	139,983	406,972		72,502	436,131	331,203	673,451	83,792
2001	1,810	27,830	276,228	9,009	88,333	3,978	139,963	705,548	39,101	290,776	74,191
2002	520	6,513	63,349	13,454	86,320	308	21,549	197,231	69,660	349,605	44,508
2003	10,092	54,446	444,047	84,935	149,850	10,030	215,373	876,276	166,968	436,908	76,595
TOTAL	12,422	114,669	1,107,325	248,906	769,814	14,316	449,387	2,215,186	638,650	1,911,512	311,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,913,305	3,568,882	311,750			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	104,107	-191,924	3,248			
TOTAL LOSSES	4,017,412	3,376,958	314,998			
EXPECTED LOSSES	1,505,246	2,246,636	300,086			
CREDIBILITY	.06	.19	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.503	2.104	.196	4.803		
INDICATED (POST-TEST)	1.810	1.521	.142	3.473		
PRES. ON RATE LEVEL	.932	1.390	.186	2.508		
DERIVED BY FORMULA	.985	1.415	.178	2.578		
UNDERLYING PRES. RATE	.938	1.400	.187	2.525		
PROPOSED	.985	1.415	.178	2.578		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	3.878
IND. RATES				3.88	MINIMUM PREMIUM	1035
MAN. RATES	2.76	3.35	3.74	+ 3.88	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,969	231,678	1.786				12,969			1		5	6
2000	14,281	383,716	2.686				14,281			1	3	11	15
2001	16,617	303,154	1.824				16,617					15	15
2002	17,609	163,175	.926				17,609				2	9	11
2003	17,768	427,314	2.404				17,768				7	13	20
TOTAL	79,244	1,509,037	1.904				79,244			2	12	53	67

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			58,150		11,270			85,836		11,116	65,306
2000			171,099	43,327	26,268			42,756	22,662	64,723	12,881
2001					166,615					117,918	18,621
2002				34,663	21,275				39,907	43,467	23,863
2003				83,394	77,826				89,665	153,826	22,603
TOTAL			229,249	161,384	303,254			128,592	152,234	391,050	143,274

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			113,916		17,501			493,214		41,818	100,114
2000		29,622	331,808	67,399	38,349		45,148	250,443	96,971	216,153	17,982
2001	857	7,457	71,128	11,949	197,816	1,629	22,716	83,637	20,697	307,296	25,585
2002	264	4,797	52,758	36,636	27,817	120	11,560	124,656	109,011	112,267	32,740
2003	4,269	29,378	274,242	76,722	105,513	3,291	112,163	681,228	238,366	391,576	29,926
TOTAL	5,390	71,254	843,852	192,706	386,996	5,040	191,587	1,633,178	465,045	1,069,110	206,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,750,301	2,113,857	206,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	113,962	-101,220	2,277	
TOTAL LOSSES	2,864,263	2,012,637	208,624	
EXPECTED LOSSES	1,658,576	1,275,036	190,978	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.614	2.540	.263	6.417
INDICATED (POST-TEST)	2.613	1.836	.190	4.639
PRES. ON RATE LEVEL	2.079	1.598	.239	3.916
DERIVED BY FORMULA	2.100	1.627	.233	3.960
UNDERLYING PRES. RATE	2.093	1.609	.241	3.943
PROPOSED	2.100	1.627	.233	3.960
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.957
MAN. RATES	4.72	5.35	5.84	5.96
				MINIMUM PREMIUM
				1450
				PRESENT
				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	50,621	296,257	.585						1	3	10	14	
2000	56,651	481,167	.849						1	5	13	19	
2001	63,056	401,088	.636						1	2	7	10	
2002	69,942	224,392	.320							3	8	11	
2003	70,702	95,097	.134								14	14	
TOTAL	310,972	1,498,001	.482						3	13	52	68	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			57,723	31,471	9,565			99,705	37,525	33,011	27,257
2000			56,270	101,985	49,197			57,695	130,445	52,930	32,645
2001			80,686	40,163	6,445			136,500	84,441	20,399	32,454
2002				48,498	26,768				54,934	65,026	29,166
2003					21,436					41,185	32,476
TOTAL			194,679	222,117	113,411			293,900	307,345	212,551	153,998

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			113,079	54,603	14,855			572,905	175,655	124,188	41,785
2000		9,741	125,524	154,198	70,278		60,916	359,901	522,052	188,000	45,572
2001	666	12,392	131,536	48,630	10,112	2,302	110,245	605,569	285,520	73,866	44,592
2002	350	6,447	71,342	50,791	35,438	177	16,598	177,905	151,866	166,479	40,016
2003	734	3,972	33,204	5,898	25,311	643	17,521	93,744	22,678	91,340	42,998
TOTAL	1,750	32,552	474,685	314,120	155,994	3,122	205,280	1,810,024	1,157,771	643,873	214,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,527,413	2,271,758	214,963	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	179,715	-184,153	2,210	
TOTAL LOSSES	2,707,128	2,087,605	217,173	
EXPECTED LOSSES	2,615,275	2,322,961	183,473	
CREDIBILITY	.09	.29	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.871	.671	.070	1.612
INDICATED (POST-TEST)	.630	.485	.051	1.166
PRES. ON RATE LEVEL	.835	.742	.059	1.636
DERIVED BY FORMULA	.817	.667	.057	1.541
UNDERLYING PRES. RATE	.841	.747	.059	1.647
PROPOSED	.817	.667	.057	1.541
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				2.318
MAN. RATES	1.99	2.26	2.44	2.32
				MINIMUM PREMIUM
				725
				PRESENT
				775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	137,111	1,939,733	1.414				137,111		1	2	13	78	94
2000	149,693	2,758,883	1.843				149,693			3	19	95	117
2001	151,759	2,105,664	1.387				151,759			5	14	55	74
2002	173,421	1,947,900	1.123				173,421			1	17	85	103
2003	204,969	2,035,601	.993				204,969				11	86	97
TOTAL	816,953	10,787,781	1.320				816,953		1	11	74	399	485

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		147,794	475,984	146,782	191,311		7,899	279,066	125,843	355,135	209,919
2000			225,535	270,717	438,804			392,087	398,819	780,510	252,411
2001			448,788	210,796	195,776			422,777	205,121	326,417	295,989
2002			67,701	279,019	244,620			69,009	518,452	441,530	327,569
2003				219,748	423,355				308,838	684,681	398,979
TOTAL		147,794	1,218,008	1,127,062	1,493,866		7,899	1,162,939	1,557,073	2,588,273	1,484,867

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		518,905	605,172	254,666	297,105		65,901	912,346	589,071	1,336,017	321,806
2000		29,362	402,338	417,511	616,788		280,950	1,716,771	1,645,035	2,614,203	352,366
2001	5,548	93,180	967,439	270,131	247,225	12,482	467,012	2,437,555	766,640	908,952	406,689
2002	3,466	57,989	611,113	310,204	312,507	1,584	166,548	1,819,379	1,392,297	1,188,250	449,424
2003	18,776	117,894	1,060,880	262,250	535,818	13,729	452,226	2,698,762	906,284	1,692,125	528,248
TOTAL	27,790	817,330	3,646,942	1,514,762	2,009,443	27,795	1,432,637	9,584,813	5,299,327	7,739,547	2,058,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,537,307	16,563,079	2,058,533	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	757,200	-1,009,446	20,065	
TOTAL LOSSES	16,294,507	15,553,633	2,078,598	
EXPECTED LOSSES	10,653,067	12,981,384	1,576,719	
CREDIBILITY	.17	.55	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.995	1.904	.254	4.153
INDICATED (POST-TEST)	1.442	1.377	.184	3.003
PRES. ON RATE LEVEL	1.295	1.578	.192	3.065
DERIVED BY FORMULA	1.320	1.467	.187	2.974
UNDERLYING PRES. RATE	1.304	1.589	.193	3.086
PROPOSED	1.333	1.481	.189	3.003
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.52
MAN. RATES	3.73	4.23	4.57	+ 4.52
				PRESENT
				1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,157	244,002	21.089						1	1	5	7	
2000	9,628	30,244	.314								2	2	
2001	8,759	4,652	.053								2	2	
2002	9,762	47,475	.486							1	2	3	
2003	12,165	2,163	.017								1	1	
TOTAL	41,471	328,536	.792						1	2	12	15	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			62,700	7,608	3,556			154,327	6,953	5,659	3,199	
2000					8,509					13,246	8,489	
2001					281					886	3,485	
2002				12,667	4,223				9,945	16,896	3,744	
2003					395					15	1,753	
TOTAL			62,700	20,275	16,964			154,327	16,898	36,702	20,670	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			92,312	13,200	5,523			666,447	32,547	21,289	4,904	
2000			856	221	11,873			2,885	902	43,629	11,851	
2001	2	11	122	20	333	16	182	634	154	2,309	4,788	
2002	71	1,445	16,338	12,831	6,035	41	3,706	38,447	29,260	41,921	5,137	
2003	14	75	611	108	465			26	9	33	2,321	
TOTAL	87	1,531	110,239	26,380	24,229	57	3,888	708,439	62,872	109,181	29,001	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	824,241	222,662	29,001	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	96,106	-68,408	1,784	
TOTAL LOSSES	920,347	154,254	30,785	
EXPECTED LOSSES	1,654,693	1,010,233	121,095	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.219	.372	.074	2.665
INDICATED (POST-TEST)	1.604	.269	.054	1.927
PRES. ON RATE LEVEL	3.963	2.419	.290	6.672
DERIVED BY FORMULA	3.916	2.247	.271	6.434
UNDERLYING PRES. RATE	3.990	2.436	.292	6.718
PROPOSED	3.916	2.247	.271	6.434

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		9.679
IND. RATES				9.68	MINIMUM PREMIUM		2195
MAN. RATES	8.23	9.32	9.95	+ 9.68	PRESENT		2395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	10,137	17,174	.169									2	2
2000	9,718	2,864	.029										
2001	10,626	12,746	.119									1	1
2002	11,949	2,881	.024										
2003	11,163	11,673	.104									3	3
TOTAL	53,593	47,338	.088									6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					2,492					9,834	4,848	
2000											2,864	
2001					3,939					8,027	780	
2002											2,881	
2003					1,180					2,162	8,331	
TOTAL					7,611					20,023	19,704	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					3,870					36,996	7,432	
2000											3,998	
2001	19	175	1,681	284	4,676	112	1,549	5,692	1,410	20,919	1,072	
2002											3,953	
2003	38	221	1,826	325	1,395	32	928	4,921	1,187	4,795	11,030	
TOTAL	57	396	3,507	609	9,941	144	2,477	10,613	2,597	62,710	27,485	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,194	75,857	27,485	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	25,254	-33,967	472	
TOTAL LOSSES	42,448	41,890	27,957	
EXPECTED LOSSES	362,289	409,987	41,802	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.079	.078	.052	.209
INDICATED (POST-TEST)	.057	.056	.038	.151
PRES. ON RATE LEVEL	.671	.760	.078	1.509
DERIVED BY FORMULA	.653	.697	.074	1.424
UNDERLYING PRES. RATE	.676	.765	.078	1.519
PROPOSED	.653	.697	.074	1.424
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				2.14
MAN. RATES	1.84	2.07	2.25	+ 2.14
				PRESENT
				735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,071	77,088	1.269				6,071					9	9
2000	6,623	284,743	4.299				6,623			1	1	1	3
2001	5,942	38,151	.642				5,942					2	2
2002	6,386	89,808	1.406				6,386				2	2	4
2003	6,781	96,179	1.418				6,781					6	6
TOTAL	31,803	585,969	1.842				31,803			1	3	20	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					37,962					35,556	3,570
2000			128,771	1,824	72,240			30,052	2,260	39,835	9,761
2001					4,597					5,889	27,665
2002				31,060	8,010				34,319	10,062	6,357
2003					37,811					55,443	2,925
TOTAL			128,771	32,884	160,620			30,052	36,579	146,785	50,278

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					58,955					133,762	5,473
2000		22,294	250,665	6,125	101,707		31,728	170,765	13,905	131,972	13,626
2001	25	209	1,962	329	5,456	80	1,130	4,179	1,030	15,350	38,012
2002	159	3,347	38,116	31,090	12,074	48	6,231	73,932	84,328	33,725	8,722
2003	1,298	7,009	58,583	10,407	44,657	867	23,603	126,203	30,548	122,980	3,873
TOTAL	1,482	32,859	349,326	47,951	222,849	995	62,692	375,079	129,811	437,789	69,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	822,433	838,400	69,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	67,058	-49,358	528	
TOTAL LOSSES	889,491	789,042	70,234	
EXPECTED LOSSES	976,988	581,995	47,068	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.797	2.481	.221	5.499
INDICATED (POST-TEST)	2.022	1.794	.160	3.976
PRES. ON RATE LEVEL	3.051	1.817	.147	5.015
DERIVED BY FORMULA	3.030	1.816	.148	4.994
UNDERLYING PRES. RATE	3.072	1.830	.148	5.050
PROPOSED	3.030	1.816	.148	4.994
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				7.51
MAN. RATES	6.09	6.88	7.48	+ 7.51
				PRESENT
				1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	16,721	249,793	1.493				16,721			1		8	9
2000	15,565	283,172	1.819				15,565				5	9	14
2001	19,651	262,854	1.337				19,651				1	17	18
2002	19,487	199,805	1.025				19,487					9	9
2003	19,903	457,727	2.299				19,903				1	14	15
TOTAL	91,327	1,453,351	1.591				91,327			1	7	57	65

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			99,970		20,129			73,103		36,802	19,789
2000				83,629	48,021				47,229	85,955	18,338
2001				27,875	58,862				40,000	55,369	80,748
2002					74,410					91,408	33,987
2003				28,431	165,011				25,357	210,952	27,976
TOTAL			99,970	139,935	366,433			73,103	112,586	480,486	180,838

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			195,841		31,260			420,050		138,449	30,337
2000			16,573	126,090	68,030			32,630	191,971	287,682	25,600
2001	303	3,540	39,615	36,495	70,904	753	14,806	75,174	135,524	151,548	110,948
2002	518	6,375	61,706	11,710	86,486	184	12,404	111,262	31,550	210,205	46,630
2003	6,187	35,478	306,509	63,999	198,325	3,524	102,496	571,207	159,047	479,626	37,040
TOTAL	7,008	45,393	620,244	238,294	455,005	4,461	129,706	1,210,323	518,092	1,267,510	250,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,017,135	2,478,901	250,555	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	124,370	-104,510	2,095	
TOTAL LOSSES	2,141,505	2,374,391	252,650	
EXPECTED LOSSES	1,758,045	1,298,670	180,828	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.345	2.600	.277	5.222
INDICATED (POST-TEST)	1.695	1.880	.200	3.775
PRES. ON RATE LEVEL	1.912	1.412	.197	3.521
DERIVED BY FORMULA	1.903	1.473	.197	3.573
UNDERLYING PRES. RATE	1.925	1.422	.198	3.545
PROPOSED	1.903	1.473	.197	3.573
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.38
MAN. RATES	4.04	4.76	5.25	+ 5.38
				PRESENT
				1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	16,564	8,245	.049				16,564					1	1
2000	18,393	34,864	.189				18,393					6	6
2001	16,835	94,125	.559				16,835			1		6	7
2002	19,881	85,143	.428				19,881					3	3
2003	22,255	425,395	1.911				22,255				2	24	26
TOTAL	93,928	647,772	.690				93,928			1	2	40	43

