

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,990	111,410	2.792				3,990				1	3	4
2004	4,791	269,642	5.628				4,791			1	2	2	5
2005	4,905	172,677	3.520				4,905				1	4	5
2006	4,937	26,406	.534				4,937					2	2
2007	6,161	53,119	.862				6,161					3	3
TOTAL	24,784	633,254	2.555				24,784			1	4	14	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				34,078	8,142				29,534	16,677	22,979
2004			61,927	50,825	975			68,242	68,172	10,230	9,271
2005				50,105	9,967				33,654	75,731	3,220
2006					3,719					11,055	11,632
2007					14,190					30,495	8,434
TOTAL			61,927	135,008	36,993			68,242	131,360	144,188	55,536

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				49,618	11,781				77,615	39,108	20,451
2004		3,506	90,273	66,620	2,616		4,105	210,843	165,704	23,388	8,733
2005		2,774	21,305	56,557	16,192		2,835	40,437	73,758	149,784	2,888
2006		358	2,372	1,082	4,115		509	6,351	4,199	16,878	10,329
2007	137	4,550	19,682	7,542	11,527	153	8,045	37,232	20,452	36,237	8,746
TOTAL	137	11,188	133,632	181,419	46,231	153	15,494	294,863	341,728	265,395	51,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	455,467	834,773	51,147	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-789,436	-439,394	1,094	
TOTAL LOSSES		395,379	52,241	
EXPECTED LOSSES	2,569,604	1,182,445	98,145	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.595	.211	1.806
INDICATED (POST-TEST)	.000	1.233	.163	1.396
PRES. ON RATE LEVEL	10.167	4.679	.388	15.234
DERIVED BY FORMULA	10.065	4.541	.379	14.985
UNDERLYING PRES. RATE	10.368	4.771	.396	15.535
PROPOSED	10.065	4.541	.379	14.985

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	18.716
IND. RATES				18.72	MINIMUM PREMIUM	2000
MAN. RATES	25.22	22.53	19.95	+ 18.72	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,669	55,555	1.514							1	4	5	
2004	3,541	34,269	.967								1	1	
2005	3,295	8,868	.269								1	1	
2006	3,200	306,100	9.565							1	1	2	
2007	3,308	2,920	.088										
TOTAL	17,013	407,712	2.396							1	1	7	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				15,000	6,209				4,168	22,796	7,382
2004					9,245					11,418	13,606
2005					319					2,861	5,688
2006			206,109		149			96,700		402	2,740
2007											2,920
TOTAL			206,109	15,000	15,922			96,700	4,168	37,477	32,336

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				21,840	8,984				10,954	53,456	6,570
2004		87	1,210	386	12,864		27	1,865	902	22,516	12,817
2005		19	91	38	429		67	845	456	5,522	5,102
2006	918	44,030	303,481	10,564	5,922	1,410	54,874	324,109	14,813	5,439	2,433
2007											3,028
TOTAL	918	44,136	304,782	32,828	28,199	1,410	54,968	326,819	27,125	86,933	29,950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	733,033	175,085	29,950	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161,670	-56,959	224	
TOTAL LOSSES	571,363	118,126	30,174	
EXPECTED LOSSES	495,928	145,972	23,138	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.358	.694	.177	4.229
INDICATED (POST-TEST)	2.596	.536	.137	3.269
PRES. ON RATE LEVEL	2.859	.841	.133	3.833
DERIVED BY FORMULA	2.856	.832	.133	3.821
UNDERLYING PRES. RATE	2.915	.858	.136	3.909
PROPOSED	2.856	.832	.133	3.821
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.77
MAN. RATES	7.15	5.96	5.02	+ 4.77
				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
2003	201						201						
2004	233						233						
2005	417	142,853	34,257				417					1	1
2006	443						443						
2007	791						791						
TOTAL	2,085	142,853	6,851				2,085					1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					44,726					98,127	
TOTAL					44,726					98,127	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		2,945	12,810	5,330	60,228		2,376	28,889	15,709	189,415	
TOTAL		2,945	12,810	5,330	60,228		2,376	28,889	15,709	189,415	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,020	270,682		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,388	-16,400	58	
TOTAL LOSSES	33,632	254,282	58	
EXPECTED LOSSES	49,000	49,977	3,962	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.613	12.196	.003	13.812
INDICATED (POST-TEST)	1.247	9.428	.002	10.677
PRES. ON RATE LEVEL	2.304	2.351	.186	4.841
DERIVED BY FORMULA	2.304	2.422	.184	4.910
UNDERLYING PRES. RATE	2.350	2.397	.190	4.937
PROPOSED	2.304	2.422	.184	4.910
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.13
MAN. RATES	8.48	7.34	6.34	+ 6.13
				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
2003	493	258	.052										
2004	191												
2005	73												
2006	34												
2007	115												
TOTAL	906	258	.028										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											230
TOTAL											230

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			230	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,359	-2,476	5	
TOTAL LOSSES			235	
EXPECTED LOSSES	11,542	5,726	724	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.020	.020
PRES. ON RATE LEVEL	1.249	.620	.078	1.947
DERIVED BY FORMULA	1.249	.620	.078	1.947
UNDERLYING PRES. RATE	1.274	.632	.080	1.986
PROPOSED	1.249	.620	.078	1.947
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.43
MAN. RATES	3.26	2.88	2.55	+ 2.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.431
				830
				880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004													
2005													
2006	4						4						
2007	171						171						
TOTAL	175						175						

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.	-3,798	-1,526	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	33,453	9,115	274	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	18.745	5.108	.154	24.007
DERIVED BY FORMULA	18.745	5.108	.154	24.007
UNDERLYING PRES. RATE	19.116	5.209	.157	24.482
PROPOSED	18.745	5.108	.154	24.007
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				29.98
MAN. RATES	40.07	35.63	31.44	+ 29.98
				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
2003	1,806	4,268	.236				1,806					1	1
2004	2,582	37,635	1.457				2,582					6	6
2005	830						830						
2006	396						396						
2007	385						385						
TOTAL	5,999	41,903	.698				5,999					7	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					179					389	3,700	
2004					15,875					16,159	5,601	
TOTAL					16,054					16,548	9,301	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					259					912	3,293	
2004		150	2,079	661	22,090		39	2,637	1,277	31,866	5,276	
TOTAL		150	2,079	661	22,349		39	2,637	1,277	32,778	8,569	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,905	57,065	8,569	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,112	-37,116	109	
TOTAL LOSSES		19,949	8,678	
EXPECTED LOSSES	90,645	82,426	19,377	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.333	.145	.478
INDICATED (POST-TEST)	.000	.257	.112	.369
PRES. ON RATE LEVEL	1.482	1.347	.317	3.146
DERIVED BY FORMULA	1.482	1.336	.313	3.131
UNDERLYING PRES. RATE	1.511	1.374	.323	3.208
PROPOSED	1.482	1.336	.313	3.131

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	3.910
IND. RATES				3.91	MINIMUM PREMIUM	1180
MAN. RATES	5.16	4.64	4.12	+ 3.91	PRESENT	1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	30,684	364,467	1.187								4	15	19
2004	34,117	672,766	1.971							2	2	17	21
2005	40,922	843,677	2.061							1	6	23	30
2006	43,013	1,022,684	2.377							3	6	14	23
2007	40,593	873,602	2.152							2	3	20	25
TOTAL	189,329	3,777,196	1.995							8	21	89	118

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				69,407	27,982				55,097	126,713	85,268
2004			196,750	79,770	37,613			122,217	96,347	77,446	62,623
2005			73,067	164,177	120,180			116,691	188,369	140,711	40,482
2006			338,284	82,523	78,096			216,641	127,999	148,747	30,394
2007			177,753	110,397	133,817			29,905	192,146	173,634	55,950
TOTAL			785,854	506,274	397,688			485,454	659,958	667,251	274,717

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				101,056	40,490				144,796	297,143	75,889
2004		11,464	280,476	107,133	54,697		7,498	382,676	240,221	157,407	58,991
2005		28,915	199,003	197,433	172,355		55,784	480,635	376,181	295,009	36,312
2006	1,507	86,904	609,917	113,492	104,252	3,155	141,719	959,781	299,075	261,108	26,990
2007	3,857	124,500	558,491	152,609	129,456	3,047	154,627	671,983	347,560	264,505	58,020
TOTAL	5,364	251,783	1,647,887	671,723	501,250	6,202	359,628	2,495,075	1,407,833	1,275,172	256,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,765,939	3,855,978	256,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,209,801	-1,354,604	3,228	
TOTAL LOSSES	3,556,138	2,501,374	259,430	
EXPECTED LOSSES	3,820,659	3,582,105	308,607	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.878	1.321	.137	3.336
INDICATED (POST-TEST)	1.452	1.021	.106	2.579
PRES. ON RATE LEVEL	1.979	1.855	.160	3.994
DERIVED BY FORMULA	1.953	1.730	.151	3.834
UNDERLYING PRES. RATE	2.018	1.892	.163	4.073
PROPOSED	1.953	1.730	.151	3.834
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.79
MAN. RATES	7.14	6.18	5.23	+ 4.79
				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
2003	4,628	44,417	.959				4,628					2	2
2004	4,813	277,456	5.764				4,813			1		3	4
2005	3,758	151,076	4.020				3,758			1		2	3
2006	4,819	57,054	1.183				4,819				2	1	3
2007	4,345	49,469	1.138				4,345					2	2
TOTAL	22,363	579,472	2.591				22,363			2	2	10	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					10,940					31,216	2,261
2004			84,019		14,288			172,843		3,711	2,595
2005			58,667		4,015			61,296		22,649	4,449
2006				13,364	610				39,066	322	3,692
2007					19,254					30,123	92
TOTAL			142,686	13,364	49,107			234,139	39,066	88,021	13,089

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					15,830					73,201	2,012
2004		4,879	115,019	1,494	20,207		10,347	499,633	7,384	8,177	2,444
2005		11,572	84,749	1,831	6,568		25,158	184,040	8,173	45,417	3,991
2006		1,218	10,462	12,083	2,040		3,668	45,601	64,124	7,574	3,278
2007	187	6,166	26,701	10,234	15,640	150	7,946	36,779	20,198	35,787	95
TOTAL	187	23,835	236,931	25,642	60,285	150	47,119	766,053	99,879	170,156	11,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,074,275	355,962	11,820	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,987	-152,741	370	
TOTAL LOSSES	930,288	203,221	12,190	
EXPECTED LOSSES	453,299	395,378	37,793	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.160	.909	.055	5.124
INDICATED (POST-TEST)	3.216	.703	.043	3.962
PRES. ON RATE LEVEL	1.987	1.734	.166	3.887
DERIVED BY FORMULA	1.999	1.703	.161	3.863
UNDERLYING PRES. RATE	2.027	1.768	.169	3.964
PROPOSED	2.011	1.714	.162	3.887
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.85
MAN. RATES	6.00	5.37	5.09	+ 4.85
				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
2003	15												
2004	15												
2005													
2006													
2007													
TOTAL	30												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,440	-507		
TOTAL LOSSES				
EXPECTED LOSSES	3,868	1,054	30	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	12.643	3.448	.097	16.188
DERIVED BY FORMULA	12.643	3.448	.097	16.188
UNDERLYING PRES. RATE	12.893	3.516	.099	16.508
PROPOSED	12.643	3.448	.097	16.188

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	20.218
IND. RATES				20.22	MINIMUM PREMIUM	2000
MAN. RATES	28.70	24.69	21.20	+ 20.22	PRESENT	3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	20												
2004													
2005													
2006	1,894	92,625	4.890								1	2	3
2007	1,071												
TOTAL	2,985	92,625	3.103								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006				40,250	4,528				42,188	5,053	606
TOTAL				40,250	4,528				42,188	5,053	606