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					849					676	6,720
2000					5,780					7,466	21,618
2001			56,285		2,850			18,205		4,790	11,995
2002					30,417					48,697	6,029
2003				39,610	67,529				52,500	177,812	87,944
TOTAL			56,285	39,610	107,425			18,205	52,500	239,441	134,306

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,318					2,543	10,302
2000			582	152	8,065			1,623	507	24,597	30,179
2001	621	10,489	104,549	1,811	4,321	433	18,780	97,752	3,844	13,466	16,481
2002	212	2,607	25,224	4,786	35,356	98	6,611	59,285	16,821	111,980	8,272
2003	3,078	19,634	177,614	44,849	86,216	3,292	103,008	598,577	187,908	423,890	116,438
TOTAL	3,911	32,730	307,969	51,598	135,276	3,823	128,399	757,237	209,080	576,476	181,672

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,234,069	972,430	181,672	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	68,554	-90,900	1,762	
TOTAL LOSSES	1,302,623	881,530	183,434	
EXPECTED LOSSES	980,608	1,126,196	144,650	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.387	.939	.195	2.521
INDICATED (POST-TEST)	1.003	.679	.141	1.823
PRES. ON RATE LEVEL	1.037	1.190	.153	2.380
DERIVED BY FORMULA	1.036	1.124	.151	2.311
UNDERLYING PRES. RATE	1.044	1.199	.154	2.397
PROPOSED	1.036	1.124	.151	2.311
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.48
MAN. RATES	2.68	2.88	3.55	+ 3.48
				PRESENT
				1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	14,625	210,033	1.436							1		3	4
2000	21,447	406	.001								1		1
2001	29,034	27,491	.094									1	1
2002	48,632	2,597	.005										
2003	38,481	41,694	.108									2	2
TOTAL	152,219	282,221	.185							1	1	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			56,880		31,285			97,380		23,654	834
2000				107					55		244
2001					2,433					24,764	294
2002											2,597
2003					3,828					37,556	310
TOTAL			56,880	107	37,546			97,380	55	85,974	4,279

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			111,428		48,585			559,545		88,987	1,279
2000			15	160	1			16	217	7	341
2001	12	110	1,039	175	2,889	345	4,766	17,573	4,343	64,530	404
2002											3,563
2003	131	712	5,930	1,053	4,521	586	15,970	85,487	20,697	83,295	410
TOTAL	143	822	118,412	1,388	55,996	931	20,736	662,621	25,257	236,819	5,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	803,665	319,460	5,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,540	-40,077	832	
TOTAL LOSSES	856,205	279,383	6,829	
EXPECTED LOSSES	790,016	579,955	59,365	
CREDIBILITY	.06	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.562	.184	.004	.750
INDICATED (POST-TEST)	.406	.133	.003	.542
PRES. ON RATE LEVEL	.516	.378	.039	.933
DERIVED BY FORMULA	.509	.334	.032	.875
UNDERLYING PRES. RATE	.519	.381	.039	.939
PROPOSED	.509	.334	.032	.875
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				1.32
MAN. RATES	1.16	1.31	1.39	+ 1.32
IND. RATE				
MINIMUM PREMIUM				525
PRESENT				550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	1,489	94,635	6.355									3	3
2000	6,016	101,756	1.691								3	5	8
2001	4,657	1,350	.028									1	1
2002	1,453	13,378	.920									2	2
2003	2,488	111,360	4.475									2	2
TOTAL	16,103	322,479	2.003								3	13	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					63,743					30,762	130
2000				44,555	10,417				27,539	13,308	5,937
2001					560					580	210
2002					1,020					11,088	1,270
2003					19,732					86,553	5,075
TOTAL				44,555	95,472				27,539	142,291	12,622

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					98,992					115,727	199
2000			7,307	66,783	15,080			11,013	109,434	46,491	8,288
2001	4	25	240	40	665	8	109	417	101	1,511	289
2002	7	93	844	162	1,186	22	1,507	13,490	3,828	25,497	1,742
2003	679	3,656	30,573	5,433	23,302	1,349	36,843	197,007	47,696	191,970	6,719
TOTAL	690	3,774	38,964	72,418	139,225	1,379	38,459	221,927	161,059	381,196	17,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	305,193	753,898	17,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	86,381	-123,656	782	
TOTAL LOSSES	391,574	630,242	18,019	
EXPECTED LOSSES	1,924,631	1,296,774	94,846	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.432	3.914	.112	6.458
INDICATED (POST-TEST)	1.758	2.830	.081	4.669
PRES. ON RATE LEVEL	11.870	7.997	.585	20.452
DERIVED BY FORMULA	11.769	7.790	.565	20.124
UNDERLYING PRES. RATE	11.952	8.053	.589	20.594
PROPOSED	11.769	7.790	.565	20.124

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	30.276
IND. RATES				30.28	MINIMUM PREMIUM	3450
MAN. RATES	26.01	29.26	30.50	+ 30.28	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	30						30						
2000	56						56						
2001	36						36						
2002	52						52						
2003	52						52						
TOTAL	226						226						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	498	-631	14	
TOTAL LOSSES	498		14	
EXPECTED LOSSES	8,088	7,640	1,135	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.220	.000	.006	.226
INDICATED (POST-TEST)	.159	.000	.004	.163
PRES. ON RATE LEVEL	3.554	3.357	.499	7.410
DERIVED BY FORMULA	3.554	3.357	.499	7.410
UNDERLYING PRES. RATE	3.579	3.380	.502	7.461
PROPOSED	3.554	3.357	.499	7.410

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	11.148
IND. RATES				11.15	MINIMUM PREMIUM	2490
MAN. RATES	8.72	10.02	11.05	+ 11.15	PRESENT	2630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,854	48,795	1.709									4	4
2000	3,157	4,529	.143										
2001	3,444	12,509	.363									1	1
2002	4,596	127,434	2.772									4	4
2003	6,784	134,140	1.977								1	5	6
TOTAL	20,835	327,407	1.571								1	14	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					17,676					26,376	4,743	
2000											4,529	
2001					114					1,060	11,335	
2002					37,380					68,405	21,649	
2003				34,014	28,151				30,476	30,706	10,793	
TOTAL				34,014	83,321				30,476	126,547	53,049	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					27,452					99,227	7,271	
2000											6,322	
2001		6	47	8	135	16	210	750	185	2,762	15,574	
2002	259	3,201	30,993	5,884	43,451	137	9,282	83,254	23,624	157,301	29,702	
2003	1,619	11,312	106,286	30,300	38,795	781	28,941	182,433	69,126	85,244	14,290	
TOTAL	1,878	14,519	137,326	36,192	109,833	934	38,433	266,437	92,935	344,534	73,159	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	459,527	583,494	73,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	56,679	-49,680	1,375	
TOTAL LOSSES	516,206	533,814	74,534	
EXPECTED LOSSES	743,810	747,352	88,549	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.478	2.562	.358	5.398
INDICATED (POST-TEST)	1.792	1.852	.259	3.903
PRES. ON RATE LEVEL	3.546	3.562	.422	7.530
DERIVED BY FORMULA	3.511	3.477	.414	7.402
UNDERLYING PRES. RATE	3.570	3.587	.425	7.582
PROPOSED	3.511	3.477	.414	7.402
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				11.14
MAN. RATES	8.58	10.19	11.23	+ 11.14
IND. RATE				
MINIMUM PREMIUM				2490
PRESENT				2670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	27,585	845,545	3.065						2	1	24	27	
2000	35,638	787,045	2.208						2	4	27	33	
2001	33,217	572,591	1.723						2	4	15	21	
2002	39,298	532,704	1.355							4	29	33	
2003	39,530	595,414	1.506							4	31	35	
TOTAL	175,268	3,333,299	1.902						6	17	126	149	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			190,028	19,995	66,994			322,102		70,913	175,513
2000			117,328	45,643	131,667			50,343	195,170	161,109	85,785
2001			242,707	42,794	61,306			99,809	13,569	72,528	39,878
2002				49,916	177,470				25,993	189,350	89,975
2003				52,464	157,697				88,773	198,926	97,554
TOTAL			550,063	210,812	595,134			472,254	323,505	692,826	488,705

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			199,023	34,691	104,042			777,439		266,774	269,061
2000		20,315	241,186	72,944	185,088		53,166	363,039	783,917	550,439	119,756
2001	2,928	48,779	493,988	60,863	78,410	3,026	113,298	580,847	71,840	196,854	54,792
2002	1,401	19,473	197,732	75,863	210,722	403	29,396	277,183	126,617	443,441	123,445
2003	6,424	38,653	341,039	78,208	194,793	3,976	130,912	780,628	261,689	491,091	129,161
TOTAL	10,753	127,220	1,472,968	322,569	773,055	7,405	326,772	2,779,136	1,244,063	1,948,599	696,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,724,254	4,288,286	696,215	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	161,324	-290,995	5,738	
TOTAL LOSSES	4,885,578	3,997,291	701,953	
EXPECTED LOSSES	2,420,451	3,596,500	480,235	
CREDIBILITY	.06	.20	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.787	2.281	.401	5.469
INDICATED (POST-TEST)	2.015	1.649	.290	3.954
PRES. ON RATE LEVEL	1.371	2.038	.272	3.681
DERIVED BY FORMULA	1.410	1.960	.276	3.646
UNDERLYING PRES. RATE	1.381	2.052	.274	3.707
PROPOSED	1.423	1.979	.279	3.681
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.54
MAN. RATES	4.34	5.03	5.49	+ 5.54
				PRESENT
				1430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	16,454	630,708	3.833							1	2	13	16
2000	14,480	363,065	2.507							1	1	10	12
2001	18,226	297,519	1.632							1	4	14	19
2002	19,581	295,300	1.508								1	13	14
2003	21,611	239,623	1.108								2	13	15
TOTAL	90,352	1,826,215	2.021							3	10	63	76

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			102,239	5,052	224,293			80,584	6,916	182,269	29,355
2000			215,882	25,964	15,973			30,079	28,471	23,320	23,376
2001			58,531	106,340	12,536			29,786	47,686	26,776	15,864
2002				35,514	71,720				125,814	32,449	29,803
2003				26,067	37,597				48,595	94,860	32,504
TOTAL			376,652	198,937	362,119			140,449	257,482	359,674	130,902

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			200,286	8,765	348,327			463,036	32,374	685,695	45,001
2000		37,377	412,895	41,749	24,073		31,767	175,044	116,077	80,105	32,633
2001	693	14,749	168,069	125,690	19,772	971	39,317	216,115	159,557	80,044	21,797
2002	616	9,185	95,460	45,400	86,526	171	22,228	265,654	307,613	113,409	40,890
2003	1,785	11,652	106,291	27,630	48,649	1,956	65,675	395,360	135,501	237,697	43,035
TOTAL	3,094	72,963	983,001	249,234	527,347	3,098	158,987	1,515,209	751,122	1,196,950	183,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,736,352	2,724,653	183,356	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	88,491	-172,794	2,123	
TOTAL LOSSES	2,824,843	2,551,859	185,479	
EXPECTED LOSSES	1,212,525	2,220,851	171,669	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.126	2.824	.205	6.155
INDICATED (POST-TEST)	2.260	2.042	.148	4.450
PRES. ON RATE LEVEL	1.333	2.441	.188	3.962
DERIVED BY FORMULA	1.370	2.389	.183	3.942
UNDERLYING PRES. RATE	1.342	2.458	.190	3.990
PROPOSED	1.377	2.401	.184	3.962
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.96
MAN. RATES	4.44	5.33	5.91	+ 5.96
				PRESENT
				1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,700	438,819	6.549							6	15	21	
2000	6,821	301,871	4.425							3	13	16	
2001	7,055	14,097	.199								2	2	
2002	9,867	115,835	1.173								8	8	
2003	8,687	209,301	2.409								14	14	
TOTAL	39,130	1,079,923	2.760							9	52	61	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				67,826	169,520				38,102	157,762	5,609	
2000				11,425	126,983				4,732	144,242	14,489	
2001					3,980					7,183	2,934	
2002					65,372					43,775	6,688	
2003					84,794					112,462	12,045	
TOTAL				79,251	450,649				42,834	465,424	41,765	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				117,679	263,263				178,355	593,499	8,599	
2000			14,360	20,339	177,340			32,802	28,470	475,561	20,227	
2001	21	181	1,699	286	4,725	96	1,376	5,100	1,263	18,719	4,031	
2002	452	5,604	54,207	10,284	75,988	89	5,937	53,274	15,106	100,656	9,176	
2003	2,914	15,729	131,397	23,347	100,140	1,762	47,862	255,989	61,986	249,446	15,948	
TOTAL	3,387	21,514	201,663	171,935	621,456	1,947	55,175	347,165	285,180	1,437,881	57,981	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	630,851	2,516,452	57,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	149,193	-108,913	610	
TOTAL LOSSES	780,044	2,407,539	58,591	
EXPECTED LOSSES	2,151,758	1,361,725	50,477	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.993	6.153	.150	8.296
INDICATED (POST-TEST)	1.441	4.449	.108	5.998
PRES. ON RATE LEVEL	5.461	3.456	.128	9.045
DERIVED BY FORMULA	5.381	3.526	.127	9.034
UNDERLYING PRES. RATE	5.499	3.480	.129	9.108
PROPOSED	5.381	3.526	.127	9.034

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.591
IND. RATES				13.59	MINIMUM PREMIUM	2980
MAN. RATES	10.88	12.36	13.49	+ 13.59	PRESENT	3155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	18,217	249,976	1.372				18,217					12	12
2000	19,181	1,023,939	5.338				19,181		1			10	11
2001	21,609	589,066	2.726				21,609			2		10	13
2002	24,200	138,658	.572				24,200				2	9	11
2003	24,103	313,420	1.300				24,103				1	18	19
TOTAL	107,310	2,315,059	2.157				107,310		1	2	4	59	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					129,552					75,851	44,573
2000		243,420			11,582		708,913			39,559	20,465
2001			151,481	22,201	65,357			153,347	49,425	136,451	10,804
2002				38,852	9,054				10,530	20,277	59,945
2003				17,676	54,386				33,120	177,924	30,314
TOTAL		243,420	151,481	78,729	269,931		708,913	153,347	93,075	450,062	166,101

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					201,193					285,349	68,330
2000	4,894	40,035	5,645	302	16,165	31,367	653,263	33,338	2,686	130,300	28,569
2001	1,966	31,507	317,535	34,715	80,941	5,033	181,874	935,819	204,631	372,826	14,845
2002	189	4,104	46,876	38,745	13,981	50	4,233	43,592	31,821	49,871	82,245
2003	2,207	13,256	116,837	26,695	67,111	3,100	92,937	527,240	154,753	413,230	40,136
TOTAL	9,256	88,902	486,893	100,457	379,391	39,550	932,307	1,539,989	393,891	1,251,576	234,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,096,897	2,125,315	234,125	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	156,839	-149,518	2,871	
TOTAL LOSSES	3,253,736	1,975,797	236,996	
EXPECTED LOSSES	2,261,022	1,874,705	240,374	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.032	1.841	.221	5.094
INDICATED (POST-TEST)	2.192	1.331	.160	3.683
PRES. ON RATE LEVEL	2.093	1.735	.222	4.050
DERIVED BY FORMULA	2.097	1.678	.213	3.988
UNDERLYING PRES. RATE	2.107	1.747	.224	4.078
PROPOSED	2.097	1.678	.213	3.988
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.00
MAN. RATES	4.89	5.63	6.04	+ 6.00
				PRESENT
				1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,959	244,098	3.066				7,959				3	6	9
2000	4,890	385,411	7.881				4,890			1		1	2
2001	6,535	95,439	1.460				6,535				1	6	7
2002	5,960	80,186	1.345				5,960					4	4
2003	6,185	50,686	.819				6,185					3	3
TOTAL	31,529	855,820	2.714				31,529			1	4	20	25

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				57,590	7,093				153,854	13,083	12,478	
2000			278,722		1,084			100,831		1,192	3,582	
2001				44,233	7,946				10,932	24,519	7,809	
2002					9,148					60,273	10,765	
2003					11,393					26,367	12,926	
TOTAL			278,722	101,823	36,664			100,831	164,786	125,434	47,560	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				99,918	11,016				720,191	49,217	19,129	
2000		27,792	303,222	1,939	2,604		61,320	312,201	4,501	4,983	5,000	
2001	40	1,777	26,370	51,784	11,060	345	5,851	27,204	38,679	65,886	10,730	
2002	63	788	7,583	1,435	10,633	121	8,171	73,369	20,817	138,602	14,770	
2003	391	2,115	17,659	3,137	13,456	415	11,231	60,013	14,538	58,479	17,114	
TOTAL	494	32,472	354,834	158,213	48,769	881	86,573	472,787	798,726	317,167	66,743	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	948,041	1,322,875	66,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	52,174	-54,316	827	
TOTAL LOSSES	1,000,215	1,268,559	67,570	
EXPECTED LOSSES	680,711	630,264	79,138	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.172	4.023	.214	7.409
INDICATED (POST-TEST)	2.293	2.909	.155	5.357
PRES. ON RATE LEVEL	2.144	1.985	.250	4.379
DERIVED BY FORMULA	2.147	2.040	.244	4.431
UNDERLYING PRES. RATE	2.159	1.999	.251	4.409
PROPOSED	2.147	2.040	.244	4.431
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.67
MAN. RATES	5.18	5.89	6.53	+ 6.67
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	12,771	210,792	1.650							4	19	23	
2000	11,341	419,334	3.697						1	1	13	15	
2001	13,795	497,969	3.609						1	7	9	17	
2002	11,906	201,931	1.696							2	4	6	
2003	16,304	10,693	.065								3	3	
TOTAL	66,117	1,340,719	2.028							2	14	64	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				28,463	63,679				30,650	73,881	14,119	
2000			64,700	15,681	146,660			42,523	6,275	137,063	6,432	
2001			65,956	114,064	75,251			32,323	85,188	121,955	3,232	
2002				21,056	74,768				64,281	33,280	8,546	
2003					1,267					2,055	7,371	
TOTAL			130,656	179,264	361,625			74,846	186,394	368,234	39,700	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				49,383	98,893				143,472	277,938	21,644	
2000		11,200	139,105	27,972	205,290		44,905	260,117	37,295	452,836	8,979	
2001	1,097	19,163	212,476	139,336	94,630	2,359	64,020	330,423	294,635	335,015	4,441	
2002	592	8,203	83,343	31,984	88,782	120	13,609	156,077	162,920	96,351	11,725	
2003	40	234	1,969	352	1,498	32	879	4,685	1,143	4,557	9,759	
TOTAL	1,729	38,800	436,893	249,027	489,093	2,511	123,413	751,302	639,465	1,166,697	56,548	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,354,648	2,544,282	56,548	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	153,823	-118,421	1,013	
TOTAL LOSSES	1,508,471	2,425,861	57,561	
EXPECTED LOSSES	2,074,089	1,504,162	82,647	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.282	3.669	.087	6.038
INDICATED (POST-TEST)	1.650	2.653	.063	4.366
PRES. ON RATE LEVEL	3.116	2.259	.124	5.499
DERIVED BY FORMULA	3.072	2.298	.117	5.487
UNDERLYING PRES. RATE	3.137	2.275	.125	5.537
PROPOSED	3.072	2.298	.117	5.487

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	8.255
IND. RATES				8.26	MINIMUM PREMIUM	1910
MAN. RATES	6.35	7.37	8.20	+ 8.26	PRESENT	2015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	4,646	84,394	1.816								3	3	6
2000	7,641	58,889	.770								2	5	7
2001	3,556	237,157	6.669								3	10	13
2002	8,587	106,809	1.243								5	3	8
2003	9,106	79,109	.868								2	4	6
TOTAL	33,536	566,358	1.689								15	25	40

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				27,769	3,558				40,286	4,284	8,497	
2000				14,014	6,647				19,459	8,774	9,995	
2001				63,002	11,731				109,995	24,836	27,593	
2002				65,731	1,841				34,092	4,088	1,057	
2003				11,533	15,731				16,579	29,904	5,362	
TOTAL				182,049	39,508				220,411	71,886	52,504	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				48,179	5,526				188,578	16,116	13,026	
2000			2,635	21,094	9,445			7,637	77,285	30,779	13,953	
2001	63	2,557	37,741	73,781	16,246	344	16,164	116,280	350,282	84,708	37,913	
2002	234	5,792	68,127	63,418	7,995	37	5,391	66,237	81,724	19,915	1,450	
2003	759	4,984	45,628	11,978	20,461	632	21,368	129,302	44,881	75,647	7,099	
TOTAL	1,056	13,333	154,131	218,450	59,673	1,013	42,923	319,456	742,750	227,165	73,441	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	531,912	1,248,038	73,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	97,391	-98,144	1,729	
TOTAL LOSSES	629,303	1,149,894	75,170	
EXPECTED LOSSES	1,463,176	1,253,240	125,423	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.876	3.429	.224	5.529
INDICATED (POST-TEST)	1.356	2.479	.162	3.997
PRES. ON RATE LEVEL	4.333	3.711	.372	8.416
DERIVED BY FORMULA	4.273	3.625	.357	8.255
UNDERLYING PRES. RATE	4.363	3.737	.374	8.474
PROPOSED	4.273	3.625	.357	8.255

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	12.419
IND. RATES				12.42	MINIMUM PREMIUM	2745
MAN. RATES	10.50	11.64	12.55	+ 12.42	PRESENT	2955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,909	143,594	1.815								1	7	8
2000	8,824	295,812	3.352								1	5	6
2001	9,420	38,603	.409									5	5
2002	11,618	95,789	.824								1	5	6
2003	13,328	23,462	.176								1	1	2
TOTAL	51,099	597,260	1.169								4	23	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				15,527	54,020				20,009	49,040	4,998
2000				241	105,840				150	178,873	10,708
2001					6,163					16,771	15,669
2002				31,312	4,772				23,484	20,611	15,610
2003				5,000	1,061					1,006	16,395
TOTAL				52,080	171,856				43,643	266,301	63,380

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				26,939	83,893				93,662	184,489	7,662
2000			10,660	3,099	147,699			38,995	12,760	589,180	14,948
2001	32	278	2,631	443	7,315	225	3,217	11,899	2,947	43,699	21,529
2002	139	3,095	35,692	30,821	8,337	61	6,122	67,311	62,441	54,637	21,417
2003	130	1,092	10,862	3,609	2,070	18	434	2,287	556	2,231	21,707
TOTAL	301	4,465	59,845	64,911	249,314	304	9,773	120,492	172,366	874,236	87,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	195,180	1,360,827	87,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	28,503	-47,323	753	
TOTAL LOSSES	223,683	1,313,504	88,016	
EXPECTED LOSSES	400,105	630,051	56,720	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.438	2.571	.172	3.181
INDICATED (POST-TEST)	.317	1.859	.124	2.300
PRES. ON RATE LEVEL	.778	1.224	.110	2.112
DERIVED BY FORMULA	.764	1.281	.111	2.156
UNDERLYING PRES. RATE	.783	1.233	.111	2.127
PROPOSED	.764	1.281	.111	2.156
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.24
MAN. RATES	2.18	2.67	3.15	+ 3.24
				PRESENT
				930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	611	170	.027										
2000	4,163	149,779	3.597							1			1
2001	1,961												
2002	3,153												
2003	5,258	67,818	1.289									5	5
TOTAL	15,146	217,767	1.438							1		5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											170
2000			84,344					65,000			435
2003					28,251					29,613	9,954
TOTAL			84,344		28,251			65,000		29,613	10,559

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											261
2000		14,604	159,265	1,004	574		68,641	349,159	4,949	1,185	607
2003	969	5,235	43,773	7,777	33,362	462	12,604	67,405	16,307	65,686	13,179
TOTAL	969	19,839	203,038	8,781	33,936	462	81,245	416,564	21,256	66,871	14,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	722,117	130,844	14,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	5,958	-6,429	145	
TOTAL LOSSES	728,075	124,415	14,192	
EXPECTED LOSSES	97,995	94,512	8,935	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.807	.821	.094	5.722
INDICATED (POST-TEST)	3.475	.594	.068	4.137
PRES. ON RATE LEVEL	.642	.620	.059	1.321
DERIVED BY FORMULA	.670	.619	.059	1.348
UNDERLYING PRES. RATE	.647	.624	.059	1.330
PROPOSED	.670	.619	.059	1.348
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				2.03
MAN. RATES	1.68	1.89	1.97	+ 2.03
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.028
				665
				675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	475,638	2,674,996	.562					1		8	9	45	62
2000	545,387	3,263,272	.598							7	17	39	63
2001	587,849	3,198,305	.544							5	4	57	67
2002	595,541	1,691,478	.284							2	9	47	58
2003	624,184	1,257,763	.201							1	9	52	62
TOTAL	2,828,599	12,085,814	.427					1		23	48	240	312

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			934,715	150,441	385,959			452,923	165,356	355,666	229,936
2000			1,145,140	195,901	314,217			760,232	270,378	399,096	178,308
2001	598,298		602,301	51,638	591,482	5,000		469,299	56,965	656,865	166,457
2002			448,009	142,270	291,768			141,837	163,670	360,635	143,289
2003			63,862	188,115	192,081			38,235	195,112	434,998	145,360
TOTAL	598,298		3,194,027	728,365	1,775,507	5,000		1,862,526	851,481	2,207,260	863,350

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			1,608,120	261,015	599,399			2,030,987	774,031	1,338,018	352,492
2000		142,127	1,609,205	310,354	446,444		518,593	2,804,796	1,130,048	1,349,617	248,918
2001	900,925	127,823	1,274,123	117,674	713,181	48,404	529,680	2,614,743	361,079	1,743,901	228,712
2002	7,052	108,974	1,072,304	202,992	369,991	1,298	126,019	1,301,056	540,083	900,929	196,592
2003	14,526	87,719	766,072	183,114	262,649	12,503	355,713	1,917,847	589,652	1,084,806	192,457
TOTAL	922,503	466,643	6,329,824	1,075,149	2,391,664	62,205	1,530,005	10,669,429	3,394,893	6,417,271	1,219,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,980,609	13,278,977	1,219,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	1,020,931	-875,840	13,189	
TOTAL LOSSES	21,001,540	12,403,137	1,232,360	
EXPECTED LOSSES	14,991,574	10,805,248	1,131,440	
CREDIBILITY	.40	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.742	.438	.044	1.224
INDICATED (POST-TEST)	.536	.317	.032	.885
PRES. ON RATE LEVEL	.526	.379	.040	.945
DERIVED BY FORMULA	.530	.317	.032	.879
UNDERLYING PRES. RATE	.530	.382	.040	.952
PROPOSED	.534	.319	.032	.885
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				1.33
MAN. RATES	1.21	1.43	1.41	+ 1.33
				PRESENT
				555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	46,177	309,449	.670							1		4	5
2000	43,583	187,918	.431							1		1	2
2001	54,794	201,821	.368							1		3	4
2002	45,017	146,601	.325								1	7	8
2003	49,114	95,410	.194								2	3	5
TOTAL	238,685	941,199	.394							3	3	18	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			147,970		10,419			115,960		14,636	20,464
2000			68,794		2,450			105,741		4,081	6,852
2001			154,500		1,017			9,220		17,811	19,273
2002				10,143	22,529				25,851	61,798	26,280
2003				7,307	12,403				20,567	35,960	19,173
TOTAL			371,264	17,450	48,818			230,921	46,418	134,286	92,042

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			230,023		16,181			528,736		55,060	31,371
2000		10,851	118,608	810	3,845		101,737	518,435	7,612	15,196	9,565
2001	1,667	28,471	284,080	4,477	3,788	426	12,474	60,418	4,646	46,908	26,481
2002	192	2,798	28,956	13,285	27,088	143	12,040	121,696	82,248	150,084	36,056
2003	568	3,612	32,676	8,256	15,838	763	26,015	157,797	55,044	91,320	25,385
TOTAL	2,427	45,732	694,343	26,828	66,740	1,332	152,266	1,387,082	149,550	358,568	128,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,283,182	601,686	128,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	117,209	-73,607	2,004	
TOTAL LOSSES	2,400,391	528,079	130,862	
EXPECTED LOSSES	1,670,795	885,522	183,787	
CREDIBILITY	.08	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.006	.221	.055	1.282
INDICATED (POST-TEST)	.727	.160	.040	.927
PRES. ON RATE LEVEL	.695	.368	.077	1.140
DERIVED BY FORMULA	.698	.318	.068	1.084
UNDERLYING PRES. RATE	.700	.371	.077	1.148
PROPOSED	.698	.318	.068	1.084
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				1.63
MAN. RATES	1.50	1.62	1.70	+ 1.63
				PRESENT
				615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,562,516	10,008,054	.390						1	23	32	208	264
2000	2,600,333	7,671,082	.295							17	48	218	283
2001	2,813,792	9,960,685	.353					2		15	62	235	314
2002	2,804,030	7,015,467	.250						1	8	32	196	237
2003	2,987,051	4,657,351	.155							5	22	143	170
TOTAL	13,767,722	39,312,639	.286					2	2	68	196	1000	1268

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		548,476	2,368,537	425,406	876,493		815,091	2,511,608	492,627	1,341,309	628,507
2000			1,441,269	572,850	1,378,917			1,079,634	740,880	1,789,465	668,067
2001	56,725		1,671,151	1,086,938	1,445,521	163		1,435,775	1,320,851	2,149,854	793,707
2002		105,014	793,228	500,365	1,321,470		12,712	657,637	678,578	2,432,123	514,340
2003			476,773	493,217	820,133			420,290	670,588	1,291,418	484,932
TOTAL	56,725	653,490	6,750,958	3,078,776	5,842,534	163	827,803	6,104,944	3,903,524	9,004,169	3,089,553

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999		167,447	3,272,630	738,078	1,361,201		591,312	9,028,385	2,305,985	5,046,002	963,502
2000		222,624	2,647,085	906,173	1,939,954		924,955	5,313,665	3,108,117	5,981,678	932,622
2001	131,462	350,244	3,682,623	1,400,981	1,778,884	48,201	1,374,644	7,061,315	4,669,462	5,887,665	1,090,553
2002	53,210	423,475	2,900,283	724,031	1,614,039	8,221	663,381	6,328,203	2,534,810	5,880,086	705,674
2003	63,135	348,191	2,887,603	579,415	1,077,985	56,681	1,424,580	6,894,821	1,904,186	3,296,968	642,050
TOTAL	247,807	1,511,981	15,390,224	4,348,678	7,772,063	113,103	4,978,872	34,626,389	14,522,560	26,092,399	4,334,401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,868,376	52,735,700	4,334,401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	2,459,611	-3,107,598	37,739	
TOTAL LOSSES	59,327,987	49,628,102	4,372,140	
EXPECTED LOSSES	35,245,369	37,723,558	3,304,253	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.431	.360	.032	.823
INDICATED (POST-TEST)	.312	.260	.023	.595
PRES. ON RATE LEVEL	.254	.272	.024	.550
DERIVED BY FORMULA	.312	.260	.023	.595
UNDERLYING PRES. RATE	.256	.274	.024	.554
PROPOSED	.312	.260	.023	.595
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				.90
MAN. RATES	.63	.73	.82	+ .90
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	24,620	572,915	2.327				24,620			1	2	9	12
2000	25,388	866,026	3.411				25,388			1	1	17	19
2001	31,809	1,044,382	3.283				31,809			2	3	5	10
2002	26,926	563,036	2.091				26,926			1	6	10	17
2003	27,599	207,704	.752				27,599				2	12	14
TOTAL	136,342	3,254,063	2.387				136,342			5	14	53	72