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		3,922	33,220	37,176	9,113		4,181	51,948	71,037	15,367	538
TOTAL		3,922	33,220	37,176	9,113		4,181	51,948	71,037	15,367	538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	93,271	132,693	538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,654	-11,686	117	
TOTAL LOSSES	84,617	121,007	655	
EXPECTED LOSSES	42,894	42,894	7,194	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.835	4.054	.022	6.911
INDICATED (POST-TEST)	2.191	3.134	.017	5.342
PRES. ON RATE LEVEL	1.409	1.409	.237	3.055
DERIVED BY FORMULA	1.409	1.426	.235	3.070
UNDERLYING PRES. RATE	1.437	1.437	.241	3.115
PROPOSED	1.409	1.426	.235	3.070
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.83
MAN. RATES	5.12	4.54	4.00	+ 3.83
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

[illegible][illegible][illegible]

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-11,440	-6,358	5	
TOTAL LOSSES					5	
EXPECTED LOSSES			28,882	13,238	1,074	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.000	.000
INDICATED (POST-TEST)			.000	.000	.000	.000
PRES. ON RATE LEVEL			2.189	1.003	.081	3.273
DERIVED BY FORMULA			2.189	.993	.080	3.262
UNDERLYING PRES. RATE			2.232	1.023	.083	3.338
PROPOSED			2.189	.993	.080	3.262

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE		4.451
IND. RATES				4.45	MINIMUM PREMIUM		1305
MAN. RATES	6.29	5.40	4.69	+ 4.45	PRESENT		1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	11,975	118,190	.986				11,975			1		1	2
2004	15,184	98,011	.645				15,184				1		1
2005	16,578	293	.001				16,578						
2006	19,246	2,006,945	10.427				19,246			1	13	2	16
2007	22,498	117,970	.524				22,498				2	2	4
TOTAL	85,481	2,341,409	2.739				85,481			2	16	5	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			70,575		2,160			41,847		1,917	1,691
2004				30,000					60,705		7,306
2005											293
2006			650,000	218,637	31,439			737,000	228,943	19,610	121,316
2007				30,867	1,177				65,042	7,360	13,524
TOTAL			720,575	279,504	34,776			778,847	354,690	28,887	144,130

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			103,816		3,126			122,654		4,495	1,505
2004			3,983	38,909	602			10,815	144,340	2,560	6,882
2005											263
2006	594	50,493	381,457	210,741	60,807	2,206	108,284	784,755	405,502	79,015	107,729
2007	94	7,347	43,264	18,775	4,838	422	27,451	137,809	80,148	27,556	14,024
TOTAL	688	57,840	532,520	268,425	69,373	2,628	135,735	1,056,033	629,990	113,626	130,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,785,444	1,081,414	130,403	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-680,028	-483,655	2,605	
TOTAL LOSSES	1,105,416	597,759	133,008	
EXPECTED LOSSES	2,272,940	1,331,795	223,106	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.293	.699	.156	2.148
INDICATED (POST-TEST)	.999	.540	.121	1.660
PRES. ON RATE LEVEL	2.607	1.528	.256	4.391
DERIVED BY FORMULA	2.559	1.439	.243	4.241
UNDERLYING PRES. RATE	2.659	1.558	.261	4.478
PROPOSED	2.559	1.439	.243	4.241
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.30
MAN. RATES	7.31	6.51	5.75	+ 5.30
				PRESENT
				960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,510	15,726	1.041									1	1
2004	1,595	4,422	.277									3	3
2005	1,649	1,254	.076										
2006	1,188	4,334	.364									1	1
2007	1,268	11,609	.915									2	2
TOTAL	7,210	37,345	.518									7	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					1,181					2,229	12,316	
2004					1,713					2,709		
2005											1,254	
2006					1,609					1,788	937	
2007					3,356					6,761	1,492	
TOTAL					7,859					13,487	15,999	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					1,709					5,227	10,961	
2004		17	224	71	2,384		6	442	212	5,342		
2005											1,125	
2006		156	1,027	468	1,779		85	1,031	681	2,732	832	
2007	33	1,077	4,656	1,785	2,727	35	1,768	8,254	4,535	8,033	1,547	
TOTAL	33	1,250	5,907	2,324	8,599	35	1,859	9,727	5,428	21,334	14,465	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,811	37,685	14,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,830	-64,904	267	
TOTAL LOSSES			14,732	
EXPECTED LOSSES	106,420	162,441	29,273	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.204	.204
INDICATED (POST-TEST)	.000	.000	.158	.158
PRES. ON RATE LEVEL	1.448	2.209	.398	4.055
DERIVED BY FORMULA	1.434	2.165	.393	3.992
UNDERLYING PRES. RATE	1.476	2.253	.406	4.135
PROPOSED	1.434	2.165	.393	3.992
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.99
MAN. RATES	6.99	6.10	5.31	+ 4.99
PRESENT				
				905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,079	97,388	1.917				5,079					5	5
2004	5,333	49,778	.933				5,333					2	2
2005	5,007	262,360	5.239				5,007			1		2	3
2006	5,567	96,880	1.740				5,567				1	4	5
2007	5,076	105,426	2.076				5,076					2	2
TOTAL	26,062	611,832	2.348				26,062			1	1	15	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					18,218					75,190	3,980
2004					7,027					38,620	4,131
2005			127,749		773			117,074		6,675	10,089
2006				9,674	8,379				13,565	36,912	28,350
2007					32,649					68,471	4,306
TOTAL			127,749	9,674	67,046			117,074	13,565	225,868	50,856

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					26,361					176,320	3,542
2004		66	919	293	9,778		92	6,311	3,053	76,160	3,891
2005		24,670	182,257	3,032	3,570		47,173	340,751	9,754	16,127	9,050
2006		1,651	12,628	11,056	10,255		2,963	36,951	36,244	58,810	25,175
2007	317	10,460	45,279	17,354	26,518	343	18,077	83,603	45,918	81,358	4,465
TOTAL	317	36,847	241,083	31,735	76,482	343	68,305	467,616	94,969	408,775	46,123

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	814,511	611,961	46,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-256,863	-92,547	225	
TOTAL LOSSES	557,648	519,414	46,348	
EXPECTED LOSSES	800,364	239,509	22,935	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.140	1.993	.178	4.311
INDICATED (POST-TEST)	1.654	1.541	.138	3.333
PRES. ON RATE LEVEL	3.012	.901	.086	3.999
DERIVED BY FORMULA	2.998	.927	.088	4.013
UNDERLYING PRES. RATE	3.071	.919	.088	4.078
PROPOSED	2.987	.924	.088	3.999
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.46
MAN. RATES	7.54	6.71	5.73	+ 5.46
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5,457
				1545
				1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,465												
2004	1,711	35,448	2.071									1	1
2005	513	46,646	9.092								1		1
2006	228	325	.142										
2007	162												
TOTAL	4,079	82,419	2.021								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					7,891					26,144	1,413
2005				39,146					7,500		
2006											325
TOTAL				39,146	7,891				7,500	26,144	1,738

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		75	1,033	329	10,980		63	4,271	2,067	51,557	1,331
2005		1,652	14,418	43,258	2,164		218	4,044	13,736	805	
2006											289
TOTAL		1,727	15,451	43,587	13,144		281	8,315	15,803	52,362	1,620

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,774	124,896	1,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,515	-22,217	41	
TOTAL LOSSES		102,679	1,661	
EXPECTED LOSSES	94,103	48,376	8,484	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.517	.041	2.558
INDICATED (POST-TEST)	.000	1.946	.032	1.978
PRES. ON RATE LEVEL	2.262	1.163	.204	3.629
DERIVED BY FORMULA	2.262	1.171	.202	3.635
UNDERLYING PRES. RATE	2.307	1.186	.208	3.701
PROPOSED	2.258	1.169	.202	3.629
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.95
MAN. RATES	6.30	5.68	5.20	+ 4.95
				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
2003	766	30,566	3.990				766					1	1
2004	1,020	109,533	10.738				1,020				1		1
2005	698	1,112	.159				698						
2006	684	3,432	.501				684						
2007	495	85,415	17.255				495				1		1
TOTAL	3,663	230,058	6.281				3,663				2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,227					27,339	
2004				46,014					61,034		2,485
2005											1,112
2006											3,432
2007				48,640					36,500		275
TOTAL				94,654	3,227				97,534	27,339	7,304

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,669					64,110	
2004			6,109	59,678	923			10,872	145,123	2,575	2,341
2005											997
2006											3,048
2007	129	10,987	65,605	28,596	6,118	214	14,323	72,290	42,201	10,551	285
TOTAL	129	10,987	71,714	88,274	11,710	214	14,323	83,162	187,324	77,236	6,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	180,529	364,544	6,671	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,438	-26,613	162	
TOTAL LOSSES	148,091	337,931	6,833	
EXPECTED LOSSES	97,142	64,982	19,853	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.043	9.226	.187	13.456
INDICATED (POST-TEST)	3.125	7.132	.145	10.402
PRES. ON RATE LEVEL	2.601	1.740	.531	4.872
DERIVED BY FORMULA	2.601	1.794	.527	4.922
UNDERLYING PRES. RATE	2.652	1.774	.542	4.968
PROPOSED	2.601	1.794	.527	4.922
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.15
MAN. RATES	8.46	7.38	6.38	+ 6.15
				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
2003	6,350	6,968	.109									2	2
2004	4,347	33,861	.778								1	1	2
2005	7,350	10,349	.140									2	2
2006	8,127	10,350	.127										
2007	8,793	176,365	2.005							1		2	3
TOTAL	34,967	237,893	.680							1	1	7	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					2,803					2,230	1,935	
2004				17,031	241				5,368	8,522	2,699	
2005					1,449					4,720	4,180	
2006											10,350	
2007			87,798		42,390			15,215		28,563	2,399	
TOTAL			87,798	17,031	46,883			15,215	5,368	44,035	21,563	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					4,056					5,229	1,722	
2004		3	2,293	22,098	678		20	2,346	13,438	17,034	2,542	
2005		94	414	173	1,950		106	1,394	755	9,112	3,749	
2006											9,191	
2007	1,530	41,571	169,435	30,722	37,831	679	24,527	75,297	23,711	35,289	2,488	
TOTAL	1,530	41,668	172,142	52,993	44,515	679	24,653	79,037	37,904	66,664	19,692	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	319,709	202,076	19,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244,154	-104,619	404	
TOTAL LOSSES	75,555	97,457	20,096	
EXPECTED LOSSES	780,815	286,381	35,317	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.216	.279	.057	.552
INDICATED (POST-TEST)	.167	.216	.044	.427
PRES. ON RATE LEVEL	2.190	.803	.099	3.092
DERIVED BY FORMULA	2.170	.774	.096	3.040
UNDERLYING PRES. RATE	2.233	.819	.101	3.153
PROPOSED	2.170	.774	.096	3.040
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.31
MAN. RATES	5.82	5.23	4.67	+ 4.31
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.307
				1275
				1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	28,694	1,196,960	4.171							3	3	7	13
2004	27,391	4,445,861	16.231						1	5	5	12	23
2005	26,098	1,730,448	6.630							5	4	8	17
2006	28,224	377,113	1.336							1	1	5	7
2007	29,310	356,863	1.217							1	1	6	8
TOTAL	139,717	8,107,245	5.803						1	15	14	38	68

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			441,641	90,286	63,330			422,006	74,517	66,851	38,329
2004		563,424	685,978	165,772	71,636		2,269,240	362,798	140,659	116,579	69,775
2005			752,212	116,316	136,076			440,056	108,596	114,482	62,710
2006			155,165	36,124	13,000			64,500	44,528	30,046	33,750
2007			106,543	18,600	20,057			102,989	30,500	29,554	48,620
TOTAL		563,424	2,141,539	427,098	304,099		2,269,240	1,392,349	398,800	357,512	253,184