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			55,609	11,753	55,459			277,200	12,420	135,491	24,983
2000			202,584	10,112	179,519			250,293	5,795	186,107	31,616
2001			426,832	49,424	34,817			290,843	81,916	149,453	11,097
2002			74,119	106,168	59,739			123,892	114,972	68,805	15,341
2003				13,063	52,066				18,532	78,182	45,861
TOTAL			759,144	190,520	381,600			942,228	233,635	618,038	128,898

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			59,092	20,392	86,127			863,995	58,138	509,717	38,299
2000		15,764	191,387	20,823	251,254		118,785	646,537	44,062	615,608	44,136
2001	2,921	50,019	508,216	66,984	47,412	4,930	174,827	906,068	306,930	411,909	15,247
2002	1,680	28,584	294,552	115,460	82,542	717	85,235	918,580	327,790	217,053	21,048
2003	2,045	12,000	104,746	23,004	63,628	1,406	42,919	246,395	74,824	183,818	60,720
TOTAL	6,646	106,367	1,157,993	246,663	530,963	7,053	421,766	3,581,575	811,744	1,938,105	179,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,281,400	3,527,475	179,450			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	232,516	-236,877	2,184			
TOTAL LOSSES	5,513,916	3,290,598	181,634			
EXPECTED LOSSES	3,400,369	2,861,819	200,422			
CREDIBILITY	.05	.17	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.044	2.413	.133	6.590		
INDICATED (POST-TEST)	2.924	1.745	.096	4.765		
PRES. ON RATE LEVEL	2.477	2.084	.146	4.707		
DERIVED BY FORMULA	2.499	2.026	.138	4.663		
UNDERLYING PRES. RATE	2.494	2.099	.147	4.740		
PROPOSED	2.523	2.045	.139	4.707		
YEAR	12-1-04	6-1-05	12-1-05	12-1-06	IND. RATE	7.081
IND. RATES				7.08	MINIMUM PREMIUM	1675
MAN. RATES	6.36	6.36	7.02	+ 7.08	PRESENT	1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	189,282	473,087	.249				189,282			1	1	16	18
2000	133,301	271,164	.203				133,301			1	2	8	11
2001	156,756	372,801	.237				156,756				4	8	12
2002	141,802	1,862,438	1.313				141,802			6	16	21	43
2003	152,727	656,084	.429				152,727				12	17	29
TOTAL	773,868	3,635,574	.470				773,868			8	35	70	113

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			185,047	6,676	79,861			65,591	8,506	83,913	43,493
2000			59,738	2,569	35,725			54,873	6,864	87,683	23,712
2001				59,564	73,023				65,912	97,676	76,626
2002			660,827	168,370	41,243			594,893	239,323	41,265	116,517
2003				106,979	61,963				173,601	169,794	143,747
TOTAL			905,612	344,158	291,815			715,357	494,206	480,331	404,095

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			362,507	11,583	124,026			376,886	39,817	315,682	66,675
2000		10,343	116,750	5,471	50,290		57,941	315,875	37,192	290,470	33,102
2001	376	5,183	62,121	74,199	88,884	1,348	25,632	128,418	224,431	266,515	105,284
2002	7,621	124,677	1,224,710	198,570	89,967	2,120	266,075	2,867,877	704,147	257,552	159,861
2003	4,187	30,673	293,113	87,988	90,630	4,367	162,693	1,027,523	390,918	474,141	190,322
TOTAL	12,184	170,876	2,059,201	377,811	443,797	7,835	512,341	4,716,579	1,396,505	1,604,360	555,244

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,479,016	3,822,473	555,244	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	397,704	-257,720	3,630	
TOTAL LOSSES	7,876,720	3,564,753	558,874	
EXPECTED LOSSES	5,308,735	2,963,914	348,240	
CREDIBILITY	.17	.53	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.018	.461	.072	1.551
INDICATED (POST-TEST)	.736	.333	.052	1.121
PRES. ON RATE LEVEL	.681	.380	.045	1.106
DERIVED BY FORMULA	.690	.355	.049	1.094
UNDERLYING PRES. RATE	.686	.383	.045	1.114
PROPOSED	.698	.359	.049	1.106
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				1.66
MAN. RATES	1.53	1.53	1.65	+ 1.66
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	144,160	222,104	.154							2	6	8	
2000	175,317	702,206	.400						4	3	5	12	
2001	198,997	116,039	.058							1	3	4	
2002	219,679	163,011	.074								6	6	
2003	245,246	142,765	.058					1			2	3	
TOTAL	983,399	1,346,125	.137					1		4	6	33	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				44,115	49,690				60,675	53,166	14,458
2000			342,297	58,917	73,556			143,930	49,402	23,861	10,243
2001				20,080	33,086				37,000	15,051	10,822
2002					52,476					61,733	48,802
2003	50,510				15,808	15,502				13,000	47,945
TOTAL	50,510		342,297	123,112	224,616	15,502		143,930	147,077	166,811	132,270

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				76,540	77,167				284,020	200,012	22,164
2000		59,264	662,015	93,936	105,691		151,965	792,899	207,270	85,988	14,299
2001	172	2,126	24,558	25,622	40,022	209	6,734	43,864	119,009	45,946	14,869
2002	365	4,495	43,512	8,259	60,997	125	8,371	75,150	21,313	141,958	66,956
2003	131,359	2,931	24,494	4,355	18,671	53,970	5,539	29,592	7,166	28,835	63,479
TOTAL	131,896	68,816	754,579	208,712	302,548	54,304	172,609	941,505	638,778	502,739	181,767

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,123,709	1,652,777	181,767	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	83,761	-129,743	1,770	
TOTAL LOSSES	2,207,470	1,523,034	183,537	
EXPECTED LOSSES	1,209,581	1,711,114	137,675	
CREDIBILITY	.20	.63	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.224	.155	.019	.398
INDICATED (POST-TEST)	.162	.112	.014	.288
PRES. ON RATE LEVEL	.122	.173	.014	.309
DERIVED BY FORMULA	.130	.135	.014	.279
UNDERLYING PRES. RATE	.123	.174	.014	.311
PROPOSED	.134	.139	.015	.288

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	.433
IND. RATES				.43	MINIMUM PREMIUM	345
MAN. RATES	.31	.38	.46	+ .43	PRESENT	350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	286,618	1,536,621	.536							5	3	19	27
2000	339,191	981,572	.289							2	7	32	41
2001	383,055	746,019	.194							1	8	24	33
2002	417,918	1,779,186	.425						1	2	14	40	57
2003	455,728	991,646	.217							1	9	34	44
TOTAL	1,882,510	6,035,044	.321						1	11	41	149	202

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			484,448	48,478	44,996			656,343	69,039	133,705	99,612
2000			175,925	40,035	188,608			168,417	59,605	212,824	136,158
2001			52,865	97,927	96,956			30,361	201,599	135,051	131,260
2002		114,271	204,839	293,116	194,524		93,035	123,334	241,570	361,145	153,352
2003			54,176	197,755	94,047			38,635	225,553	201,958	179,522
TOTAL		114,271	972,253	677,311	619,131		93,035	1,017,090	797,366	1,044,683	699,904

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			805,210	84,109	69,877			3,000,508	323,172	502,999	152,705
2000		29,921	350,898	66,706	264,858		173,470	946,397	261,885	709,748	190,077
2001	1,072	17,225	189,332	121,851	119,592	2,494	76,668	434,001	662,707	390,216	180,351
2002	41,801	228,374	872,670	323,533	262,350	9,653	388,959	1,533,015	726,961	928,273	210,399
2003	10,684	68,491	613,465	161,680	147,669	9,229	273,069	1,501,973	513,523	585,135	237,687
TOTAL	53,557	344,011	2,831,575	757,879	864,346	21,376	912,166	7,415,894	2,488,248	3,116,371	971,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,578,579	7,226,844	971,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	349,800	-474,155	7,570	
TOTAL LOSSES	11,928,379	6,752,689	978,789	
EXPECTED LOSSES	5,063,951	6,155,809	602,404	
CREDIBILITY	.30	.97	.99	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.634	.359	.052	1.045
INDICATED (POST-TEST)	.458	.260	.038	.756
PRES. ON RATE LEVEL	.267	.325	.032	.624
DERIVED BY FORMULA	.324	.262	.038	.624
UNDERLYING PRES. RATE	.269	.327	.032	.628
PROPOSED	.324	.262	.038	.624
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				.94
MAN. RATES	.58	.70	.93	+ .94
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	11,892	60,819	.511									2	2
2000	9,529	53,291	.559									3	3
2001	16,273	37,258	.228									2	2
2002	10,264	106,328	1.035								1	5	6
2003	13,643	70,155	.514								1	3	4
TOTAL	61,601	327,851	.532								2	15	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,875					3,550	55,394
2000					21,555					10,233	21,503
2001					878					5,322	31,058
2002				20,807	9,469				20,800	3,130	52,122
2003				15,683	6,693				14,512	16,243	17,024
TOTAL				36,490	40,470				35,312	38,478	177,101

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					2,912					13,355	84,919
2000			2,166	558	30,079			2,230	696	33,705	30,018
2001	6	39	372	61	1,041	72	1,030	3,777	932	13,872	42,674
2002	133	2,595	28,937	21,479	12,859	24	3,371	41,194	50,087	13,608	71,511
2003	530	4,052	39,263	12,239	10,465	394	14,480	90,542	33,808	44,181	22,540
TOTAL	669	6,686	70,738	34,337	57,356	490	18,881	137,743	85,523	118,721	251,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	235,207	295,937	251,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	40,771	-35,197	921	
TOTAL LOSSES	275,978	260,740	252,583	
EXPECTED LOSSES	555,025	445,376	81,312	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.448	.423	.410	1.281
INDICATED (POST-TEST)	.324	.306	.296	.926
PRES. ON RATE LEVEL	.895	.718	.131	1.744
DERIVED BY FORMULA	.878	.677	.148	1.703
UNDERLYING PRES. RATE	.901	.723	.132	1.756
PROPOSED	.878	.677	.148	1.703
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				2.562
MAN. RATES	2.14	2.43	2.60	2.56
				MINIMUM PREMIUM
				770
				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
1999	12,612	309,160	2.451				12,612			1		7	8
2000	14,748	440,459	2.986				14,748			1	2	6	9
2001	16,666	94,578	.567				16,666				1	4	5
2002	18,534	117,933	.636				18,534				2	11	13
2003	20,675	238,905	1.155				20,675					6	6
TOTAL	83,235	1,201,035	1.443				83,235			2	5	34	41

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			145,320		10,840			105,000		28,446	19,554
2000			155,010	67,632	32,749			4,371	33,413	94,860	52,424
2001				27,519	10,976				18,375	11,928	25,780
2002				1,581	23,217				8,640	49,133	35,362
2003					64,979					146,894	27,032
TOTAL			300,330	96,732	142,761			109,371	60,428	331,261	160,152

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			243,245		16,835			515,514		107,014	29,976
2000		26,837	305,493	103,660	47,577		4,609	53,982	138,458	315,753	73,184
2001	55	1,376	18,981	32,647	14,043	160	4,190	24,950	59,878	34,430	35,422
2002	165	2,132	20,855	5,166	27,128	106	7,888	75,317	37,317	115,648	48,517
2003	2,238	12,040	100,690	17,894	76,744	2,293	62,529	334,363	80,955	325,798	35,790
TOTAL	2,458	42,385	689,264	159,367	182,327	2,559	79,216	1,004,126	316,608	898,643	222,889

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,820,008	1,556,945	222,889	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	58,713	-71,920	2,747	
TOTAL LOSSES	1,878,721	1,485,025	225,636	
EXPECTED LOSSES	842,338	943,885	214,747	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.257	1.784	.271	4.312
INDICATED (POST-TEST)	1.632	1.290	.196	3.118
PRES. ON RATE LEVEL	1.005	1.126	.256	2.387
DERIVED BY FORMULA	1.030	1.146	.249	2.425
UNDERLYING PRES. RATE	1.012	1.134	.258	2.404
PROPOSED	1.030	1.146	.249	2.425
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.65
MAN. RATES	2.76	3.22	3.56	+ 3.65
				PRESENT
				1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	53,450	1,635,134	3.059				53,450			1		75	76
2000	58,326	1,436,366	2.462				58,326			2	1	73	76
2001	82,891	3,096,191	3.735				82,891		1	3	3	105	112
2002	89,356	2,798,116	3.131				89,356			4	5	92	101
2003	93,594	2,236,151	2.389				93,594			4	2	110	116
TOTAL	377,617	11,201,958	2.966				377,617		1	14	11	455	481

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			129,400		686,759			56,982		597,324	164,669
2000			345,899	421	444,323			120,537	3,237	432,815	89,134
2001		412,352	296,157	38,307	735,168		48,331	348,239	49,177	949,370	219,090
2002			550,818	113,664	619,853			353,074	148,696	760,172	251,839
2003			540,442	34,590	522,178			261,690	51,700	635,658	189,893
TOTAL		412,352	1,862,716	186,982	3,008,281		48,331	1,140,522	252,810	3,375,339	914,625

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			253,495		1,066,538			327,419		2,247,133	252,437
2000		53,213	625,056	15,787	622,131		111,645	663,133	50,264	1,427,840	124,431
2001	99,622	403,591	821,100	103,678	878,090	45,589	640,133	1,961,298	360,422	2,495,699	301,030
2002	10,122	148,702	1,450,086	231,151	752,377	2,420	219,832	2,200,052	665,985	1,831,432	345,524
2003	50,768	240,127	1,781,742	207,862	660,547	32,356	694,694	2,832,088	529,614	1,498,630	251,418
TOTAL	160,512	845,633	4,931,479	558,478	3,979,683	80,365	1,666,304	7,983,990	1,606,285	9,500,734	1,274,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,668,283	15,645,180	1,274,840	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	617,015	-974,515	13,919	
TOTAL LOSSES	16,285,298	14,670,665	1,288,759	
EXPECTED LOSSES	8,794,700	13,258,133	1,072,432	
CREDIBILITY	.10	.33	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.313	3.885	.341	8.539
INDICATED (POST-TEST)	3.118	2.809	.247	6.174
PRES. ON RATE LEVEL	2.313	3.487	.282	6.082
DERIVED BY FORMULA	2.394	3.263	.270	5.927
UNDERLYING PRES. RATE	2.329	3.511	.284	6.124
PROPOSED	2.457	3.348	.277	6.082
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.15
MAN. RATES	7.43	8.41	9.07	+ 9.15
				PRESENT
				2205

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	167,595	896,805	.535									72	72
2000	193,676	934,018	.482							1		43	44
2001	195,433	2,048,902	1.048							4		43	49
2002	248,439	2,768,375	1.114						1	3	7	52	63
2003	265,225	765,555	.288									59	59
TOTAL	1,070,368	7,413,655	.693						1	8	9	269	287