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			649,654	131,456	91,639			1,236,900	195,830	156,766	34,113
2004		157,954	955,198	225,326	105,663		729,810	1,091,571	358,547	237,630	65,728
2005		156,056	1,133,277	161,753	204,288		172,873	1,294,980	248,044	244,129	56,250
2006	691	37,509	263,912	43,877	22,404	940	42,142	285,046	94,150	57,166	29,970
2007	1,602	44,606	187,175	31,539	22,762	3,947	134,725	370,089	85,928	53,059	50,419
TOTAL	2,293	396,125	3,189,216	593,951	446,756	4,887	1,079,550	4,278,586	982,499	748,750	236,480

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,950,657	2,771,956	236,480	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-890,560	-442,344	1,260	
TOTAL LOSSES	8,060,097	2,329,612	237,740	
EXPECTED LOSSES	2,787,354	1,154,062	124,348	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.769	1.667	.170	7.606
INDICATED (POST-TEST)	4.459	1.289	.131	5.879
PRES. ON RATE LEVEL	1.957	.810	.087	2.854
DERIVED BY FORMULA	2.057	.867	.093	3.017
UNDERLYING PRES. RATE	1.995	.826	.089	2.910
PROPOSED	2.057	.867	.093	3.017
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.28
MAN. RATES	4.73	4.51	4.31	+ 4.28
				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
2003	840						840						
2004	997						997						
2005	1,037	153	.014				1,037						
2006	1,111	2,267	.204				1,111						
2007	1,093						1,093						
TOTAL	5,078	2,420	.048				5,078						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											153
2006											2,267
TOTAL											2,420

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											137
2006											2,013
TOTAL											2,150

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,150	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,097	-26,093	50	
TOTAL LOSSES			2,200	
EXPECTED LOSSES	111,564	68,806	4,773	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.043	.043
INDICATED (POST-TEST)	.000	.000	.033	.033
PRES. ON RATE LEVEL	2.154	1.329	.092	3.575
DERIVED BY FORMULA	2.154	1.316	.091	3.561
UNDERLYING PRES. RATE	2.197	1.355	.094	3.646
PROPOSED	2.154	1.316	.091	3.561
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.05
MAN. RATES	6.43	5.89	5.40	+ 5.05
				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
2003	1,529	134,145	8.773				1,529			1		1	2
2004	1,515	121,565	8.024				1,515				3		3
2005	1,564	161,860	10.349				1,564				1	2	3
2006	1,421	13,330	.938				1,421					2	2
2007	1,574	74,089	4.707				1,574				2	2	4
TOTAL	7,603	504,989	6.642				7,603			1	6	7	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			79,691		201			41,295		783	12,175
2004				50,383					64,515		6,667
2005				7,521	65,641				22,311	59,585	6,802
2006					1,810					8,771	2,749
2007				24,088	575				47,694		1,732
TOTAL			79,691	81,992	68,227			41,295	134,520	69,139	30,125

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			117,225		291			121,036		1,836	10,836
2004			6,688	65,345	1,012			11,493	153,400	2,721	6,280
2005		4,639	21,570	16,135	88,807		2,098	29,570	50,397	117,405	6,101
2006		174	1,152	528	2,004		403	5,038	3,335	13,388	2,441
2007	73	5,631	33,287	14,466	3,498	280	18,702	94,462	55,143	13,791	1,796
TOTAL	73	10,444	179,922	96,474	95,612	280	21,203	261,599	262,275	149,141	27,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	473,521	603,502	27,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,477	-41,776	105	
TOTAL LOSSES	402,044	561,726	27,559	
EXPECTED LOSSES	220,638	108,114	10,492	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.288	7.388	.362	13.038
INDICATED (POST-TEST)	4.088	5.711	.280	10.079
PRES. ON RATE LEVEL	2.846	1.394	.135	4.375
DERIVED BY FORMULA	2.858	1.480	.138	4.476
UNDERLYING PRES. RATE	2.902	1.422	.138	4.462
PROPOSED	2.858	1.480	.138	4.476
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.34
MAN. RATES	8.37	7.39	6.61	+ 6.34
				PRESENT
				1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	773	2,601	.336										
2004	652	34,124	5.233									3	3
2005	513	7,316	1.426									3	3
2006	718	3,414	.475									1	1
2007	586	16,288	2.779									1	1
TOTAL	3,242	63,743	1.966									8	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											2,601
2004					13,404					14,968	5,752
2005					4,229					2,989	98
2006					320					2,922	172
2007					4,295					11,261	732
TOTAL					22,248					32,140	9,355

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											2,315
2004		126	1,752	560	18,652		34	2,444	1,183	29,519	5,418
2005		276	1,212	506	5,696		72	880	479	5,769	88
2006		32	205	93	353		136	1,677	1,113	4,461	153
2007	42	1,375	5,956	2,283	3,490	58	2,977	13,747	7,552	13,381	759
TOTAL	42	1,809	9,125	3,442	28,191	58	3,219	18,748	10,327	53,130	8,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,001	95,090	8,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,808	-13,159	15	
TOTAL LOSSES	18,193	81,931	8,748	
EXPECTED LOSSES	45,777	33,782	1,654	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.561	2.527	.270	3.358
INDICATED (POST-TEST)	.434	1.953	.209	2.596
PRES. ON RATE LEVEL	1.385	1.022	.049	2.456
DERIVED BY FORMULA	1.385	1.031	.051	2.467
UNDERLYING PRES. RATE	1.412	1.042	.051	2.505
PROPOSED	1.385	1.031	.051	2.467
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.50
MAN. RATES	4.91	4.26	3.71	+ 3.50
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.495
				1085
				1160

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	583	271	.046										
2004	722	871	.120										
2005	872	4,417	.506									1	1
2006	906	17,992	1.985									1	1
2007	1,145	9,258	.808									2	2
TOTAL	4,228	32,809	.776									4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											271
2004											871
2005					114					1,263	3,040
2006					1,045					14,953	1,994
2007					529					5,774	2,955
TOTAL					1,688					21,990	9,131

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											241
2004											820
2005		9	33	13	153		28	371	202	2,437	2,727
2006		100	667	305	1,158		683	8,579	5,682	22,827	1,771
2007	5	171	732	283	428	29	1,517	7,047	3,873	6,863	3,064
TOTAL	5	280	1,432	601	1,739	29	2,228	15,997	9,757	32,127	8,623

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,971	44,224	8,623	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,758	-24,004	64	
TOTAL LOSSES		20,220	8,687	
EXPECTED LOSSES	79,021	66,253	5,454	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.478	.205	.683
INDICATED (POST-TEST)	.000	.369	.158	.527
PRES. ON RATE LEVEL	1.833	1.537	.126	3.496
DERIVED BY FORMULA	1.833	1.525	.126	3.484
UNDERLYING PRES. RATE	1.869	1.567	.129	3.565
PROPOSED	1.833	1.525	.126	3.484
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.94
MAN. RATES	6.47	5.83	5.28	+ 4.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.936
				1420
				1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,223	80,171	3.606						1	2	3		
2004	2,151	18,316	.851							2	2		
2005	2,087	57,839	2.771						1	2	3		
2006	2,030	17,984	.885							4	4		
2007	2,061	82,277	3.992						1	3	4		
TOTAL	10,552	256,587	2.432							3	13	16	

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				43,618	737				27,110	4,875	3,831
2004					2,537					4,961	10,818
2005				28,583	5,336				14,000	8,293	1,627
2006					2,438					12,292	3,254
2007				50,194	3,932				14,224	13,927	
TOTAL				122,395	14,980				55,334	44,348	19,530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				63,508	1,066				71,245	11,432	3,410
2004		25	333	105	3,532		12	810	393	9,784	10,191
2005		1,562	12,054	32,222	8,768		609	9,982	26,968	17,507	1,459
2006		228	1,555	712	2,699		564	7,055	4,668	18,761	2,890
2007	170	12,603	73,152	31,596	9,509	154	9,270	45,174	25,788	20,662	
TOTAL	170	14,418	87,094	128,143	25,574	154	10,455	63,021	129,062	78,146	17,950

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			175,312	360,925	17,950		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-83,662	-73,282	229		
TOTAL LOSSES			91,650	287,643	18,179		
EXPECTED LOSSES			256,836	188,247	23,637		
CREDIBILITY			.01	.02	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.869	2.726	.172	3.767	
INDICATED (POST-TEST)			.672	2.107	.133	2.912	
PRES. ON RATE LEVEL			2.387	1.749	.220	4.356	
DERIVED BY FORMULA			2.370	1.756	.218	4.344	
UNDERLYING PRES. RATE			2.434	1.784	.224	4.442	
PROPOSED			2.370	1.756	.218	4.344	
YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE		6.155
IND. RATES				6.16	MINIMUM PREMIUM		1710
MAN. RATES	8.08	7.34	6.58	+ 6.16	PRESENT		1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	145												
2004	129												
2005	155												
2006	172	946	.550									1	1
2007	187												
TOTAL	788	946	.120									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		32	199	90	348		34	364	241	964	
TOTAL		32	199	90	348		34	364	241	964	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	629	1,643		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,514	-4,441	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	11,238	11,938	1,670	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.398	1.486	.208	3.092
DERIVED BY FORMULA	1.398	1.486	.208	3.092
UNDERLYING PRES. RATE	1.426	1.515	.212	3.153
PROPOSED	1.398	1.486	.208	3.092
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.38
MAN. RATES	5.65	5.16	4.67	+ 4.38
				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
2003													
2004	41						41						
2005	41	1,450	3.536				41					1	1
2006	53						53						
2007	46						46						
TOTAL	181	1,450	.801				181					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					326					1,124	
TOTAL					326					1,124	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		21	93	38	438		22	329	182	2,168	
TOTAL		21	93	38	438		22	329	182	2,168	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	465	2,826		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-665	-1,431	3	
TOTAL LOSSES		1,395	3	
EXPECTED LOSSES	2,375	4,009	252	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.771	.002	.773
INDICATED (POST-TEST)	.000	.596	.002	.598
PRES. ON RATE LEVEL	1.287	2.172	.136	3.595
DERIVED BY FORMULA	1.287	2.172	.136	3.595
UNDERLYING PRES. RATE	1.312	2.215	.139	3.666
PROPOSED	1.287	2.172	.136	3.595
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.09
MAN. RATES	6.84	6.15	5.43	+ 5.09
IND. RATE				
MINIMUM PREMIUM				1455
PRESENT				1575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	4,404	307,249	6.976				4,404			1	3	5	9
2004	9,018	967,819	10.732				9,018			3	6	8	17
2005	6,409	310,238	4.840				6,409			1	9	13	23
2006	6,762	361,442	5.345				6,762				7	4	11
2007	7,426	158,475	2.134				7,426				3	9	12
TOTAL	34,019	2,105,223	6.188				34,019			5	28	39	72

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			150,000	62,836	3,622			4,479	53,446	6,653	26,213
2004			349,719	79,799	18,304			256,732	187,723	25,840	49,702
2005			79,054	67,060	8,895			16,494	72,843	17,481	48,411
2006				190,227	3,410				125,332	5,281	37,192
2007				50,170	12,189				31,265	27,543	37,308
TOTAL			578,773	450,092	46,420			277,705	470,609	82,798	198,826

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			220,650	91,489	5,241			13,128	140,457	15,601	23,330
2004		19,917	483,957	108,001	28,423		15,416	778,892	458,937	60,156	46,819
2005		18,646	139,893	76,993	17,248		9,141	92,136	137,433	41,992	43,425
2006		16,804	145,549	170,462	23,174		11,996	148,748	207,337	30,795	33,026
2007	249	15,222	84,572	35,970	16,214	321	19,531	95,549	54,619	41,765	38,688
TOTAL	249	70,589	1,074,621	482,915	90,300	321	56,084	1,128,453	998,783	190,309	185,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,330,317	1,762,307	185,288	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-467,469	-434,414	1,217	
TOTAL LOSSES	1,862,848	1,327,893	186,505	
EXPECTED LOSSES	1,537,659	1,137,936	117,025	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.476	3.903	.548	9.927
INDICATED (POST-TEST)	4.233	3.017	.424	7.674
PRES. ON RATE LEVEL	4.432	3.280	.338	8.050
DERIVED BY FORMULA	4.430	3.267	.342	8.039
UNDERLYING PRES. RATE	4.520	3.345	.344	8.209
PROPOSED	4.430	3.267	.342	8.039

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	11.391
IND. RATES				11.39	MINIMUM PREMIUM	2000
MAN. RATES	13.59	12.95	12.16	+ 11.39	PRESENT	3200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	4,413	11,259	.255									1	1
2004	4,936	141,636	2.869									3	3
2005	4,532	1,005,503	22.186						1			3	4
2006	5,203	37,370	.718								1	2	3
2007	8,227	17,605	.213									2	2
TOTAL	27,311	1,213,373	4.443						1		1	11	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					82					553	10,624
2004					50,458					77,337	13,841
2005		635,962			35,769		271,971			57,819	3,982
2006				1,379	1,300				7,650	13,876	13,165
2007					658					6,306	10,641
TOTAL		635,962		1,379	88,267		271,971		7,650	155,891	52,253

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					119					1,297	9,455
2004		478	6,602	2,105	70,213		184	12,632	6,110	152,513	13,038
2005	26,712	370,773	18,534	4,323	48,189	6,538	452,200	18,474	9,277	111,611	3,572
2006		246	1,871	1,607	1,577		1,340	16,855	17,807	22,563	11,691
2007	6	211	911	349	535	31	1,669	7,695	4,231	7,491	11,035
TOTAL	26,718	371,708	27,918	8,384	120,633	6,569	455,393	55,656	37,425	295,475	48,791

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	943,962	461,917	48,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,695	-95,150	720	
TOTAL LOSSES	837,267	366,767	49,511	
EXPECTED LOSSES	366,240	267,101	58,173	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.066	1.343	.181	4.590
INDICATED (POST-TEST)	2.370	1.038	.140	3.548
PRES. ON RATE LEVEL	1.315	.959	.209	2.483
DERIVED BY FORMULA	1.326	.962	.206	2.494
UNDERLYING PRES. RATE	1.341	.978	.213	2.532
PROPOSED	1.326	.962	.206	2.494
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.53
MAN. RATES	5.38	4.42	3.75	+ 3.53
				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
2003	351												
2004	315	288,406	91,557									1	1
2005	327	5,005	1,530										
2006	234												
2007	201	18,676	9,291									2	2
TOTAL	1,428	312,087	21,855									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,943					284,463	
2005											5,005
2007					1,597					16,649	430
TOTAL					5,540					301,112	5,435

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		38	516	165	5,487		678	46,465	22,480	560,974	
2005											4,489
2007	14	508	2,215	849	1,297	83	4,395	20,329	11,164	19,784	446
TOTAL	14	546	2,731	1,014	6,784	83	5,073	66,794	33,644	580,758	4,935

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,241	622,200	4,935	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,820	-19,280	40	
TOTAL LOSSES	56,421	602,920	4,975	
EXPECTED LOSSES	53,837	46,953	4,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.951	42.221	.348	46.520
INDICATED (POST-TEST)	3.054	32.637	.269	35.960
PRES. ON RATE LEVEL	3.697	3.224	.341	7.262
DERIVED BY FORMULA	3.697	3.518	.340	7.555
UNDERLYING PRES. RATE	3.770	3.288	.348	7.406
PROPOSED	3.697	3.518	.340	7.555
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				10.71
MAN. RATES	13.89	12.36	10.97	+ 10.71
				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
2003	86												
2004	120												
2005	131												
2006	111												
2007	125	47,112	37,689								1		1
TOTAL	573	47,112	8,222								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				32,346					14,766		
TOTAL				32,346					14,766		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	86	7,307	43,627	19,016	4,071	87	5,798	29,247	17,075	4,268	
TOTAL	86	7,307	43,627	19,016	4,071	87	5,798	29,247	17,075	4,268	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	86,152	44,430		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,404	-1,689	12	
TOTAL LOSSES	84,748	42,741	12	
EXPECTED LOSSES	4,423	4,418	1,181	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.790	7.459	.002	22.251
INDICATED (POST-TEST)	11.433	5.766	.002	17.201
PRES. ON RATE LEVEL	.757	.756	.202	1.715
DERIVED BY FORMULA	.757	.756	.202	1.715
UNDERLYING PRES. RATE	.772	.771	.206	1.749
PROPOSED	.757	.756	.202	1.715
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.43
MAN. RATES	3.05	2.82	2.59	+ 2.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,032	26,716	2.588				1,032					1	1
2004	1,031	8,749	.848				1,031					1	1
2005	1,076	35,452	3.294				1,076					1	1
2006	797	3,334	.418				797					1	1
2007	672	5,644	.839				672					1	1
TOTAL	4,608	79,895	1.734				4,608					5	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					14,971					11,745	
2004					1,992					6,757	
2005					14,894					19,773	785
2006					617					2,717	
2007					67					3,118	2,459
TOTAL					32,541					44,110	3,244

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					21,663					27,542	
2004		19	260	84	2,772		15	1,103	534	13,324	
2005		980	4,267	1,775	20,056		480	5,821	3,166	38,167	704
2006		60	392	181	684		119	1,560	1,034	4,148	
2007	1	20	94	35	53	17	824	3,810	2,091	3,705	2,550
TOTAL	1	1,079	5,013	2,075	45,228	17	1,438	12,294	6,825	86,886	3,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,842	141,014	3,254	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,621	-31,999	157	
TOTAL LOSSES		109,015	3,411	
EXPECTED LOSSES	123,402	78,474	18,664	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.366	.074	2.440
INDICATED (POST-TEST)	.000	1.829	.057	1.886
PRES. ON RATE LEVEL	2.626	1.670	.397	4.693
DERIVED BY FORMULA	2.626	1.672	.394	4.692
UNDERLYING PRES. RATE	2.678	1.703	.405	4.786
PROPOSED	2.626	1.672	.394	4.692
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.65
MAN. RATES	9.11	8.05	7.09	+ 6.65
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004	27,615	26,930	.097								1	1	2
2005	18,524	3,609	.019										
2006	12,945	63,916	.493								2		2
2007	17,052	90											
TOTAL	76,136	94,545	.124								3	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				2,100	558				15,000	3,336	5,936
2005											3,609
2006				37,157					25,399		1,360
2007											90
TOTAL				39,257	558				40,399	3,336	10,995

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		5	351	2,746	818		9	3,216	35,930	7,211	5,592
2005											3,237
2006		3,219	28,003	33,103	3,791		2,383	29,530	41,609	4,606	1,208
2007											93
TOTAL		3,224	28,354	35,849	4,609		2,392	32,746	77,539	11,817	10,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	66,716	129,814	10,130	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-189,780	-223,165	1,124	
TOTAL LOSSES			11,254	
EXPECTED LOSSES	650,201	579,395	106,591	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.012	.012
PRES. ON RATE LEVEL	.838	.746	.137	1.721
DERIVED BY FORMULA	.813	.686	.126	1.625
UNDERLYING PRES. RATE	.854	.761	.140	1.755
PROPOSED	.813	.686	.126	1.625
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.30
MAN. RATES	3.44	2.98	2.60	+ 2.30
				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
2003													
2004	909	124,336	13.678							1			1
2005	750	553	.073										
2006	1,054	462	.043										
2007	924	252	.027										
TOTAL	3,637	125,603	3.453							1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			80,391					43,050			895
2005											553
2006											462
2007											252
TOTAL			80,391					43,050			2,162

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		4,539	108,263	860	311		2,575	124,292	1,766	213	843
2005											496
2006											410
2007											261
TOTAL		4,539	108,263	860	311		2,575	124,292	1,766	213	2,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	239,669	3,150	2,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,776	-11,661	111	
TOTAL LOSSES	223,893		2,121	
EXPECTED LOSSES	57,356	32,624	9,203	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.156	.000	.058	6.214
INDICATED (POST-TEST)	4.759	.000	.045	4.804
PRES. ON RATE LEVEL	1.546	.880	.248	2.674
DERIVED BY FORMULA	1.546	.871	.246	2.663
UNDERLYING PRES. RATE	1.577	.897	.253	2.727
PROPOSED	1.552	.875	.247	2.674
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.79
MAN. RATES	3.55	3.96	4.04	+ 3.79
				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
2003	186												
2004	276												
2005	278												
2006	237												
2007	313												
TOTAL	1,290												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,312	-4,810	28	
TOTAL LOSSES			28	
EXPECTED LOSSES	13,932	12,797	2,618	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.059	.973	.199	2.231
DERIVED BY FORMULA	1.059	.963	.197	2.219
UNDERLYING PRES. RATE	1.080	.992	.203	2.275
PROPOSED	1.059	.963	.197	2.219
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.14
MAN. RATES	3.98	3.66	3.37	+ 3.14
				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
2003	2,487	319,069	12.829						1	1	4	6	
2004	2,425	11,777	.485										
2005	2,211	21,313	.963								5	5	
2006	2,014	136,437	6.774							2	4	6	
2007	1,343	204,495	15.226								5	5	
TOTAL	10,480	693,091	6.613						1	3	18	22	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			99,238	34,503	17,210			107,652	10,576	48,676	1,214
2004											11,777
2005					7,375					13,295	643
2006				73,323	5,717				30,247	12,167	14,983
2007					94,469					105,070	4,956
TOTAL			99,238	107,826	124,771			107,652	40,823	179,208	33,573

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			145,979	50,236	24,902			315,528	27,794	114,145	1,080
2004											11,094
2005		485	2,114	879	9,928		323	3,912	2,123	25,660	577
2006		6,904	58,909	66,980	13,802		3,383	42,152	54,170	24,057	13,305
2007	917	30,259	131,012	50,208	76,728	525	27,734	128,294	70,462	124,845	5,139
TOTAL	917	37,648	338,014	168,303	125,360	525	31,440	489,886	154,549	288,707	31,195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	898,430	736,919	31,195	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,759	-67,980	179	
TOTAL LOSSES	820,671	668,939	31,374	
EXPECTED LOSSES	225,322	165,584	22,322	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.831	6.383	.299	14.513
INDICATED (POST-TEST)	6.053	4.934	.231	11.218
PRES. ON RATE LEVEL	2.108	1.550	.209	3.867
DERIVED BY FORMULA	2.147	1.618	.209	3.974
UNDERLYING PRES. RATE	2.150	1.580	.213	3.943
PROPOSED	2.147	1.618	.209	3.974
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.63
MAN. RATES	7.66	6.62	5.84	+ 5.63
				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
2003	8,870	327,927	3.697				8,870			1	3	8	12
2004	8,781	428,398	4.878				8,781			1	5	5	11
2005	10,475	133,700	1.276				10,475				2	4	6
2006	8,926	235,780	2.641				8,926				3	6	9
2007	10,957	217,235	1.982				10,957				1	3	4
TOTAL	48,009	1,343,040	2.797				48,009			2	14	26	42

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			134,488	18,262	42,181			15,603	33,332	52,139	31,922
2004			110,836	91,920	13,264			69,953	98,310	25,550	18,565
2005				29,904	11,066				22,119	40,208	30,403
2006				73,266	6,516				119,751	14,869	21,378
2007				36,026	19,369				99,999	40,155	21,686
TOTAL			245,324	249,378	92,396			85,556	373,511	172,921	123,954