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					267,776					503,476	125,553
2000			146,518		144,945			242,519		242,067	157,969
2001			473,599	4,555	459,763			161,354	3,618	832,235	113,778
2002		541,229	528,210	6,047	232,332		787,072	185,907	14,211	349,720	123,647
2003					236,547					371,683	157,325
TOTAL		541,229	1,148,327	10,602	1,341,363		787,072	589,780	17,829	2,299,181	678,272

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					415,861					1,894,075	192,473
2000		12,413	149,942	4,602	202,752		125,303	690,172	25,488	799,491	220,525
2001	7,435	107,580	1,065,300	51,297	546,116	14,486	314,088	1,411,615	179,494	2,111,501	156,331
2002	54,558	306,997	1,216,221	71,477	296,471	19,959	691,069	1,456,482	203,585	843,234	169,643
2003	8,134	43,864	366,531	65,120	279,350	5,796	158,206	845,964	204,829	824,399	208,298
TOTAL	70,127	470,854	2,797,994	192,496	1,740,550	40,241	1,288,666	4,404,233	613,396	6,472,700	947,270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,072,115	9,019,142	947,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	465,988	-744,455	9,200	
TOTAL LOSSES	9,538,103	8,274,687	956,470	
EXPECTED LOSSES	6,679,096	9,654,721	717,147	
CREDIBILITY	.21	.66	.68	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.891	.773	.089	1.753
INDICATED (POST-TEST)	.644	.559	.064	1.267
PRES. ON RATE LEVEL	.620	.896	.066	1.582
DERIVED BY FORMULA	.625	.674	.065	1.364
UNDERLYING PRES. RATE	.624	.902	.067	1.593
PROPOSED	.625	.674	.065	1.364
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				2.05
MAN. RATES	2.19	2.47	2.36	+ 2.05
				PRESENT
				760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	76,843	511,808	.666							1		1	2
2000	84,161	19,306	.022									1	1
2001	79,218	319,147	.402							1		1	2
2002	85,593	32,797	.038									1	1
2003	100,020	47,769	.047									1	1
TOTAL	425,835	930,827	.219							2		5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
1999			355,829		1,585			143,736		10,223	435
2000					770					4,636	13,900
2001			136,848		159			178,268		2,218	1,654
2002					4,705					14,956	13,136
2003					25,389					21,815	565
TOTAL			492,677		32,608			322,004		53,848	29,690

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
1999			422,499		2,462			500,588		38,459	667
2000			78	20	1,074			1,010	314	15,269	19,404
2001	953	16,312	162,761	2,537	1,670	2,387	113,711	599,807	19,402	12,006	2,273
2002	34	403	3,904	741	5,469	30	2,030	18,206	5,161	34,390	18,023
2003	872	4,705	39,341	6,989	29,986	341	9,283	49,655	12,017	48,385	748
TOTAL	1,859	21,420	628,583	10,287	40,661	2,758	125,024	1,169,266	36,894	148,509	41,115

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,948,910	236,351	41,115			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	37,017	-21,799	460			
TOTAL LOSSES	1,985,927	214,552	41,575			
EXPECTED LOSSES	528,035	268,276	38,325			
CREDIBILITY	.11	.36	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.466	.050	.010	.526		
INDICATED (POST-TEST)	.337	.036	.007	.380		
PRES. ON RATE LEVEL	.123	.063	.009	.195		
DERIVED BY FORMULA	.147	.053	.008	.208		
UNDERLYING PRES. RATE	.124	.063	.009	.196		
PROPOSED	.147	.053	.008	.208		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	.312
IND. RATES				.31	MINIMUM PREMIUM	320
MAN. RATES	.22	.26	.29	+ .31	PRESENT	315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	37,446	242,307	.647					1			1	5	7
2000	43,696	74,519	.170									5	5
2001	45,870	321,529	.700							1		2	3
2002	48,813	126,432	.259								1	5	6
2003	49,526	190,402	.384									4	4
TOTAL	225,351	955,189	.424					1		1	2	21	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	7,517			3,728	73,095				18,545	119,414	20,008
2000					15,791					39,243	19,485
2001			176,497		17,356			97,764		3,332	26,580
2002				10,000	35,580					71,769	9,083
2003					63,156					76,676	50,570
TOTAL	7,517		176,497	13,728	204,978			97,764	18,545	310,434	125,726

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999	79,913			6,468	113,516				86,809	449,235	30,672
2000			1,588	410	22,036			8,543	2,669	129,259	27,201
2001	1,541	25,608	255,170	5,092	22,860	1,570	73,996	389,744	12,901	12,713	36,521
2002	282	3,907	39,642	15,200	42,247	144	9,732	87,359	24,770	165,038	12,462
2003	2,174	11,698	97,863	17,393	74,592	1,196	32,624	174,516	42,243	170,064	66,955
TOTAL	83,910	41,213	394,263	44,563	275,251	2,910	116,352	660,162	169,392	926,309	173,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,298,810	1,415,515	173,811	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	55,240	-95,259	1,816	
TOTAL LOSSES	1,354,050	1,320,256	175,627	
EXPECTED LOSSES	815,771	1,174,079	155,492	
CREDIBILITY	.07	.23	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.601	.586	.078	1.265
INDICATED (POST-TEST)	.435	.424	.056	.915
PRES. ON RATE LEVEL	.360	.516	.069	.945
DERIVED BY FORMULA	.365	.495	.066	.926
UNDERLYING PRES. RATE	.362	.521	.069	.952
PROPOSED	.365	.495	.066	.926

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.393
IND. RATES				1.39	MINIMUM PREMIUM	540
MAN. RATES	1.22	1.39	1.41	+ 1.39	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	6,412	65,426	1.020									8	8
2000	9,990	150,125	1.502									7	7
2001	10,463	548,241	5.239							1		11	12
2002	10,224	90,427	.884								1	3	4
2003	11,878	217,345	1.829									12	12
TOTAL	48,967	1,071,564	2.188							1	1	41	43

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					35,114					21,223	9,089	
2000					64,370					73,056	12,699	
2001			124,282		127,585			120,790		114,167	61,417	
2002				3	16,652				2,601	61,246	9,925	
2003					27,749					179,854	9,742	
TOTAL			124,282	3	271,470			120,790	2,601	449,546	102,872	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999					54,533					79,841	13,933	
2000			6,467	1,664	89,827			15,904	4,969	240,629	17,728	
2001	1,578	21,514	212,122	11,603	152,905	3,276	103,895	513,515	33,781	302,011	84,387	
2002	115	1,425	13,806	2,623	19,357	126	8,680	79,237	27,266	141,646	13,617	
2003	955	5,153	42,995	7,632	32,767	2,811	76,613	409,367	99,084	398,893	12,898	
TOTAL	2,648	28,092	275,390	23,522	349,389	6,213	189,188	1,018,023	165,100	1,163,020	142,563	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,519,554	1,701,031	142,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	29,330	-69,367	2,331	
TOTAL LOSSES	1,548,884	1,631,664	144,894	
EXPECTED LOSSES	446,579	897,566	186,564	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.163	3.332	.296	6.791
INDICATED (POST-TEST)	2.287	2.409	.214	4.910
PRES. ON RATE LEVEL	.906	1.820	.378	3.104
DERIVED BY FORMULA	.947	1.867	.363	3.177
UNDERLYING PRES. RATE	.912	1.833	.381	3.126
PROPOSED	.947	1.867	.363	3.177
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.78
MAN. RATES	3.55	4.16	4.63	+ 4.78
IND. RATE				
MINIMUM PREMIUM				1215
PRESENT				1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	133,746	100,209	.074									10	10
2000	145,087	714,193	.492							2		12	14
2001	167,562	518,900	.309							1	3	13	17
2002	185,302	825,981	.445							2	3	21	26
2003	197,387	949,062	.480							1	6	24	31
TOTAL	829,084	3,108,345	.375							6	12	80	98

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					14,117					49,880	36,212
2000			206,531		51,572			282,480		104,228	69,382
2001			66,595	57,594	45,393			35,538	97,385	144,897	71,498
2002			191,160	1,825	151,994			147,349	19,134	261,323	53,196
2003			88,313	108,563	166,040			140,390	75,787	276,522	93,447
TOTAL			552,599	167,982	429,116			605,757	192,306	836,850	323,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					21,923					187,649	55,513
2000		22,255	247,891	2,868	72,846		199,618	1,038,179	21,483	346,739	96,857
2001	952	16,141	171,563	71,837	57,123	2,720	72,861	374,281	337,544	397,195	98,238
2002	3,415	50,272	482,312	36,210	186,219	1,112	109,078	1,099,592	174,770	634,624	72,985
2003	11,172	64,640	552,815	122,014	217,810	12,959	300,535	1,340,672	315,029	677,464	123,724
TOTAL	15,539	153,308	1,454,581	232,929	555,921	16,791	682,092	3,852,724	848,826	2,243,671	447,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,175,035	3,881,347	447,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	169,288	-205,948	5,150	
TOTAL LOSSES	6,344,323	3,675,399	452,467	
EXPECTED LOSSES	2,420,925	2,653,067	414,543	
CREDIBILITY	.18	.56	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.765	.443	.055	1.263
INDICATED (POST-TEST)	.553	.320	.040	.913
PRES. ON RATE LEVEL	.290	.318	.049	.657
DERIVED BY FORMULA	.337	.319	.044	.700
UNDERLYING PRES. RATE	.292	.320	.050	.662
PROPOSED	.337	.319	.044	.700

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.053
IND. RATES				1.05	MINIMUM PREMIUM	470
MAN. RATES	.78	.85	.98	+ 1.05	PRESENT	460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,409	78,987	2,317								2	1	3
2000	2,740	29,930	1,092									3	3
2001	2,975	152,052	5,110									4	4
2002	2,389	22,560	.944								1	3	4
2003	3,449	12,474	.361									1	1
TOTAL	14,962	296,003	1,978								3	12	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				40,893	3,289				13,238	16,910	4,657
2000					10,724					14,506	4,700
2001					78,247					73,389	416
2002				800	3,870				4,560	10,407	2,923
2003					3,625					8,849	
TOTAL				41,693	99,755				17,798	124,061	12,696

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				70,949	5,108				61,967	63,615	7,139
2000			1,075	277	14,965			3,163	990	47,779	6,561
2001	403	3,499	33,399	5,612	92,899	1,020	14,141	52,061	12,876	191,242	572
2002	31	403	4,014	1,376	4,569	25	2,066	20,862	14,333	25,341	4,010
2003	125	671	5,615	997	4,279	138	3,768	20,140	4,875	19,624	
TOTAL	559	4,573	44,103	79,211	121,820	1,183	19,975	96,226	95,041	347,601	18,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	166,619	643,673	18,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,327	-21,694	358	
TOTAL LOSSES	190,946	621,979	18,640	
EXPECTED LOSSES	322,282	259,291	31,421	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.276	4.157	.125	5.558
INDICATED (POST-TEST)	.923	3.006	.090	4.019
PRES. ON RATE LEVEL	2.139	1.721	.209	4.069
DERIVED BY FORMULA	2.127	1.772	.204	4.103
UNDERLYING PRES. RATE	2.154	1.733	.210	4.097
PROPOSED	2.110	1.757	.202	4.069
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.45
MAN. RATES	5.11	5.90	6.35	+ 6.45
				PRESENT
				1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,371	10,698	.145									2	2
2000	8,789	76,092	.865								1	2	3
2001	10,014	70,502	.704									3	3
2002	9,049	7,981	.088								1		1
2003	8,910	6,636	.074										
TOTAL	44,133	171,909	.390								2	7	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,054					4,092	5,552
2000				2,293	18,065				12,123	40,314	3,297
2001					20,375					34,749	15,378
2002				3,500					2,169		2,312
2003											6,636
TOTAL				5,793	39,494				14,292	79,155	33,175

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					1,636					15,394	8,511
2000			2,136	3,891	25,237			12,355	50,519	133,959	4,603
2001	105	911	8,697	1,463	24,190	482	6,679	24,649	6,095	90,551	21,129
2002	12	302	3,548	3,361	312	2	305	3,901	5,109	670	3,172
2003											8,786
TOTAL	117	1,213	14,381	8,715	51,375	484	6,984	40,905	61,723	240,574	46,201

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,084	362,387	46,201	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	15,851	-18,897	692	
TOTAL LOSSES	79,935	343,490	46,893	
EXPECTED LOSSES	239,642	227,726	63,110	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.181	.778	.106	1.065
INDICATED (POST-TEST)	.131	.562	.077	.770
PRES. ON RATE LEVEL	.539	.513	.142	1.194
DERIVED BY FORMULA	.531	.517	.137	1.185
UNDERLYING PRES. RATE	.543	.516	.143	1.202
PROPOSED	.531	.517	.137	1.185

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.782
IND. RATES				1.78	MINIMUM PREMIUM	615
MAN. RATES	1.44	1.63	1.78	+ 1.78	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	7,055	68,566	.971				7,055				1	3	4
2000	5,979	66,592	1.113				5,979				1	7	8
2001	6,259	7,522	.120				6,259					2	2
2002	5,847	18,340	.313				5,847					2	2
2003	6,055	84,133	1.389				6,055					3	3
TOTAL	31,195	245,153	.786				31,195				2	17	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				13,335	1,968				20,212	18,160	14,891
2000				13,946	20,921				7,014	20,381	4,330
2001					778					1,245	5,499
2002					7,522					4,898	5,920
2003					27,959					23,508	32,666
TOTAL				27,281	59,148				27,226	68,192	63,306

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				23,136	3,056				94,612	68,318	22,828
2000			4,061	21,360	29,367			6,507	29,026	67,812	6,045
2001	4	36	335	58	925	16	246	879	220	3,244	7,556
2002	53	644	6,238	1,182	8,743	10	667	5,968	1,693	11,262	8,122
2003	962	5,183	43,320	7,698	33,023	369	10,015	53,505	12,957	52,149	43,250
TOTAL	1,019	5,863	53,954	53,434	75,114	395	10,928	66,859	138,508	202,785	87,801

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	139,018	469,841	87,801	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	41,710	-32,495	549	
TOTAL LOSSES	180,728	437,346	88,350	
EXPECTED LOSSES	582,411	371,221	53,032	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.579	1.402	.283	2.264
INDICATED (POST-TEST)	.419	1.014	.205	1.638
PRES. ON RATE LEVEL	1.854	1.182	.169	3.205
DERIVED BY FORMULA	1.825	1.172	.171	3.168
UNDERLYING PRES. RATE	1.867	1.190	.170	3.227
PROPOSED	1.825	1.172	.171	3.168
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				4.76
MAN. RATES	3.92	4.43	4.78	+ 4.77
				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
1999	12,619	563,664	4.466				12,619			1	1	29	31
2000	14,009	244,546	1.745				14,009				1	18	19
2001	13,660	287,702	2.106				13,660			1	1	10	12
2002	15,237	2,682,944	17.608				15,237		1		2	5	8
2003	15,290	513,344	3.357				15,290				4	23	27
TOTAL	70,815	4,292,200	6.061				70,815		1	2	9	85	97

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			211,113	27,208	61,200			101,857	14,596	108,312	39,378
2000				33,429	44,798				24,155	124,644	17,520
2001			59,670	20,445	15,012			49,083	24,486	71,218	47,788
2002		888,197		34,378	33,167		1,535,704		11,508	133,403	46,587
2003				68,555	62,699				53,381	220,477	108,232
TOTAL		888,197	270,783	184,015	216,876		1,535,704	150,940	128,126	658,054	259,505

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			382,204	47,206	95,047			540,883	68,324	407,469	60,366
2000			9,192	51,069	62,921			34,271	103,670	412,884	24,458
2001	716	12,317	126,570	26,448	19,567	2,000	64,431	326,857	97,584	192,677	65,661
2002	41,373	168,822	100,700	38,345	41,681	19,721	600,612	262,849	73,468	310,386	63,917
2003	3,471	23,909	223,474	62,712	85,231	3,954	121,638	699,001	212,949	519,018	143,299
TOTAL	45,560	205,048	842,140	225,780	304,447	25,675	786,681	1,863,861	555,995	1,842,434	357,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,768,965	2,928,656	357,701	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	173,239	-156,317	2,643	
TOTAL LOSSES	3,942,204	2,772,339	360,344	
EXPECTED LOSSES	2,538,010	1,888,636	230,149	
CREDIBILITY	.03	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.567	3.915	.509	9.991
INDICATED (POST-TEST)	4.025	2.831	.368	7.224
PRES. ON RATE LEVEL	3.559	2.649	.323	6.531
DERIVED BY FORMULA	3.573	2.669	.328	6.570
UNDERLYING PRES. RATE	3.584	2.667	.325	6.576
PROPOSED	3.573	2.669	.328	6.570

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	9.884
IND. RATES				9.88	MINIMUM PREMIUM	2235
MAN. RATES	7.49	8.76	9.74	+ 9.88	PRESENT	2350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000													
2001	4												
2002													
2003													
TOTAL	4												

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6	-10	1	
TOTAL LOSSES	6		1	
EXPECTED LOSSES	121	148	156	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.150	.000	.025	.175
INDICATED (POST-TEST)	.108	.000	.018	.126
PRES. ON RATE LEVEL	3.012	3.671	3.878	10.561
DERIVED BY FORMULA	3.012	3.671	3.878	10.561
UNDERLYING PRES. RATE	3.033	3.696	3.905	10.634
PROPOSED	3.012	3.671	3.878	10.561

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	15.889
IND. RATES				15.89	MINIMUM PREMIUM	3440
MAN. RATES	10.84	13.38	15.75	+ 15.89	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	67,944	1,613,131	2.374						2	12	62	76	
2000	83,679	1,830,268	2.187						3	12	55	70	
2001	96,175	2,221,126	2.309						4	11	48	63	
2002	98,338	3,255,218	3.310						9	17	74	100	
2003	111,227	2,797,352	2.514						3	13	80	96	
TOTAL	457,363	11,717,095	2.562						21	65	319	405	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			187,752	122,814	252,782			99,603	403,765	436,973	109,442
2000			327,550	208,835	275,181			172,857	364,243	396,276	85,326
2001			368,222	185,609	140,477			959,284	182,708	306,539	78,287
2002			896,884	308,309	443,796			566,312	335,033	558,224	146,660
2003			315,013	210,529	613,262			133,380	387,262	958,628	179,278
TOTAL			2,095,421	1,036,096	1,725,498			1,931,436	1,673,011	2,656,640	598,993

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			356,494	193,774	392,572			550,990	1,474,909	1,643,889	167,775
2000		55,865	666,232	322,722	388,742		180,454	1,111,659	1,475,394	1,343,558	119,115
2001	3,500	59,725	629,813	232,322	177,909	9,455	326,975	1,696,298	670,172	845,695	107,567
2002	14,016	220,651	2,173,637	410,399	582,868	3,000	320,409	3,359,340	1,091,759	1,464,338	201,217
2003	45,709	238,445	1,908,917	330,282	760,811	31,593	837,501	4,267,313	1,230,153	2,313,972	237,364
TOTAL	63,225	574,686	5,735,093	1,489,499	2,302,902	44,048	1,665,339	10,985,600	5,942,387	7,611,452	833,038

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,067,991	17,346,240	833,038	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	846,542	-976,627	11,711	
TOTAL LOSSES	19,914,533	16,369,613	844,749	
EXPECTED LOSSES	12,321,359	12,714,691	933,021	
CREDIBILITY	.12	.38	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.354	3.579	.185	8.118
INDICATED (POST-TEST)	3.148	2.588	.134	5.870
PRES. ON RATE LEVEL	2.675	2.761	.203	5.639
DERIVED BY FORMULA	2.732	2.695	.176	5.603
UNDERLYING PRES. RATE	2.694	2.780	.204	5.678
PROPOSED	2.750	2.712	.177	5.639
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				8.48
MAN. RATES	6.82	7.67	8.41	+ 8.48
				PRESENT
				2060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	23,694	203,066	.857				23,694				5	14	19
2000	27,627	120,899	.437				27,627				3	13	16
2001	33,337	116,884	.350				33,337				2	16	18
2002	32,029	965,075	3.013				32,029	1		2	2	21	26
2003	31,530	527,657	1.673				31,530				8	21	29
TOTAL	148,217	1,933,581	1.305				148,217	1		2	20	85	108

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				47,094	32,448				53,958	54,020	15,546
2000				35,681	12,786				27,938	22,805	21,689
2001				13,787	23,849				10,961	21,507	46,780
2002	290,250		219,426	38,162	49,685			189,401	64,575	92,939	20,637
2003				117,645	72,102				139,241	145,594	53,075
TOTAL	290,250		219,426	252,369	190,870			189,401	296,673	336,865	157,727

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				81,708	50,392				252,577	203,224	23,832
2000			6,299	53,599	18,280			13,188	111,649	77,818	30,278
2001	124	1,520	17,334	17,671	28,820	296	5,266	25,075	38,243	58,040	64,276
2002	361,303	48,758	473,901	56,193	71,588	926	106,389	1,121,107	231,346	266,806	28,314
2003	4,734	34,451	328,494	97,851	104,349	3,643	134,501	845,549	318,719	401,165	70,271
TOTAL	366,161	84,729	826,028	307,022	273,429	4,865	246,156	2,004,919	952,534	1,007,053	216,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,532,858	2,540,038	216,971	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	173,054	-225,477	2,450	
TOTAL LOSSES	3,705,912	2,314,561	219,421	
EXPECTED LOSSES	2,578,977	2,801,301	213,432	
CREDIBILITY	.06	.18	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.500	1.562	.148	4.210
INDICATED (POST-TEST)	1.808	1.129	.107	3.044
PRES. ON RATE LEVEL	1.728	1.877	.143	3.748
DERIVED BY FORMULA	1.733	1.742	.137	3.612
UNDERLYING PRES. RATE	1.740	1.890	.144	3.774
PROPOSED	1.733	1.742	.137	3.612
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.43
MAN. RATES	4.92	5.40	5.59	+ 5.43
				PRESENT
				1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	20,373	140,942	.691				20,373					23	23
2000	20,789	463,896	2.231				20,789				1	18	19
2001	22,599	312,569	1.383				22,599					20	20
2002	24,581	501,948	2.042				24,581					28	28
2003	26,320	401,403	1.525				26,320				2	19	21
TOTAL	114,662	1,820,758	1.588				114,662				3	108	111

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					36,926					77,182	26,834
2000				14,825	197,253				10,551	201,374	39,893
2001					118,148					163,073	31,348
2002					169,690					291,274	40,984
2003				73,672	84,541				56,641	146,421	40,128
TOTAL				88,497	606,558				67,192	879,324	179,187

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					57,344					290,358	41,137
2000			21,898	27,235	275,440			46,968	55,282	664,297	55,691
2001	611	5,306	50,437	8,480	140,272	2,254	31,375	115,675	28,626	424,943	43,072
2002	1,174	14,536	140,714	26,713	197,236	586	39,536	354,557	100,564	669,805	56,230
2003	4,325	28,883	266,737	72,113	111,849	2,839	91,774	542,419	177,704	356,581	53,129
TOTAL	6,110	48,725	479,786	134,541	782,141	5,679	162,685	1,059,619	362,176	2,405,984	249,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,762,604	3,684,842	249,259	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	189,647	-193,735	2,859	
TOTAL LOSSES	1,952,251	3,491,107	252,118	
EXPECTED LOSSES	2,693,412	2,418,222	238,497	
CREDIBILITY	.05	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.703	3.045	.220	4.968
INDICATED (POST-TEST)	1.231	2.202	.159	3.592
PRES. ON RATE LEVEL	2.333	2.094	.207	4.634
DERIVED BY FORMULA	2.278	2.110	.200	4.588
UNDERLYING PRES. RATE	2.349	2.109	.208	4.666
PROPOSED	2.278	2.110	.200	4.588
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.90
MAN. RATES	5.69	6.36	6.91	+ 6.90
				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
1999	122,797	2,438,465	1.985				122,797			2	22	105	129
2000	136,716	2,585,226	1.890				136,716			1	18	105	124
2001	157,290	1,719,214	1.093				157,290			1	20	93	114
2002	166,120	2,697,345	1.623				166,120			2	12	116	130
2003	170,634	1,632,632	.956				170,634			1	10	88	99
TOTAL	753,557	11,072,882	1.469				753,557			7	82	507	596

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			333,858	304,730	415,794			96,261	493,861	555,452	238,509
2000			132,100	267,138	319,062			199,950	643,562	685,805	337,609
2001			117,027	141,609	211,146			192,046	239,495	575,812	242,079
2002			216,625	148,898	559,653			145,471	168,242	1,163,513	294,943
2003			61,895	185,112	252,165			42,570	303,654	502,116	285,120
TOTAL			861,505	1,047,487	1,757,820			676,298	1,848,814	3,482,698	1,398,260

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			557,172	517,881	642,301			472,446	2,203,234	2,073,054	365,635
2000		10,323	179,986	384,630	448,710		95,299	805,088	2,339,143	2,316,585	471,302
2001	1,619	23,759	260,732	179,537	237,558	9,103	215,939	1,064,579	859,529	1,401,060	332,617
2002	6,451	93,585	929,035	240,091	669,068	2,554	209,137	2,042,614	769,508	2,373,055	404,662
2003	15,552	91,950	795,002	181,728	313,341	14,149	411,826	2,254,360	716,849	1,207,129	377,499
TOTAL	23,622	219,617	2,721,927	1,503,867	2,310,978	25,806	932,201	6,639,087	6,888,263	9,370,883	1,951,715

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,562,260	20,073,991	1,951,715			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	742,458	-1,353,720	20,763			
TOTAL LOSSES	11,304,718	18,720,271	1,972,478			
EXPECTED LOSSES	10,798,472	17,083,137	1,733,181			
CREDIBILITY	.16	.52	.54			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.500	2.484	.262	4.246		
INDICATED (POST-TEST)	1.085	1.796	.189	3.070		
PRES. ON RATE LEVEL	1.423	2.251	.229	3.903		
DERIVED BY FORMULA	1.369	2.014	.207	3.590		
UNDERLYING PRES. RATE	1.433	2.267	.230	3.930		
PROPOSED	1.369	2.014	.207	3.590		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	5.401
IND. RATES				5.40	MINIMUM PREMIUM	1340
MAN. RATES	4.76	5.33	5.82	+ 5.40	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	33,036	436,271	1.320								2	20	22
2000	36,669	579,643	1.580								1	18	19
2001	40,767	241,929	.593									9	9
2002	38,479	230,690	.599								1	21	22
2003	44,416	379,334	.854								2	23	25
TOTAL	193,367	1,867,867	.966								6	91	97

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				17,607	89,996				9,362	251,419	67,887
2000				31,997	30,256				8,000	462,355	47,035
2001					70,321					108,872	62,736
2002				23,725	42,129				7,033	118,566	39,237
2003				43,931	37,970				24,369	215,115	57,949
TOTAL				117,260	270,672				48,764	1,156,327	274,844

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				30,549	139,764				43,824	945,840	104,071
2000			7,452	48,529	41,473			75,961	54,531	1,114,133	65,661
2001	364	3,147	30,021	5,046	83,488	1,510	20,977	77,224	19,103	283,706	86,199
2002	371	5,652	58,985	29,416	51,077	244	17,076	156,963	57,508	274,822	53,833
2003	2,148	14,923	139,779	39,582	51,993	3,599	104,283	579,629	160,275	490,800	76,725
TOTAL	2,883	23,722	236,237	153,122	367,795	5,353	142,336	889,777	335,241	3,109,301	386,489

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,300,308	3,965,459	386,489	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	123,567	-200,506	3,396	
TOTAL LOSSES	1,423,875	3,764,953	389,885	
EXPECTED LOSSES	1,780,910	2,502,169	286,183	
CREDIBILITY	.07	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.736	1.947	.202	2.885
INDICATED (POST-TEST)	.532	1.408	.146	2.086
PRES. ON RATE LEVEL	.915	1.285	.147	2.347
DERIVED BY FORMULA	.888	1.311	.147	2.346
UNDERLYING PRES. RATE	.921	1.294	.148	2.363
PROPOSED	.888	1.311	.147	2.346
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.53
MAN. RATES	2.79	3.25	3.50	+ 3.53
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	28,665	26,215	.091				28,665					5	5
2000	29,592	70,031	.236				29,592				1	8	9
2001	31,773	26,761	.084				31,773					5	5
2002	33,841	464,496	1.372				33,841			1	1	2	4
2003	35,637	163,641	.459				35,637				1	2	3
TOTAL	159,508	751,144	.471				159,508			1	3	22	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					5,698					15,381	5,136
2000				16,087	9,351				29,770	5,608	9,215
2001					6,277					16,214	4,270
2002			102,016	32,473	80,268			59,325	93,091	95,058	2,265
2003				49,181	4,736				65,053	3,630	41,041
TOTAL			102,016	97,741	106,330			59,325	187,914	135,891	61,927

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					8,849					57,863	7,873
2000			3,199	24,258	13,245			9,998	117,701	21,349	12,864
2001	32	288	2,675	449	7,452	224	3,125	11,495	2,845	42,248	5,867
2002	1,921	29,443	288,622	49,447	101,207	498	54,623	583,863	268,013	258,499	3,108
2003	1,109	9,698	97,953	33,913	13,613	698	35,427	248,481	113,424	44,608	54,338
TOTAL	3,062	39,429	392,449	108,067	144,366	1,420	93,175	853,837	501,983	424,567	84,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,383,372	1,178,983	84,050	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	31,421	-46,975	692	
TOTAL LOSSES	1,414,793	1,132,008	84,742	
EXPECTED LOSSES	449,812	579,014	59,018	
CREDIBILITY	.06	.19	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.887	.710	.053	1.650
INDICATED (POST-TEST)	.641	.513	.038	1.192
PRES. ON RATE LEVEL	.280	.360	.037	.677
DERIVED BY FORMULA	.302	.389	.037	.728
UNDERLYING PRES. RATE	.282	.363	.037	.682
PROPOSED	.302	.389	.037	.728

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.095
IND. RATES				1.10	MINIMUM PREMIUM	480
MAN. RATES	.84	.95	1.01	+ 1.10	PRESENT	470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,107												
2000	2,197	10,249	.466								1	1	2
2001	2,988	3,354	.112									1	1
2002	3,215	11,137	.346										
2003	2,761	6,566	.237										
TOTAL	13,268	31,306	.236								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000				5,912	664					3,044	629
2001					555					1,748	1,051
2002											11,137
2003											6,566
TOTAL				5,912	1,219					4,792	19,383