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			197,832	26,589	61,035			45,732	87,597	122,266	28,411
2004		6,382	163,201	120,959	20,729		4,245	223,654	238,642	54,877	17,488
2005		1,991	14,182	34,364	16,552		1,618	23,761	46,948	79,986	27,271
2006		6,971	59,374	67,170	14,679		11,896	147,765	201,843	44,414	18,984
2007	284	14,351	75,452	31,475	20,262	785	49,837	247,083	142,558	76,633	22,488
TOTAL	284	29,695	510,041	280,557	133,257	785	67,596	687,995	717,588	378,176	114,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,296,396	1,509,578	114,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-343,470	-340,065	852	
TOTAL LOSSES	952,926	1,169,513	115,494	
EXPECTED LOSSES	1,072,522	895,369	80,656	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.985	2.436	.241	4.662
INDICATED (POST-TEST)	1.534	1.883	.186	3.603
PRES. ON RATE LEVEL	2.190	1.829	.165	4.184
DERIVED BY FORMULA	2.177	1.832	.166	4.175
UNDERLYING PRES. RATE	2.234	1.865	.168	4.267
PROPOSED	2.177	1.832	.166	4.175
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.92
MAN. RATES	7.63	6.98	6.32	+ 5.92
PRESENT				
				1790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,727	515	.013										
2004	3,853	29,238	.758									2	2
2005	3,812	82,117	2.154								1	1	2
2006	3,818	31,085	.814									3	3
2007	4,283												
TOTAL	19,493	142,955	.733								1	6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											515
2004					1,579					18,368	9,291
2005				7,225	15,656				9,236	50,000	
2006					10,562					17,379	3,144
TOTAL				7,225	27,797				9,236	85,747	12,950

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											458
2004		14	207	66	2,198		43	3,001	1,452	36,221	8,752
2005		1,336	7,146	9,852	21,481		1,478	19,703	24,918	97,500	
2006		1,015	6,731	3,071	11,683		789	9,974	6,602	26,529	2,792
TOTAL		2,365	14,084	12,989	35,362		2,310	32,678	32,972	160,250	12,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,437	241,573	12,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,283	-52,077	96	
TOTAL LOSSES		189,496	12,098	
EXPECTED LOSSES	237,230	136,646	9,162	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.972	.062	1.034
INDICATED (POST-TEST)	.000	.751	.048	.799
PRES. ON RATE LEVEL	1.193	.688	.046	1.927
DERIVED BY FORMULA	1.181	.690	.046	1.917
UNDERLYING PRES. RATE	1.217	.701	.047	1.965
PROPOSED	1.181	.690	.046	1.917
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.72
MAN. RATES	3.87	3.33	2.91	+ 2.72
				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
2003	2,769	33,594	1.213							1	4	5	
2004	2,602	34,871	1.340								2	2	
2005	2,759	2,577	.093										
2006	2,728	6,890	.252								2	2	
2007	2,854	96,394	3.377								5	5	
TOTAL	13,712	174,326	1.271							1	13	14	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				7,910	14,726				3,346	6,284	1,328	
2004					6,190					27,058	1,623	
2005											2,577	
2006					1,936					3,169	1,785	
2007					42,876					52,810	708	
TOTAL				7,910	65,728				3,346	89,321	8,021	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				11,517	21,308				8,793	14,737	1,182	
2004		58	809	258	8,614		64	4,418	2,138	53,360	1,529	
2005											2,312	
2006		190	1,233	563	2,144		144	1,813	1,202	4,835	1,585	
2007	418	13,730	59,461	22,786	34,823	262	13,958	64,482	35,414	62,745	734	
TOTAL	418	13,978	61,503	35,124	66,889	262	14,166	70,713	47,547	135,677	7,342	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	161,040	285,237	7,342	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,943	-51,315	134	
TOTAL LOSSES	108,097	233,922	7,476	
EXPECTED LOSSES	164,132	133,555	13,300	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.788	1.706	.055	2.549
INDICATED (POST-TEST)	.609	1.319	.043	1.971
PRES. ON RATE LEVEL	1.174	.955	.095	2.224
DERIVED BY FORMULA	1.168	.966	.093	2.227
UNDERLYING PRES. RATE	1.197	.974	.097	2.268
PROPOSED	1.166	.965	.093	2.224
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.15
MAN. RATES	4.29	3.81	3.36	+ 3.15
IND. RATE				
MINIMUM PREMIUM				1000
PRESENT				1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,382	401,181	7.454						1	1	6	8	
2004	7,035	370,928	5.272							2	8	10	
2005	6,947	580,936	8.362							3	11	14	
2006	7,194	229,776	3.193							1	9	10	
2007	8,065	48,037	.595								2	2	
TOTAL	34,623	1,630,858	4.710						1	7	36	44	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			193,490	6,839	23,190			78,548	17,226	60,414	21,474
2004				38,344	17,459				222,576	63,120	29,429
2005				70,506	22,364				346,025	115,593	26,448
2006				4,809	45,601				4,213	141,794	33,359
2007					3,919					19,743	24,375
TOTAL			193,490	120,498	112,533			78,548	590,040	400,664	135,085

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			284,624	9,958	33,555			230,224	45,270	141,671	19,112
2004		165	7,374	50,460	25,066		151	49,966	534,216	133,863	27,722
2005		4,445	32,373	80,581	34,007		12,919	220,544	652,252	260,182	23,724
2006		4,805	32,694	17,546	50,937		6,878	86,280	60,785	217,228	29,623
2007	40	1,263	5,438	2,084	3,184	101	5,208	24,109	13,240	23,456	25,277
TOTAL	40	10,678	362,503	160,629	146,749	101	25,156	611,123	1,305,763	776,400	125,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,009,601	2,389,541	125,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-126,745	-205,589	741	
TOTAL LOSSES	882,856	2,183,952	126,199	
EXPECTED LOSSES	409,936	547,736	68,553	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.550	6.308	.364	9.222
INDICATED (POST-TEST)	1.971	4.876	.281	7.128
PRES. ON RATE LEVEL	1.161	1.551	.194	2.906
DERIVED BY FORMULA	1.169	1.717	.198	3.084
UNDERLYING PRES. RATE	1.184	1.582	.198	2.964
PROPOSED	1.169	1.717	.198	3.084
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.37
MAN. RATES	4.95	4.61	4.39	+ 4.37
				PRESENT
				1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,462	30,861	2.110								1		1
2004	1,475	447,679	30.351							1			1
2005	1,766	50,745	2.873								1	1	2
2006	2,100												
2007	1,697	5,245	.309									1	1
TOTAL	8,500	534,530	6.289							1	2	2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				11,989					18,872		
2004			296,179					151,500			
2005				27,733	362				11,800	10,850	
2007					648					4,597	
TOTAL			296,179	39,722	1,010			151,500	30,672	15,447	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				17,456					49,596		
2004		16,511	393,826	3,128	1,130		8,947	431,878	6,137	743	
2005		1,193	10,318	30,688	2,020		608	9,558	23,348	22,207	
2007	6	208	897	345	527	23	1,204	5,609	3,082	5,463	
TOTAL	6	17,912	405,041	51,617	3,677	23	10,759	447,045	82,163	28,413	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	880,786	165,870		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,136	-69,316	225	
TOTAL LOSSES	834,650	96,554	225	
EXPECTED LOSSES	144,840	182,495	22,100	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.819	1.136	.003	10.958
INDICATED (POST-TEST)	7.590	.878	.002	8.470
PRES. ON RATE LEVEL	1.671	2.105	.255	4.031
DERIVED BY FORMULA	1.730	2.080	.250	4.060
UNDERLYING PRES. RATE	1.704	2.147	.260	4.111
PROPOSED	1.730	2.080	.250	4.060
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.75
MAN. RATES	7.39	6.74	6.09	+ 5.75
				PRESENT
				1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	467	1,511	.323										
2004	581	1,842	.317										
2005	366												
2006	277	479	.172										
2007	277												
TOTAL	1,968	3,832	.195										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,511
2004											1,842
2006											479
TOTAL											3,832

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,345
2004											1,735
2006											425
TOTAL											3,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,505	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,715	-10,132	32	
TOTAL LOSSES			3,537	
EXPECTED LOSSES	22,790	24,442	4,055	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.180	.180
INDICATED (POST-TEST)	.000	.000	.139	.139
PRES. ON RATE LEVEL	1.136	1.218	.201	2.555
DERIVED BY FORMULA	1.136	1.206	.200	2.542
UNDERLYING PRES. RATE	1.158	1.242	.206	2.606
PROPOSED	1.136	1.206	.200	2.542
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.60
MAN. RATES	4.46	4.15	3.86	+ 3.60
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
2003	39												
2004													
2005	31												
2006													
2007	5												
TOTAL	75												

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.	-727	-241		
TOTAL LOSSES				
EXPECTED LOSSES	1,575	529	79	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.058	.692	.104	2.854
DERIVED BY FORMULA	2.058	.692	.104	2.854
UNDERLYING PRES. RATE	2.099	.705	.106	2.910
PROPOSED	2.058	.692	.104	2.854
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.04
MAN. RATES	4.73	4.51	4.31	+ 4.04
				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
2003													
2004													
2005	120												
2006	197	3,291	1,670									1	1
2007	19												
TOTAL	336	3,291	.979									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		184	1,217	557	2,109		68	794	527	2,114	
TOTAL		184	1,217	557	2,109		68	794	527	2,114	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,263	5,307		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,689	-1,213	1	
TOTAL LOSSES	574	4,094	1	
EXPECTED LOSSES	5,034	3,239	145	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.171	1,218	.000	1,389
INDICATED (POST-TEST)	.132	.942	.000	1,074
PRES. ON RATE LEVEL	1.469	.945	.042	2,456
DERIVED BY FORMULA	1.469	.945	.042	2,456
UNDERLYING PRES. RATE	1.498	.964	.043	2,505
PROPOSED	1.469	.945	.042	2,456
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.48
MAN. RATES	4.91	4.26	3.71	+ 3.48
				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
2003	118	978	.828										
2004	121												
2005	153	370	.241										
2006	132												
2007	138												
TOTAL	662	1,348	.204										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003												978
2005												370
TOTAL												1,348

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003												870
2005												332
TOTAL												1,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,010	-3,268	16	
TOTAL LOSSES			1,218	
EXPECTED LOSSES	6,183	8,514	1,436	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.184	.184
INDICATED (POST-TEST)	.000	.000	.142	.142
PRES. ON RATE LEVEL	.916	1.261	.213	2.390
DERIVED BY FORMULA	.916	1.261	.213	2.390
UNDERLYING PRES. RATE	.934	1.286	.217	2.437
PROPOSED	.916	1.261	.213	2.390
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.39
MAN. RATES	4.55	4.04	3.61	+ 3.39
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.386
				1055
				1135

+PROPOSED

[illegible][illegible]

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											
2005		146	635	264	2,984		262	3,181	1,730	20,860	5,935
TOTAL		146	635	264	2,984		262	3,181	1,730	20,860	5,935

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			4,224	25,838	5,935		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-5,657	-4,454	12		
TOTAL LOSSES				21,384	5,947		
EXPECTED LOSSES			15,389	10,290	1,806		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	2.143	.596	2.739	
INDICATED (POST-TEST)			.000	1.657	.461	2.118	
PRES. ON RATE LEVEL			1.512	1.011	.178	2.701	
DERIVED BY FORMULA			1.512	1.011	.178	2.701	
UNDERLYING PRES. RATE			1.542	1.031	.181	2.754	
PROPOSED			1.512	1.011	.178	2.701	
YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE		3.827
IND. RATES				3.83	MINIMUM PREMIUM		1160
MAN. RATES	4.96	4.53	4.08	+ 3.83	PRESENT		1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,692	746,501	13.114							3	1	2	6
2004	6,264	608,343	9.711							2		4	6
2005	7,219	22,378	.309									2	2
2006	6,121	239,762	3.917							1	2	2	5
2007	6,274	48,530	.773									5	5
TOTAL	31,570	1,665,514	5.276							6	3	15	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			427,163	5,000	3,685			281,780	1,878	14,605	12,390
2004			270,148		2,532			326,321		5,645	3,697
2005					3,628					10,753	7,997
2006			71,201	22,862	5,991			84,102	12,544	28,371	14,691
2007					17,633					28,919	1,978
TOTAL			768,512	27,862	33,469			692,203	14,422	88,293	40,753

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			628,357	7,280	5,332			825,897	4,935	34,249	11,027
2004		13,377	318,846	2,637	4,438		16,558	799,561	11,798	12,505	3,483
2005		240	1,040	433	4,887		262	3,163	1,721	20,755	7,173
2006	316	17,761	125,858	25,743	10,946	1,226	50,189	312,548	44,075	49,781	13,046
2007	170	5,654	24,451	9,373	14,321	145	7,644	35,310	19,394	34,360	2,051
TOTAL	486	37,032	1,098,552	45,466	39,924	1,371	74,653	1,976,479	81,923	151,650	36,780

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,188,573	318,963	36,780	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-199,272	-157,047	542	
TOTAL LOSSES	2,989,301	161,916	37,322	
EXPECTED LOSSES	610,247	404,727	54,932	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.469	.513	.118	10.100
INDICATED (POST-TEST)	7.320	.397	.091	7.808
PRES. ON RATE LEVEL	1.895	1.257	.171	3.323
DERIVED BY FORMULA	1.949	1.223	.167	3.339
UNDERLYING PRES. RATE	1.933	1.282	.174	3.389
PROPOSED	1.949	1.223	.167	3.339
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.73
MAN. RATES	5.94	5.46	5.02	+ 4.73
IND. RATE				
MINIMUM PREMIUM				4.731
PRESENT				1370
				1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	39,111	1,271,845	3.251							1	4	11	16
2004	31,509	585,356	1.857							1	1	12	14
2005	37,114	1,283,435	3.458							2	7	12	21
2006	36,634	329,970	.900								4	11	15
2007	38,442	268,612	.698								2	7	9
TOTAL	182,810	3,739,218	2.045							4	18	53	75

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			302,107	123,919	19,200			481,332	145,719	109,853	89,715
2004			82,398	38,906	65,560			76,672	55,244	224,392	42,184
2005			206,448	220,519	99,348			214,508	215,773	223,043	103,796
2006				99,168	27,715				57,524	89,870	55,693
2007				51,469	30,837				21,984	79,848	84,474
TOTAL			590,953	533,981	242,660			772,512	496,244	727,006	375,862

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			206,560	180,426	27,783			655,743	382,950	257,604	79,846
2004		5,270	124,710	54,075	92,329		5,120	267,855	152,240	445,220	39,737
2005		55,638	403,849	260,279	150,065		97,838	802,702	446,804	459,590	93,105
2006		11,253	92,403	96,400	40,765		9,493	118,462	128,398	147,626	49,455
2007	437	21,516	112,195	46,653	31,528	523	29,714	141,030	78,971	101,228	87,600
TOTAL	437	93,677	939,717	637,833	342,470	523	142,165	1,985,792	1,189,363	1,411,268	349,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,162,311	3,580,934	349,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,471,776	-846,203	3,138	
TOTAL LOSSES	1,690,535	2,734,731	352,881	
EXPECTED LOSSES	4,530,033	2,208,345	308,949	
CREDIBILITY	.04	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.925	1.496	.193	2.614
INDICATED (POST-TEST)	.715	1.156	.149	2.020
PRES. ON RATE LEVEL	2.430	1.185	.165	3.780
DERIVED BY FORMULA	2.361	1.181	.162	3.704
UNDERLYING PRES. RATE	2.478	1.208	.169	3.855
PROPOSED	2.361	1.181	.162	3.704
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.25
MAN. RATES	7.02	6.35	5.71	+ 5.25
				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
2003	9,790	449,083	4.587							1		6	7
2004	8,430	81,443	.966								1		1
2005	9,624	199	.002										
2006	8,975	4,141	.046									1	1
2007	8,882	8,589	.096									1	1
TOTAL	45,701	543,455	1.189							1	1	8	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			160,471		7,805			224,400		25,554	30,853
2004				44,415					36,202		826
2005											199
2006					1,633					943	1,565
2007					360					452	7,777
TOTAL			160,471	44,415	9,798			224,400	36,202	26,949	41,220

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			227,742		11,293			634,561		59,925	27,459
2004			5,896	57,603	892			6,450	86,079	1,528	778
2005											179
2006		158	1,043	477	1,807		38	544	359	1,439	1,390
2007	4	120	499	192	291	3	120	550	302	537	8,065
TOTAL	4	278	235,180	58,272	14,283	3	158	642,105	86,740	63,429	37,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	877,728	222,724	37,871	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-366,793	-117,646	512	
TOTAL LOSSES	510,935	105,078	38,383	
EXPECTED LOSSES	1,113,277	302,542	52,557	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.118	.230	.084	1.432
INDICATED (POST-TEST)	.864	.178	.065	1.107
PRES. ON RATE LEVEL	2.389	.649	.113	3.151
DERIVED BY FORMULA	2.359	.621	.110	3.090
UNDERLYING PRES. RATE	2.436	.662	.115	3.213
PROPOSED	2.359	.621	.110	3.090

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	4.378
IND. RATES				4.38	MINIMUM PREMIUM	1290
MAN. RATES	5.87	5.29	4.76	+ 4.38	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	40,948	1,122,701	2.741							4	2	5	11
2004	33,307	1,326,379	3.982							5	4	5	14
2005	39,202	388,310	.990							2	1	3	6
2006	41,152	384,285	.933							2	2	3	7
2007	42,783	15,349	.035									2	2
TOTAL	197,392	3,237,024	1.640							13	9	18	40

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			469,820	35,086	6,690			528,951	22,794	24,882	34,478
2004			591,891	90,746	29,238			449,212	84,299	56,491	24,502
2005			186,331	23,611	9,942			107,739	28,910	12,701	19,076
2006			230,433	43,486	951			62,894	18,468	4,716	23,337
2007					901					1,459	12,989
TOTAL			1,478,475	192,929	47,722			1,148,796	154,471	100,249	114,382

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			623,755	51,086	9,680			1,305,808	59,903	58,348	30,685
2004		33,698	812,978	125,248	44,797		27,002	1,321,198	223,340	117,190	23,081
2005		37,565	277,054	31,568	18,383		44,429	331,090	62,976	30,595	17,111
2006	1,027	53,076	372,575	50,776	11,919	914	37,627	234,832	41,582	13,694	20,723
2007	9	288	1,249	480	731	6	381	1,780	975	1,734	13,470
TOTAL	1,036	124,627	2,087,611	259,158	85,510	920	109,439	3,194,708	388,776	221,561	105,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,518,341	955,005	105,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,257,145	-714,769	2,250	
TOTAL LOSSES	4,261,196	240,236	107,320	
EXPECTED LOSSES	3,912,310	1,881,146	217,131	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.159	.122	.054	2.335
INDICATED (POST-TEST)	1.669	.094	.042	1.805
PRES. ON RATE LEVEL	1.944	.934	.108	2.986
DERIVED BY FORMULA	1.930	.808	.097	2.835
UNDERLYING PRES. RATE	1.982	.953	.110	3.045
PROPOSED	1.930	.808	.097	2.835
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.02
MAN. RATES	5.84	5.09	4.51	+ 4.02
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.017
				1205
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004													
2005													
2006													
2007													
TOTAL													

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES				
EXPECTED LOSSES				
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.508	.953	.141	2.602
DERIVED BY FORMULA	1.508	.953	.141	2.602
UNDERLYING PRES. RATE	1.538	.972	.143	2.653
PROPOSED	1.508	.953	.141	2.602
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.69
MAN. RATES	5.08	4.47	3.93	+ 3.69
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,855	322,534	11.297						1		1	2	
2004	2,632	14,547	.552										
2005	2,861	99,213	3.467								2	2	
2006	2,737	9,465	.345										
2007	2,504	16,468	.657										
TOTAL	13,589	462,227	3.401						1		3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			133,066		2,313			174,500		179	12,476
2004											14,547
2005					44,715					52,632	1,866
2006											9,465
2007											16,468
TOTAL			133,066		47,028			174,500		52,811	54,822

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			195,740		3,347			511,460		420	11,104
2004											13,703
2005		2,945	12,804	5,329	60,214		1,277	15,499	8,427	101,593	1,674
2006											8,405
2007											17,077
TOTAL		2,945	208,544	5,329	63,561		1,277	526,959	8,427	102,013	51,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	739,725	179,330	51,963	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,156	-48,662	279	
TOTAL LOSSES	653,569	130,668	52,242	
EXPECTED LOSSES	260,908	124,340	29,353	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.810	.962	.384	6.156
INDICATED (POST-TEST)	3.718	.744	.297	4.759
PRES. ON RATE LEVEL	1.883	.897	.212	2.992
DERIVED BY FORMULA	1.901	.892	.215	3.008
UNDERLYING PRES. RATE	1.920	.915	.216	3.051
PROPOSED	1.901	.892	.215	3.008
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.26
MAN. RATES	6.36	5.37	4.52	+ 4.26
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.262
				1260
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	22,316												
2004	22,339	72,123	.322									1	1
2005	22,516	45,629	.202								1	1	2
2006	271	1,678	.619										
2007	23,099	113,514	.491								3	2	5
TOTAL	90,541	232,944	.257								4	4	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					4,248					16,936	50,939
2005				26,234	5,347				10,150	3,898	
2006											1,678
2007				52,288	2,611				37,161	4,830	16,624
TOTAL				78,522	12,206				47,311	25,664	69,241

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		40	556	177	5,911		41	2,766	1,337	33,398	47,985
2005		1,460	11,193	29,626	8,651		385	6,619	19,211	8,611	
2006											1,490
2007	162	12,653	74,146	32,131	8,695	243	15,834	79,492	46,204	16,491	17,239
TOTAL	162	14,153	85,895	61,934	23,257	243	16,260	88,877	66,752	58,500	66,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	205,590	210,443	66,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-477,660	-205,950	1,703	
TOTAL LOSSES		4,493	68,417	
EXPECTED LOSSES	1,407,007	516,988	166,595	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.005	.076	.081
INDICATED (POST-TEST)	.000	.004	.059	.063
PRES. ON RATE LEVEL	1.524	.560	.180	2.264
DERIVED BY FORMULA	1.478	.510	.168	2.156
UNDERLYING PRES. RATE	1.554	.571	.184	2.309
PROPOSED	1.478	.510	.168	2.156
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.06
MAN. RATES	4.55	3.96	3.42	+ 3.06
				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
2003	7,973	22,359	.280									5	5
2004	4,103	136,393	3.324								1	5	6
2005	8,406	370,854	4.411							2	1	2	5
2006	113												
2007	4,811	5,674	.117										
TOTAL	25,406	535,280	2.107							2	2	12	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					6,373					5,182	10,804
2004				29,858	47,997				24,600	28,733	5,205
2005			206,024	34,849	2,306			98,501	20,463	2,984	5,727
2007											5,674
TOTAL			206,024	64,707	56,676			98,501	45,063	36,899	27,410

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					9,222					12,151	9,616
2004		455	10,244	40,727	67,387		70	9,078	60,764	57,700	4,903
2005		41,323	307,066	43,530	9,113		40,228	296,949	45,261	10,681	5,137
2007											5,884
TOTAL		41,778	317,310	84,257	85,722		40,298	306,027	106,025	80,532	25,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	705,413	356,536	25,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-259,948	-123,420	379	
TOTAL LOSSES	445,465	233,116	25,919	
EXPECTED LOSSES	679,611	295,218	43,951	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.753	.918	.102	2.773
INDICATED (POST-TEST)	1.355	.710	.079	2.144
PRES. ON RATE LEVEL	2.623	1.139	.170	3.932
DERIVED BY FORMULA	2.610	1.122	.166	3.898
UNDERLYING PRES. RATE	2.675	1.162	.173	4.010
PROPOSED	2.610	1.122	.166	3.898
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.52
MAN. RATES	8.16	7.30	5.94	+ 5.52
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.523
				1555
				1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	142												
2004	139	2,338	1.682										
2005	166	9,277	5.588										
2006	208												
2007	129												
TOTAL	784	11,615	1.482										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												2,338
2005												9,277
TOTAL												11,615