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000			898	8,842	999			665	205	10,026	878
2001	4	25	238	40	657	24	337	1,236	311	4,554	1,444
2002											15,280
2003											8,693
TOTAL	4	25	1,136	8,882	1,656	24	337	1,901	516	14,580	26,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,427	25,634	26,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	24,936	-14,023	453	
TOTAL LOSSES	28,363	11,611	26,748	
EXPECTED LOSSES	367,789	177,127	39,141	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.214	.088	.202	.504
INDICATED (POST-TEST)	.155	.064	.146	.365
PRES. ON RATE LEVEL	2.753	1.326	.293	4.372
DERIVED BY FORMULA	2.727	1.276	.287	4.290
UNDERLYING PRES. RATE	2.772	1.335	.295	4.402
PROPOSED	2.727	1.276	.287	4.290
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				6.45
MAN. RATES	5.28	5.97	6.52	+ 6.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,641	6,910	.189									2	2
2000	4,099	29,342	.715									2	2
2001	4,976	87,021	1.748									5	5
2002	5,792	211,364	3.649								1	5	6
2003	6,196	22,111	.356									3	3
TOTAL	24,704	356,748	1.444								1	17	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					2,155					4,368	387
2000					9,645					18,811	886
2001					15,977					63,190	7,854
2002				30,150	61,383				1,680	105,028	13,123
2003					2,892					7,983	11,236
TOTAL				30,150	92,052				1,680	199,380	33,486

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					3,347					16,432	593
2000			969	251	13,458			4,099	1,281	61,960	1,237
2001	85	718	6,826	1,145	18,968	883	12,173	44,822	11,091	164,670	10,791
2002	530	7,836	81,448	38,613	74,041	212	14,491	130,862	40,233	242,032	18,005
2003	100	537	4,481	797	3,415	128	3,408	18,176	4,395	17,706	14,876
TOTAL	715	9,091	93,724	40,806	113,229	1,223	30,072	197,959	57,000	502,800	45,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	332,784	713,835	45,502	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	54,688	-54,065	916	
TOTAL LOSSES	387,472	659,770	46,418	
EXPECTED LOSSES	779,412	723,087	70,407	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.568	2.671	.188	4.427
INDICATED (POST-TEST)	1.134	1.931	.136	3.201
PRES. ON RATE LEVEL	3.133	2.907	.283	6.323
DERIVED BY FORMULA	3.093	2.858	.274	6.225
UNDERLYING PRES. RATE	3.155	2.927	.285	6.367
PROPOSED	3.093	2.858	.274	6.225
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.37
MAN. RATES	7.79	8.73	9.43	+ 9.37
				PRESENT
				2285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	19,562	360,983	1.845							3	26	29	
2000	23,310	499,919	2.144						1		19	20	
2001	24,737	926,413	3.745						4	3	15	22	
2002	25,922	505,530	1.950						1		15	16	
2003	27,978	329,029	1.176							2	23	25	
TOTAL	121,509	2,621,874	2.158						6	8	98	112	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				49,795	100,290				9,352	155,955	45,591	
2000			134,361		48,081			180,510		78,053	58,914	
2001			430,539	19,205	16,425			352,532	16,647	53,254	37,811	
2002			59,867		161,310			77,322		166,450	40,581	
2003				28,889	76,559				24,010	133,724	65,847	
TOTAL			624,767	97,889	402,665			610,364	50,009	587,436	248,744	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999				86,394	155,754				43,776	586,701	69,891	
2000		14,739	165,595	2,259	67,677		120,777	631,415	14,009	259,168	82,244	
2001	3,863	66,066	662,545	33,442	26,082	5,915	260,992	1,367,571	103,494	155,477	51,953	
2002	1,856	25,430	244,787	28,690	190,441	635	59,797	594,648	78,181	397,341	55,677	
2003	3,187	19,378	171,855	40,233	95,131	2,324	69,448	393,000	114,810	310,082	87,181	
TOTAL	8,906	125,613	1,244,782	191,018	535,085	8,874	511,014	2,986,634	354,270	1,708,769	346,946	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,885,823	2,789,142	346,946			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	224,369	-235,763	4,782			
TOTAL LOSSES	5,110,192	2,553,379	351,728			
EXPECTED LOSSES	3,288,034	2,959,959	397,335			
CREDIBILITY	.05	.16	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.206	2.101	.289	6.596		
INDICATED (POST-TEST)	3.041	1.519	.209	4.769		
PRES. ON RATE LEVEL	2.687	2.419	.325	5.431		
DERIVED BY FORMULA	2.705	2.275	.306	5.286		
UNDERLYING PRES. RATE	2.706	2.436	.327	5.469		
PROPOSED	2.705	2.275	.306	5.286		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	7.952
IND. RATES				7.95	MINIMUM PREMIUM	1850
MAN. RATES	6.73	7.60	8.10	+ 7.95	PRESENT	1995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	24,726	225,326	.911							1		12	13
2000	30,112	1,593,257	5.291							2	1	34	37
2001	33,484	928,378	2.772							1	5	25	31
2002	39,219	637,002	1.624								1	40	41
2003	38,110	103,338	.271								1	5	6
TOTAL	165,651	3,487,301	2.105							4	8	116	128

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			72,280		40,718			18,283		56,331	37,714
2000			266,901	1,152	97,986			955,812	15,699	139,017	116,690
2001			105,750	97,305	117,477			102,869	107,624	273,662	123,691
2002				47,338	112,302				123,021	251,603	102,738
2003				13,500	1,471				3,307	16,927	68,133
TOTAL			444,931	159,295	369,954			1,076,964	249,651	737,540	448,966

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			141,597		63,234			105,054		211,917	57,816
2000		9,970	118,747	4,941	137,142		226,297	1,186,129	87,631	463,306	162,899
2001	1,589	25,195	268,460	123,687	144,574	5,606	151,037	751,292	401,129	737,488	169,951
2002	944	13,692	141,094	63,150	134,753	613	51,548	527,414	376,663	616,511	140,956
2003	308	2,697	27,155	9,357	3,935	297	8,916	50,748	14,982	39,399	90,208
TOTAL	2,841	51,554	697,053	201,135	483,638	6,516	437,798	2,620,637	880,405	2,068,621	621,830

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,816,399	3,633,799	621,830	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	224,878	-230,155	5,759	
TOTAL LOSSES	4,041,277	3,403,644	627,589	
EXPECTED LOSSES	3,326,273	2,948,588	468,793	
CREDIBILITY	.06	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.440	2.055	.379	4.874
INDICATED (POST-TEST)	1.764	1.486	.274	3.524
PRES. ON RATE LEVEL	1.994	1.768	.281	4.043
DERIVED BY FORMULA	1.980	1.714	.280	3.974
UNDERLYING PRES. RATE	2.008	1.780	.283	4.071
PROPOSED	1.980	1.714	.280	3.974
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				5.98
MAN. RATES	4.54	5.40	6.03	+ 5.98
				PRESENT
				1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,414	75,261	3.117							2	3	5	
2000	2,728	533,187	19.544						1	1	8	10	
2001	2,769	15,566	.562								4	4	
2002	2,865	162,808	5.682							3	5	8	
2003	2,894	146,028	5.045							2	6	8	
TOTAL	13,670	932,850	6.824						1	8	26	35	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				22,220	12,391				19,588	15,405	5,657
2000			110,765	25,002	29,028			294,420	29,956	35,618	8,398
2001					2,794					4,807	7,965
2002				69,731	29,002				20,474	32,260	11,341
2003				25,142	19,029				44,459	45,823	11,575
TOTAL			110,765	142,095	92,244			294,420	114,477	133,913	44,936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				38,552	19,243				91,691	57,954	8,673
2000		6,765	80,224	38,541	41,078		109,686	574,570	128,374	122,105	11,724
2001	17	127	1,197	200	3,316	64	929	3,411	847	12,528	10,944
2002	435	8,453	94,704	71,536	39,916	83	7,270	76,054	59,358	80,491	15,560
2003	1,132	8,035	75,802	21,897	26,574	1,157	42,664	268,480	101,406	126,616	15,325
TOTAL	1,584	23,380	251,927	170,726	130,127	1,304	160,549	922,515	381,676	399,694	62,226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,361,259	1,082,223	62,226	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	43,333	-44,491	619	
TOTAL LOSSES	1,404,592	1,037,732	62,845	
EXPECTED LOSSES	639,893	535,591	54,817	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.275	7.591	.460	18.326
INDICATED (POST-TEST)	7.429	5.488	.333	13.250
PRES. ON RATE LEVEL	4.649	3.891	.398	8.938
DERIVED BY FORMULA	4.677	3.955	.395	9.027
UNDERLYING PRES. RATE	4.681	3.918	.401	9.000
PROPOSED	4.677	3.955	.395	9.027

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	13.581
IND. RATES				13.58	MINIMUM PREMIUM	2975
MAN. RATES	10.69	12.50	13.33	+ 13.58	PRESENT	3125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	219,653	521,645	.237							1	3	14	18
2000	235,403	1,029,894	.437							2	4	15	21
2001	231,610	424,440	.183							1	6	8	15
2002	203,231	248,322	.122								1	5	6
2003	216,961	124,428	.057								1	5	6
TOTAL	1,106,858	2,348,729	.212							4	15	47	66

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			66,468	42,028	72,361			72,846	52,519	164,925	50,498	
2000			132,526	92,486	187,283			81,736	201,616	223,379	110,868	
2001			74,511	64,481	74,512			71,005	52,786	43,967	43,178	
2002				31,785	23,030				29,682	53,505	110,320	
2003				43,820	9,452				25,000	18,915	27,241	
TOTAL			273,505	274,600	366,638			225,587	361,603	504,691	342,105	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
1999			130,211	72,918	112,377			418,573	245,842	620,449	77,413	
2000		22,945	282,047	144,492	263,374		86,312	547,130	815,955	756,731	154,772	
2001	1,189	19,115	202,104	82,121	92,075	2,047	83,594	446,506	185,432	128,000	59,327	
2002	268	4,693	51,307	34,153	29,603	131	11,471	118,490	88,401	132,192	151,359	
2003	1,168	9,607	95,378	31,656	18,305	543	21,087	135,363	53,236	55,996	36,067	
TOTAL	2,625	56,360	761,047	365,340	515,734	2,721	202,464	1,666,062	1,388,866	1,693,368	478,938	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,691,279	3,963,308	478,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	198,999	-271,574	3,122	
TOTAL LOSSES	2,890,278	3,691,734	482,060	
EXPECTED LOSSES	2,933,174	3,121,338	298,851	
CREDIBILITY	.21	.68	.70	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.261	.334	.044	.639
INDICATED (POST-TEST)	.189	.241	.032	.462
PRES. ON RATE LEVEL	.263	.280	.027	.570
DERIVED BY FORMULA	.247	.253	.031	.531
UNDERLYING PRES. RATE	.265	.282	.027	.574
PROPOSED	.247	.253	.031	.531
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				.80
MAN. RATES	.70	.78	.85	+ .80
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	10,204	139,030	1.362							1	8	9	
2000	12,592	281,133	2.232						1		9	10	
2001	13,909	224,303	1.612							3	12	15	
2002	14,318	424,615	2.965						1	1	10	12	
2003	16,039	230,049	1.434								9	9	
TOTAL	67,062	1,299,130	1.937						2	5	48	55	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				17,194	17,239				28,700	35,303	40,594
2000			108,983		26,086			73,954		43,187	28,923
2001				42,092	37,745				58,270	36,432	49,764
2002			92,551	4,017	62,803			142,403	4,327	79,172	39,342
2003					49,377					85,209	95,463
TOTAL			201,534	63,303	193,250			216,357	91,297	279,303	254,086

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				29,832	26,772				134,345	132,811	62,231
2000		18,869	208,408	1,974	37,141		78,089	406,650	8,566	143,594	40,377
2001	193	3,047	37,976	51,444	46,363	497	13,067	78,112	189,638	105,523	68,376
2002	1,442	21,407	206,090	18,209	77,334	648	71,235	735,012	70,861	206,854	53,977
2003	1,697	9,153	76,519	13,593	58,316	1,329	36,257	193,927	46,941	188,986	126,393
TOTAL	3,332	52,476	528,993	115,052	245,926	2,474	198,648	1,413,701	450,351	777,768	351,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,199,624	1,589,097	351,354	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	179,598	-117,727	3,038	
TOTAL LOSSES	2,379,222	1,471,370	354,392	
EXPECTED LOSSES	2,625,478	1,512,248	245,448	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.548	2.194	.528	6.270
INDICATED (POST-TEST)	2.565	1.586	.382	4.533
PRES. ON RATE LEVEL	3.888	2.239	.364	6.491
DERIVED BY FORMULA	3.848	2.174	.366	6.388
UNDERLYING PRES. RATE	3.915	2.255	.366	6.536
PROPOSED	3.848	2.174	.366	6.388
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.61
MAN. RATES	7.88	8.87	9.68	+ 9.61
				PRESENT
				2335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,058												
2000	3,764												
2001	3,992												
2002	7,047	10,002	.141									4	4
2003	9,245	79,275	.857								1	2	3
TOTAL	27,106	89,277	.329								1	6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					3,629					3,865	2,508
2003				18,056	13,671				26,885	19,199	1,464
TOTAL				18,056	17,300				26,885	23,064	3,972

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	25	314	3,007	572	4,220	8	527	4,699	1,340	8,890	3,441
2003	815	5,770	54,450	15,735	19,093	568	22,186	142,969	56,637	57,693	1,938
TOTAL	840	6,084	57,457	16,307	23,313	576	22,713	147,668	57,977	66,583	5,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	235,338	164,180	5,379	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20,556	-14,143	515	
TOTAL LOSSES	255,894	150,037	5,894	
EXPECTED LOSSES	271,602	226,064	31,173	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.944	.554	.022	1.520
INDICATED (POST-TEST)	.683	.401	.016	1.100
PRES. ON RATE LEVEL	.995	.829	.114	1.938
DERIVED BY FORMULA	.989	.803	.108	1.900
UNDERLYING PRES. RATE	1.002	.834	.115	1.951
PROPOSED	.989	.803	.108	1.900
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				2.86
MAN. RATES	2.60	2.79	2.89	+ 2.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	302,274	223,983	.074							6	16	22	
2000	333,518	599,610	.179						1	8	10	19	
2001	370,819	400,687	.108						1	4	12	17	
2002	381,271	914,429	.239						1	4	18	23	
2003	417,870	301,334	.072							2	9	11	
TOTAL	1,805,752	2,440,043	.135						3	24	65	92	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				59,783	21,157				52,939	54,868	35,236
2000			116,852	135,857	41,332			49,072	132,766	60,347	63,384
2001			50,034	29,204	125,856			24,916	20,029	58,784	91,864
2002			104,743	75,719	109,779			274,882	91,433	201,551	56,322
2003				68,107	41,012				19,320	74,763	98,132
TOTAL			271,629	368,670	339,136			348,870	316,487	450,313	344,938

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				103,723	32,855				247,807	206,414	54,017
2000		20,232	243,882	205,280	60,131		51,813	315,868	531,042	212,494	88,484
2001	1,189	15,771	160,758	44,266	151,336	1,323	37,852	188,780	77,385	158,168	126,221
2002	1,532	24,088	246,170	92,327	136,424	907	93,700	972,409	314,687	512,617	77,274
2003	2,716	19,810	189,039	56,455	59,542	1,356	41,863	241,509	74,271	176,680	129,927
TOTAL	5,437	79,901	839,849	502,051	440,288	3,586	225,228	1,718,566	1,245,192	1,266,373	475,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,872,567	3,453,904	475,923	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	109,060	-215,068	4,351	
TOTAL LOSSES	2,981,627	3,238,836	480,274	
EXPECTED LOSSES	1,571,005	2,708,629	361,151	
CREDIBILITY	.29	.94	.96	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.165	.179	.027	.371
INDICATED (POST-TEST)	.119	.129	.020	.268
PRES. ON RATE LEVEL	.086	.149	.020	.255
DERIVED BY FORMULA	.096	.130	.020	.246
UNDERLYING PRES. RATE	.087	.150	.020	.257
PROPOSED	.099	.135	.021	.255