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												2,202
2005												8,321
TOTAL												10,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			10,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,898	-2,337	19	
TOTAL LOSSES			10,542	
EXPECTED LOSSES	14,998	6,022	2,007	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.345	1.345
INDICATED (POST-TEST)	.000	.000	1.040	1.040
PRES. ON RATE LEVEL	1.876	.753	.251	2.880
DERIVED BY FORMULA	1.876	.753	.251	2.880
UNDERLYING PRES. RATE	1.913	.768	.256	2.937
PROPOSED	1.876	.753	.251	2.880
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.08
MAN. RATES	5.43	4.87	4.35	+ 4.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004	5												
2005													
2006	72												
2007													
TOTAL	77												

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.	-362	-346	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	1,434	1,013	164	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.826	1.289	.208	3.323
DERIVED BY FORMULA	1.826	1.289	.208	3.323
UNDERLYING PRES. RATE	1.862	1.315	.212	3.389
PROPOSED	1.826	1.289	.208	3.323
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.71
MAN. RATES	5.94	5.46	5.02	+ 4.71
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.708
				1365
				1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	365												
2004	402	1,235	.307										
2005	823	4,661	.566							2		2	
2006	383	55,363	14.455							1		1	
2007	458	842	.183										
TOTAL	2,431	62,101	2.555							3		3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,235
2005					1,407					2,617	637
2006					20,000					35,000	363
2007											842
TOTAL					21,407					37,617	3,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,163
2005		89	404	170	1,895		61	775	419	5,051	571
2006		1,921	12,746	5,818	22,125		1,607	20,093	13,298	53,432	322
2007											873
TOTAL		2,010	13,150	5,988	24,020		1,668	20,868	13,717	58,483	2,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,696	102,208	2,929	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,548	-11,863	47	
TOTAL LOSSES	17,148	90,345	2,976	
EXPECTED LOSSES	58,854	29,926	4,935	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.705	3.716	.122	4.543
INDICATED (POST-TEST)	.545	2.872	.094	3.511
PRES. ON RATE LEVEL	2.374	1.207	.199	3.780
DERIVED BY FORMULA	2.374	1.224	.198	3.796
UNDERLYING PRES. RATE	2.421	1.231	.203	3.855
PROPOSED	2.364	1.219	.197	3.780
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.36
MAN. RATES	7.02	6.35	5.71	+ 5.36
				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
2003	4,161	19,111	.459									2	2
2004	3,480	34,848	1.001									1	1
2005	3,618	2,556	.070										
2006	3,168	2,613	.082										
2007	3,734	8,893	.238									1	1
TOTAL	18,161	68,021	.375									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					11,926					5,208	1,977	
2004					12,500					1,437	20,911	
2005											2,556	
2006											2,613	
2007					651					2,186	6,056	
TOTAL					25,077					8,831	34,113	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					17,257					12,213	1,760	
2004		118	1,636	521	17,395		3	234	114	2,833	19,698	
2005											2,293	
2006											2,320	
2007	6	208	902	347	530	12	574	2,668	1,466	2,597	6,280	
TOTAL	6	326	2,538	868	35,182	12	577	2,902	1,580	17,643	32,351	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,361	55,273	32,351	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,259	-58,425	164	
TOTAL LOSSES			32,515	
EXPECTED LOSSES	229,192	150,373	16,527	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.179	.179
INDICATED (POST-TEST)	.000	.000	.138	.138
PRES. ON RATE LEVEL	1.238	.812	.089	2.139
DERIVED BY FORMULA	1.226	.788	.090	2.104
UNDERLYING PRES. RATE	1.262	.828	.091	2.181
PROPOSED	1.226	.788	.090	2.104
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.98
MAN. RATES	4.07	3.65	3.23	+ 2.98
+PROPOSED				
				2.981
				960
				1045

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,786	29,059	1.043									2	2
2004	3,226	78,524	2.434								1	3	4
2005	3,060	28,989	.947								1		1
2006	2,992	313,459	10.476							1			1
2007	2,309	2,370	.102									1	1
TOTAL	14,373	452,401	3.148							1	2	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,111					15,487	12,461
2004				735	16,771				8,205	45,321	7,492
2005				4,251					19,945		4,793
2006			85,095					223,104			5,260
2007					242					899	1,229
TOTAL			85,095	4,986	18,124			223,104	28,150	61,707	31,235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,608					36,317	11,090
2004		158	2,291	1,653	23,353		107	8,863	23,091	89,719	7,057
2005		181	1,566	4,698	235		586	10,750	36,531	2,136	4,299
2006	292	14,001	96,508	3,346	1,829	2,504	97,520	575,730	26,061	8,577	4,671
2007	3	78	335	129	199	6	240	1,100	604	1,068	1,274
TOTAL	295	14,418	100,700	9,826	27,224	2,510	98,453	596,443	86,287	137,817	28,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	812,819	261,154	28,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,413	-108,877	315	
TOTAL LOSSES	707,406	152,277	28,706	
EXPECTED LOSSES	318,074	273,519	35,214	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.922	1.059	.200	6.181
INDICATED (POST-TEST)	3.805	.819	.155	4.779
PRES. ON RATE LEVEL	2.170	1.866	.240	4.276
DERIVED BY FORMULA	2.186	1.835	.237	4.258
UNDERLYING PRES. RATE	2.213	1.903	.245	4.361
PROPOSED	2.195	1.843	.238	4.276
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.06
MAN. RATES	7.75	7.09	6.46	+ 6.06
				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
2003	6,365	768	.012										
2004	6,749	101,641	1.506								1	5	6
2005	7,751	187,340	2.416							1		5	6
2006	7,843	54,151	.690									6	6
2007	7,908	154,628	1.955								1	3	4
TOTAL	36,616	498,528	1.362							1	2	19	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											768
2004				20,310	10,422				23,626	37,715	9,568
2005			82,462		4,619			67,281		13,983	18,995
2006					12,466					37,914	3,771
2007				61,574	11,771				51,911	28,619	753
TOTAL			82,462	81,884	39,278			67,281	75,537	118,231	33,855

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											684
2004		97	4,061	26,776	14,909		91	10,372	59,160	75,375	9,013
2005		16,192	118,825	2,449	7,849		27,359	198,810	7,228	28,856	17,039
2006		1,197	7,945	3,622	13,791		1,731	21,767	14,407	57,874	3,349
2007	277	17,689	99,373	42,455	17,310	450	27,931	137,756	79,215	49,016	781
TOTAL	277	35,175	230,204	75,302	53,859	450	57,112	368,705	160,010	211,121	30,866

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	691,923	500,292	30,866	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-168,336	-123,276	321	
TOTAL LOSSES	523,587	377,016	31,187	
EXPECTED LOSSES	529,468	324,784	30,758	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.430	1.030	.085	2.545
INDICATED (POST-TEST)	1.105	.796	.066	1.967
PRES. ON RATE LEVEL	1.418	.870	.082	2.370
DERIVED BY FORMULA	1.412	.866	.081	2.359
UNDERLYING PRES. RATE	1.446	.887	.084	2.417
PROPOSED	1.412	.866	.081	2.359
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.34
MAN. RATES	4.39	3.97	3.58	+ 3.34
				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
2003	39												
2004	185	374	.202										
2005	198												
2006	201	7,956	3.958							1		1	
2007	137	123	.089										
TOTAL	760	8,453	1.112							1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											374
2006					592					6,624	740
2007											123
TOTAL					592					6,624	1,237

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											352
2006		56	377	171	656		301	3,803	2,516	10,112	657
2007											128
TOTAL		56	377	171	656		301	3,803	2,516	10,112	1,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,537	13,455	1,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,153	-2,823	8	
TOTAL LOSSES	1,384	10,632	1,145	
EXPECTED LOSSES	10,153	7,350	715	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.182	1.399	.151	1.732
INDICATED (POST-TEST)	.141	1.081	.117	1.339
PRES. ON RATE LEVEL	1.310	.948	.092	2.350
DERIVED BY FORMULA	1.310	.948	.092	2.350
UNDERLYING PRES. RATE	1.336	.967	.094	2.397
PROPOSED	1.310	.948	.092	2.350

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE		3.329
IND. RATES				3.33	MINIMUM PREMIUM		1045
MAN. RATES	5.81	5.47	3.55	+ 3.33	PRESENT		1125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	424	1,319	.311									1	1
2004	315												
2005	165												
2006	196	164	.083										
2007	264												
TOTAL	1,364	1,483	.109									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					343					976		
2006											164	
TOTAL					343					976	164	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					496					2,289		
2006											146	
TOTAL					496					2,289	146	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		2,785	146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,803	-4,131	15	
TOTAL LOSSES			161	
EXPECTED LOSSES	17,664	10,406	1,678	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.012	.012
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	1.270	.748	.121	2.139
DERIVED BY FORMULA	1.270	.741	.120	2.131
UNDERLYING PRES. RATE	1.295	.763	.123	2.181
PROPOSED	1.270	.741	.120	2.131
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.02
MAN. RATES	4.07	3.65	3.23	+ 3.02
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.019
				970
				1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	405	821,073	213.821							1		1	2
2004	382												
2005	384												
2006	218												
2007	52												
TOTAL	1,441	821,073	56.979							1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			256,100		673			551,100		13,200	
TOTAL			256,100		673			551,100		13,200	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		21,655	159,990	2,665	3,127		97,225	702,201	20,011	32,166	
TOTAL		21,655	159,990	2,665	3,127		97,225	702,201	20,011	32,166	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	981,071	57,969		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,896	-16,444	12	
TOTAL LOSSES	966,175	41,525	12	
EXPECTED LOSSES	38,907	36,904	2,117	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	67.049	2.882	.001	69.932
INDICATED (POST-TEST)	51.829	2.228	.001	54.058
PRES. ON RATE LEVEL	2.648	2.511	.144	5.303
DERIVED BY FORMULA	2.648	2.508	.143	5.299
UNDERLYING PRES. RATE	2.700	2.561	.147	5.408
PROPOSED	2.650	2.510	.143	5.303
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.51
MAN. RATES	10.20	9.03	8.01	+ 7.51
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	8,519	155,146	1.821								1	11	12
2004	9,151	745,377	8.145							3	4	9	16
2005	8,495	294,279	3.464							1	1	8	10
2006	9,511	265,936	2.796								2	12	14
2007	8,284	408,600	4.932							1	1	7	9
TOTAL	43,960	1,869,338	4.252							5	9	47	61