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	.383
IND. RATES				.38	MINIMUM PREMIUM	335
MAN. RATES	.30	.35	.38	+ .38	PRESENT	330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	762												
2000	419												
2001	375												
2002	360												
2003	388												
TOTAL	2,304												

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.			8,734	-8,923	390	
TOTAL LOSSES			8,734		390	
EXPECTED LOSSES			109,002	92,136	43,868	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.379	.000	.017	.396
INDICATED (POST-TEST)			.274	.000	.012	.286
PRES. ON RATE LEVEL			4.698	3.972	1.891	10.561
DERIVED BY FORMULA			4.698	3.932	1.872	10.502
UNDERLYING PRES. RATE			4.731	3.999	1.904	10.634
PROPOSED			4.698	3.932	1.872	10.502

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	15.800
IND. RATES				15.80	MINIMUM PREMIUM	3420
MAN. RATES	10.84	13.38	15.75	+ 15.80	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	808												
2000	905	562	.062										
2001	978	974	.099							1		1	
2002	1,291	867	.067										
2003	1,479												
TOTAL	5,461	2,403	.044							1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											562
2001					597					377	867
2002											
TOTAL					597					377	1,429

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2000											785
2001	4	28	256	44	710	8	73	264	70	981	1,190
2002											
TOTAL	4	28	256	44	710	8	73	264	70	981	1,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	633	1,805	1,975			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	16,495	-10,749	150			
TOTAL LOSSES	17,128		2,125			
EXPECTED LOSSES	229,798	146,792	10,922			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.314	.000	.039	.353		
INDICATED (POST-TEST)	.227	.000	.028	.255		
PRES. ON RATE LEVEL	4.179	2.669	.199	7.047		
DERIVED BY FORMULA	4.139	2.616	.196	6.951		
UNDERLYING PRES. RATE	4.208	2.688	.200	7.096		
PROPOSED	4.139	2.616	.196	6.951		
YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.457
IND. RATES				10.46	MINIMUM PREMIUM	2350
MAN. RATES	8.75	9.73	10.51	+ 10.46	PRESENT	2515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	9,425	739,427	7.845							3	1	12	16
2000	15,064	827,625	5.494						1	3	2	8	14
2001	16,991	896,131	5.274							4	2	20	26
2002	19,098	1,786,081	9.352							6	5	17	28
2003	20,919	692,299	3.309							1	5	21	27
TOTAL	81,497	4,941,563	6.063						1	17	15	78	111

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			353,183	41,518	38,647			199,892	15,173	52,433	38,581
2000		7,579	264,890	52,844	45,406		49,171	229,976	55,604	72,373	49,782
2001			296,400	68,005	109,877			127,103	55,145	175,370	64,231
2002			585,318	104,120	157,642			463,617	77,414	299,740	98,230
2003			99,128	130,844	62,835			78,219	105,044	155,812	60,417
TOTAL		7,579	1,598,919	397,331	414,407		49,171	1,098,807	308,380	755,728	311,241

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999			659,996	72,034	60,017			1,057,470	71,025	197,252	59,145
2000	1,595	48,471	399,825	82,502	65,397	22,764	630,035	843,274	235,291	246,443	69,496
2001	3,756	61,649	626,395	95,060	137,895	5,024	164,208	832,534	225,130	473,857	88,253
2002	8,583	134,961	1,311,843	156,823	221,008	2,445	270,906	2,814,244	407,872	799,130	134,772
2003	11,366	63,640	527,590	112,627	103,505	11,238	262,022	1,166,560	298,016	425,802	79,993
TOTAL	25,300	308,721	3,525,649	519,046	587,822	41,471	1,327,171	6,714,082	1,237,334	2,142,484	431,659

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,942,394	4,486,686	431,659	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	372,922	-270,906	4,144	
TOTAL LOSSES	12,315,316	4,215,780	435,803	
EXPECTED LOSSES	5,612,699	3,688,555	312,134	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.111	5.173	.535	20.819
INDICATED (POST-TEST)	10.925	3.740	.387	15.052
PRES. ON RATE LEVEL	6.840	4.495	.380	11.715
DERIVED BY FORMULA	7.003	4.404	.381	11.788
UNDERLYING PRES. RATE	6.887	4.526	.383	11.796
PROPOSED	7.003	4.404	.381	11.788

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	17.735
IND. RATES				17.74	MINIMUM PREMIUM	3450
MAN. RATES	14.01	15.73	17.47	+ 17.74	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	3,653	2,161	.059				3,653						
2000	3,803	186,811	4.912				3,803			1		2	3
2001	5,082	4,034	.079				5,082						
2002	5,344	1,650	.030				5,344						
2003	5,353	26,443	.493				5,353					1	1
TOTAL	23,235	221,099	.952				23,235			1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											2,161
2000			49,142		2,503			125,777		8,987	402
2001											4,034
2002											1,650
2003					5,640					20,000	803
TOTAL			49,142		8,143			125,777		28,987	9,050

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999											3,313
2000		6,998	76,573	545	3,767		109,236	557,649	8,484	31,485	561
2001											5,543
2002											2,264
2003	193	1,046	8,741	1,553	6,661	312	8,519	45,529	11,019	44,356	1,063
TOTAL	193	8,044	85,314	2,098	10,428	312	117,755	603,178	19,503	75,841	12,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	814,796	107,870	12,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	10,909	-7,669	109	
TOTAL LOSSES	825,705	100,201	12,853	
EXPECTED LOSSES	156,604	99,678	8,829	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.554	.431	.055	4.040
INDICATED (POST-TEST)	2.570	.312	.040	2.922
PRES. ON RATE LEVEL	.669	.426	.038	1.133
DERIVED BY FORMULA	.707	.420	.038	1.165
UNDERLYING PRES. RATE	.674	.429	.038	1.141
PROPOSED	.707	.420	.038	1.165

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.752
IND. RATES				1.75	MINIMUM PREMIUM	610
MAN. RATES	1.30	1.49	1.69	+ 1.75	PRESENT	615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	962	22,828	2.372							1	1	2	
2000	1,015	53,654	5.286							1	1	2	
2001	1,015	885	.087										
2002	1,001	888	.088										
2003	1,079												
TOTAL	5,072	78,255	1.543							2	2	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				11,820	869				9,027	529	583
2000				32,678	2,346				14,195	3,533	902
2001											885
2002											888
TOTAL				44,498	3,215				23,222	4,062	3,258

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				20,508	1,350				42,255	1,990	894
2000			4,826	48,845	3,671			4,953	56,181	13,008	1,259
2001											1,216
2002											1,218
TOTAL			4,826	69,353	5,021			4,953	98,436	14,998	4,587

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,779	187,808	4,587	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	14,032	-12,635	216	
TOTAL LOSSES	23,811	175,173	4,803	
EXPECTED LOSSES	203,134	150,487	19,324	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.469	3.454	.095	4.018
INDICATED (POST-TEST)	.339	2.497	.069	2.905
PRES. ON RATE LEVEL	3.977	2.947	.378	7.302
DERIVED BY FORMULA	3.941	2.938	.372	7.251
UNDERLYING PRES. RATE	4.005	2.967	.381	7.353
PROPOSED	3.941	2.938	.372	7.251

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	10.909
IND. RATES				10.91	MINIMUM PREMIUM	2440
MAN. RATES	8.86	10.06	10.89	+ 10.91	PRESENT	2595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	44						44						
2000	29						29						
2001	44						44						
2002	28						28						
2003	12						12						
TOTAL	157						157						

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.	746	-554	4	
TOTAL LOSSES	746		4	
EXPECTED LOSSES	10,984	5,506	546	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.475	.000	.003	.478
INDICATED (POST-TEST)	.343	.000	.002	.345
PRES. ON RATE LEVEL	6.948	3.482	.345	10.775
DERIVED BY FORMULA	6.948	3.482	.345	10.775
UNDERLYING PRES. RATE	6.996	3.506	.348	10.850
PROPOSED	6.948	3.482	.345	10.775

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	16.210
IND. RATES				16.21	MINIMUM PREMIUM	3450
MAN. RATES	13.02	14.56	16.07	+ 16.21	PRESENT	3250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	899												
2000	1,536												
2001	908												
2002	755												
2003	804												
TOTAL	4,902												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			5,158	-1,449	19		
TOTAL LOSSES			5,158		19		
EXPECTED LOSSES			89,854	14,901	2,158		
CREDIBILITY			.01	.02	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.105	.000	.000	.105	
INDICATED (POST-TEST)			.076	.000	.000	.076	
PRES. ON RATE LEVEL			1.820	.302	.044	2.166	
DERIVED BY FORMULA			1.803	.296	.043	2.142	
UNDERLYING PRES. RATE			1.833	.304	.044	2.181	
PROPOSED			1.803	.296	.043	2.142	

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		3.222
IND. RATES				3.22	MINIMUM PREMIUM		905
MAN. RATES	2.54	2.99	3.23	+ 3.22	PRESENT		1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999													
2000	451												
2001													
2002													
2003	36												
TOTAL	487												

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.			-37	-524	4		
TOTAL LOSSES					4		
EXPECTED LOSSES			5,664	3,642	1,149		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			1.155	.743	.234	2.132	
DERIVED BY FORMULA			1.155	.743	.234	2.132	
UNDERLYING PRES. RATE			1.163	.748	.236	2.147	
PROPOSED			1.155	.743	.234	2.132	

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE		3.207
IND. RATES				3.21	MINIMUM PREMIUM		900
MAN. RATES	2.60	2.94	3.18	+ 3.21	PRESENT		1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,157												
2000	1,246												
2001	2,058												
2002	2,763	15,236	.551									1	1
2003	3,395	15,170	.446										
TOTAL	11,619	30,406	.262									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002					2,192					12,984	60
2003											15,170
TOTAL					2,192					12,984	15,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2002	16	188	1,818	345	2,550	26	1,761	15,804	4,483	29,859	82
2003											20,085
TOTAL	16	188	1,818	345	2,550	26	1,761	15,804	4,483	29,859	20,167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,613	37,237	20,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	19,825	-2,881	222	
TOTAL LOSSES	39,438	34,356	20,389	
EXPECTED LOSSES	245,162	41,597	15,337	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.339	.296	.175	.810
INDICATED (POST-TEST)	.245	.214	.127	.586
PRES. ON RATE LEVEL	2.095	.356	.131	2.582
DERIVED BY FORMULA	2.077	.352	.131	2.560
UNDERLYING PRES. RATE	2.110	.358	.132	2.600
PROPOSED	2.077	.352	.131	2.560
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				3.85
MAN. RATES	3.16	3.56	3.85	+ 3.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	2,299	10,675	.464									1	1
2000	2,927												
2001	2,765	43,697	1.580								1		1
2002	2,315	1,879	.081									1	1
2003	1,607												
TOTAL	11,913	56,251	.472								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					5,020					4,717	938
2001				21,846					21,373		478
2002					890					989	
TOTAL				21,846	5,910				21,373	5,706	1,416

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999					7,796					17,745	1,438
2001		701	11,351	25,293	804		2,205	19,169	67,212	3,880	657
2002	6	80	738	142	1,035	2	136	1,209	341	2,275	
TOTAL	6	781	12,089	25,435	9,635	2	2,341	20,378	67,553	23,900	2,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,597	126,523	2,095	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	36,035	-11,189	114	
TOTAL LOSSES	71,632	115,334	2,209	
EXPECTED LOSSES	598,629	118,296	13,462	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.601	.968	.019	1.588
INDICATED (POST-TEST)	.435	.700	.014	1.149
PRES. ON RATE LEVEL	4.991	.986	.112	6.089
DERIVED BY FORMULA	4.945	.977	.109	6.031
UNDERLYING PRES. RATE	5.025	.993	.113	6.131
PROPOSED	4.945	.977	.109	6.031
YEAR	12-1-03	12-1-04	12-1-05	12-1-06
IND. RATES				9.07
MAN. RATES	7.43	8.38	9.08	+ 9.07
				PRESENT
				2205

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	18,844	77,247	.409							1	3	4	
2000	23,736	63,061	.265								5	5	
2001	15,967	236,911	1.483							1	8	9	
2002	14,884	264,292	1.775						1		4	5	
2003	20,426	71,478	.349							1	3	4	
TOTAL	93,857	712,989	.760							1	3	27	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				17,571	2,907				27,011	13,338	16,420
2000					14,318					36,805	11,938
2001				13,832	59,992				20,500	123,412	19,175
2002			85,440		16,258			129,710		25,912	6,972
2003				14,860	5,470				16,868	10,983	23,297
TOTAL			85,440	46,263	98,945			129,710	64,379	210,450	77,802

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
1999				30,486	4,515				126,438	50,178	25,172
2000			1,439	370	19,981			8,014	2,505	121,225	16,665
2001	310	3,133	32,797	20,314	71,735	1,710	25,878	105,940	86,124	325,315	26,346
2002	939	14,431	138,072	6,265	22,196	450	52,603	548,790	36,272	78,833	9,566
2003	475	3,679	35,854	11,359	8,881	337	13,459	87,276	34,951	33,844	30,845
TOTAL	1,724	21,243	208,162	68,794	127,308	2,497	91,940	750,020	286,290	609,395	108,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,075,586	1,091,787	108,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	104,799	-55,885	1,440	
TOTAL LOSSES	1,180,385	1,035,902	110,034	
EXPECTED LOSSES	1,558,026	628,842	132,338	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.258	1.104	.117	2.479
INDICATED (POST-TEST)	.910	.798	.085	1.793
PRES. ON RATE LEVEL	1.649	.665	.140	2.454
DERIVED BY FORMULA	1.619	.682	.133	2.434
UNDERLYING PRES. RATE	1.660	.670	.141	2.471
PROPOSED	1.619	.682	.133	2.434

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	3.661
IND. RATES				3.66	MINIMUM PREMIUM	990
MAN. RATES	3.04	3.36	3.66	+ 3.66	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	899												
2000	1,536												
2001	1,071												
2002	755												
2003	804												
TOTAL	5,065												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			755	-2,124	15	
TOTAL LOSSES			755		15	
EXPECTED LOSSES			13,219	22,084	1,622	
CREDIBILITY			.01	.02	.02	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.015	.000	.000	.015
INDICATED (POST-TEST)			.011	.000	.000	.011
PRES. ON RATE LEVEL			.259	.433	.032	.724
DERIVED BY FORMULA			.257	.424	.031	.712
UNDERLYING PRES. RATE			.261	.436	.032	.729
PROPOSED			.257	.424	.031	.712

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	1.071
IND. RATES				1.07	MINIMUM PREMIUM	475
MAN. RATES	.85	1.00	1.08	+ 1.07	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
1999	106												
2000	79												
2001	109												
2002	126												
2003	123												
TOTAL	543												

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.	2,713			
TOTAL LOSSES	2,713			
EXPECTED LOSSES	36,657	5		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.996	.000	.000	4.996
INDICATED (POST-TEST)	3.612	.000	.000	3.612
PRES. ON RATE LEVEL	67.043	.011	.000	67.054
DERIVED BY FORMULA	67.043	.011	.000	67.054
UNDERLYING PRES. RATE	67.509	.011	.000	67.520
PROPOSED	67.043	.011	.000	67.054

YEAR	12-1-03	12-1-04	12-1-05	12-1-06	IND. RATE	100.882
IND. RATES				100.88	MINIMUM PREMIUM	360
MAN. RATES	100.00	100.00	100.00	+100.88	PRESENT	

+PROPOSED