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				16,859	21,444				14,568	49,551	52,724	
2004			214,774	91,815	26,269			293,451	37,225	51,316	30,527	
2005			62,417	2,012	21,185			80,532	53,825	46,810	27,498	
2006				10,167	47,704				26,563	152,613	28,889	
2007			73,732	29,056	10,397			75,453	67,290	130,862	21,810	
TOTAL			350,923	149,909	126,999			449,436	199,471	431,152	161,448	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				24,547	31,029				38,285	116,198	46,924	
2004		12,374	304,862	122,472	39,229		17,674	862,261	104,609	104,231	28,756	
2005		13,502	95,744	6,188	29,871		35,052	275,845	112,046	98,353	24,666	
2006		5,475	38,070	22,932	53,807		9,489	118,476	101,506	237,805	25,653	
2007	1,114	33,408	146,525	29,492	14,962	3,701	145,152	493,482	188,162	181,631	22,617	
TOTAL	1,114	64,759	585,201	205,631	168,898	3,701	207,367	1,750,064	544,608	738,218	148,616	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,612,206	1,657,355	148,616	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-451,928	-470,435	1,223	
TOTAL LOSSES	2,160,278	1,186,920	149,839	
EXPECTED LOSSES	1,403,642	1,212,417	126,166	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.914	2.700	.341	7.955
INDICATED (POST-TEST)	3.799	2.087	.264	6.150
PRES. ON RATE LEVEL	3.131	2.705	.281	6.117
DERIVED BY FORMULA	3.144	2.674	.280	6.098
UNDERLYING PRES. RATE	3.193	2.758	.287	6.238
PROPOSED	3.154	2.682	.281	6.117
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.67
MAN. RATES	11.24	10.15	9.24	+ 8.67
IND. RATE				
				8.667
MINIMUM PREMIUM				2000
PRESENT				2495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	11,067	529,024	4.780							2		12	14
2004	11,168	656,400	5.877								5	10	15
2005	10,103	685,531	6.785							2	4	5	11
2006	9,266	158,816	1.713							1		5	6
2007	9,758	537,597	5.509							2		5	7
TOTAL	51,362	2,567,368	4.999							7	9	37	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			179,724		61,812			178,910		93,321	15,257
2004				152,272	34,776				366,010	74,378	28,964
2005			157,503	60,783	22,174			309,943	55,839	70,918	8,371
2006			104,633		6,144			24,998		14,642	8,399
2007			245,861		16,186			246,753		22,487	6,310
TOTAL			687,721	213,055	141,092			760,604	421,849	275,746	67,301

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			264,374		89,442			524,385		218,837	13,579
2004		329	24,762	198,938	51,450		175	77,349	876,152	162,118	27,284
2005		34,371	253,174	73,444	36,339		127,813	947,868	136,626	151,455	7,509
2006	467	22,936	157,933	7,128	9,717	365	14,845	92,121	9,350	23,601	7,458
2007	2,769	70,529	280,677	27,721	21,082	6,426	206,540	504,969	68,913	42,649	6,543
TOTAL	3,236	128,165	980,920	307,231	208,030	6,791	349,373	2,146,692	1,091,041	598,660	62,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,615,177	2,204,962	62,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-337,204	-281,637	508	
TOTAL LOSSES	3,277,973	1,923,325	62,881	
EXPECTED LOSSES	1,029,295	717,013	53,417	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.382	3.745	.122	10.249
INDICATED (POST-TEST)	4.933	2.895	.094	7.922
PRES. ON RATE LEVEL	1.965	1.369	.102	3.436
DERIVED BY FORMULA	2.024	1.461	.101	3.586
UNDERLYING PRES. RATE	2.004	1.396	.104	3.504
PROPOSED	2.024	1.461	.101	3.586
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.08
MAN. RATES	5.97	5.59	5.19	+ 5.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	15,735	1,247,495	7.928							4	9	7	20
2004	10,382	353,067	3.400							1	3	4	8
2005	7,645	886,194	11.591							2	5	1	8
2006	6,500	741,417	11.406							3	2	4	9
2007	4,522	1,166	.025										
TOTAL	44,784	3,229,339	7.211							10	19	16	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			329,649	102,200	60,709			198,067	249,518	119,202	188,150
2004			72,233	29,672	21,780			28,091	33,220	66,649	101,422
2005			274,452	109,829	4,000			323,150	102,515	10,000	62,248
2006			273,031	66,430	13,652			211,200	42,491	44,189	90,424
2007											1,166
TOTAL			949,365	308,131	100,141			760,508	427,744	240,040	443,410

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			484,913	148,803	87,846			580,533	655,734	279,529	167,454
2004		4,284	104,064	40,164	31,185		1,841	97,910	85,411	132,977	95,540
2005		44,465	334,165	126,570	15,528		92,868	704,103	205,915	36,461	55,836
2006	1,216	65,381	460,669	77,085	29,505	3,080	125,825	782,138	118,419	85,713	80,297
2007											1,209
TOTAL	1,216	114,130	1,383,811	392,622	164,064	3,080	220,534	2,164,684	1,065,479	534,680	400,336

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,887,455	2,156,845	400,336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-266,155	-513,003	1,703	
TOTAL LOSSES	3,621,300	1,643,842	402,039	
EXPECTED LOSSES	732,667	1,205,138	244,968	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.086	3.671	.898	12.655
INDICATED (POST-TEST)	6.250	2.838	.694	9.782
PRES. ON RATE LEVEL	1.604	2.639	.536	4.779
DERIVED BY FORMULA	1.697	2.651	.545	4.893
UNDERLYING PRES. RATE	1.636	2.691	.547	4.874
PROPOSED	1.697	2.651	.545	4.893
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.93
MAN. RATES	8.20	7.74	7.22	+ 6.93
				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
2003	1,166	1,940	.166									1	1
2004	1,245	62,985	5.059								1		1
2005	1,713	3,367	.196									1	1
2006	1,363	9,953	.730								1		1
2007	1,219	55,438	4.547									2	2
TOTAL	6,706	133,683	1.993									4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					400					565	975
2004				27,187					33,693		2,105
2005					419					2,290	658
2006				5,424					2,448		2,081
2007					22,394					27,717	5,327
TOTAL				32,611	23,213				36,141	30,572	11,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					579					1,325	868
2004			3,609	35,260	546			6,001	80,114	1,421	1,983
2005		28	121	49	563		50	676	365	4,419	590
2006		471	4,085	4,833	554		229	2,846	4,010	445	1,848
2007	217	7,172	31,056	11,901	18,189	139	7,315	33,840	18,588	32,932	5,524
TOTAL	217	7,671	38,871	52,043	20,431	139	7,594	43,363	103,077	40,542	10,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	97,855	216,093	10,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,754	-28,622	69	
TOTAL LOSSES	71,101	187,471	10,882	
EXPECTED LOSSES	80,069	73,029	7,175	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.060	2.796	.162	4.018
INDICATED (POST-TEST)	.819	2.161	.125	3.105
PRES. ON RATE LEVEL	1.171	1.068	.105	2.344
DERIVED BY FORMULA	1.171	1.090	.105	2.366
UNDERLYING PRES. RATE	1.194	1.089	.107	2.390
PROPOSED	1.171	1.090	.105	2.366
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.35
MAN. RATES	4.31	3.91	3.54	+ 3.35
				PRESENT
				1120

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	398						398						
2004	514	706	.137				514						
2005	481	29,011	6.031				481				1		1
2006	472	16,255	3.443				472						
2007	503	1,883	.374				503					1	1
TOTAL	2,368	47,855	2.021				2,368				1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											706
2005				18,864					9,149		998
2006											16,255
2007					176					1,707	
TOTAL				18,864	176				9,149	1,707	17,959

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											665
2005		796	6,949	20,846	1,041		262	4,929	16,758	979	895
2006											14,434
2007	1	58	243	93	143	9	459	2,079	1,145	2,032	
TOTAL	1	854	7,192	20,939	1,184	9	721	7,008	17,903	3,011	15,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,785	43,037	15,994	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,780	-14,787	75	
TOTAL LOSSES	7,005	28,250	16,069	
EXPECTED LOSSES	27,800	38,598	7,293	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.296	1.193	.679	2.168
INDICATED (POST-TEST)	.229	.922	.525	1.676
PRES. ON RATE LEVEL	1.151	1.599	.302	3.052
DERIVED BY FORMULA	1.151	1.592	.304	3.047
UNDERLYING PRES. RATE	1.174	1.630	.308	3.112
PROPOSED	1.151	1.592	.304	3.047
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.32
MAN. RATES	5.48	5.04	4.61	+ 4.32
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.317
				1275
				1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004													
2005	71												
2006	69												
2007	72												
TOTAL	212												

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.	-1,734	-1,311	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	5,978	4,052	460	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.765	1.874	.213	4.852
DERIVED BY FORMULA	2.765	1.874	.213	4.852
UNDERLYING PRES. RATE	2.820	1.911	.217	4.948
PROPOSED	2.765	1.874	.213	4.852
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.88
MAN. RATES	9.17	8.24	7.33	+ 6.88
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.875
				1875
				2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,757	412,104	2.792							1	2	6	9
2004	17,347	87,736	.505								1	4	5
2005	19,780	1,027,845	5.196							2	4	4	10
2006	25,037	397,935	1.589								4	4	8
2007	28,712	701,627	2.443								4	15	19
TOTAL	105,633	2,627,247	2.487							3	15	33	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			90,079	77,755	28,631			78,233	71,624	53,545	12,237
2004				11,536	3,872				26,159	19,623	26,546
2005			467,184	74,247	2,862			373,798	64,574	7,798	37,382
2006				151,396	12,388				131,882	76,037	26,232
2007				149,317	93,971				243,374	180,108	34,857
TOTAL			557,263	464,251	141,724			452,031	537,613	337,111	137,254

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			132,506	113,211	41,429			229,301	188,228	125,562	10,891
2004		37	2,038	15,124	5,620		48	7,865	63,746	39,800	25,006
2005		83,436	620,520	91,969	16,191		129,857	957,933	143,122	30,782	33,532
2006		14,312	122,000	138,483	29,151		15,849	196,977	244,959	139,998	23,294
2007	1,307	63,849	331,709	137,726	95,107	2,329	143,046	701,920	402,196	284,379	36,147
TOTAL	1,307	161,634	1,208,773	496,513	187,498	2,329	288,800	2,093,996	1,042,251	620,521	128,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,756,839	2,346,783	128,870	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-977,705	-405,346	1,451	
TOTAL LOSSES	2,779,134	1,941,437	130,321	
EXPECTED LOSSES	3,305,257	1,130,273	121,479	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.631	1.838	.123	4.592
INDICATED (POST-TEST)	2.034	1.421	.095	3.550
PRES. ON RATE LEVEL	3.068	1.049	.113	4.230
DERIVED BY FORMULA	3.037	1.086	.111	4.234
UNDERLYING PRES. RATE	3.129	1.070	.115	4.314
PROPOSED	3.034	1.085	.111	4.230
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.99
MAN. RATES	7.95	7.09	6.39	+ 5.99
				PRESENT
				1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,636	36,560	1.386									2	2
2004	3,650	17,072	.467									1	1
2005	4,347	38,375	.882								1	1	2
2006	6,371	15,690	.246										
2007	6,296	23,000	.365									1	1
TOTAL	23,300	130,697	.561								1	5	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					11,049					22,964	2,547	
2004					842					12,442	3,788	
2005				547	1,009				17,206	1,418	18,195	
2006											15,690	
2007					1,363					9,766	11,871	
TOTAL				547	14,263				17,206	46,590	52,091	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					15,988					53,851	2,267	
2004		8	110	36	1,172		29	2,032	983	24,537	3,568	
2005		90	488	724	1,390		535	9,693	31,740	4,579	16,321	
2006											13,933	
2007	13	435	1,890	723	1,108	49	2,581	11,926	6,548	11,606	12,310	
TOTAL	13	533	2,488	1,483	19,658	49	3,145	23,651	39,271	94,573	48,399	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,879	154,985	48,399	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-102,864	-158,698	483	
TOTAL LOSSES			48,882	
EXPECTED LOSSES	354,859	448,526	39,843	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.210	.210
INDICATED (POST-TEST)	.000	.000	.162	.162
PRES. ON RATE LEVEL	1.493	1.888	.168	3.549
DERIVED BY FORMULA	1.478	1.812	.168	3.458
UNDERLYING PRES. RATE	1.523	1.925	.171	3.619
PROPOSED	1.478	1.812	.168	3.458
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.90
MAN. RATES	6.51	5.94	5.36	+ 4.90
				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
2003	6,054	458,694	7.576							1	1	3	5
2004	4,925	532,345	10.809							1	1	7	9
2005	8,271	704,230	8.514							1	6	5	12
2006	7,435	622,359	8.370							1	5	4	10
2007	8,091	45,124	.557									4	4
TOTAL	34,776	2,362,752	6.794							4	13	23	40

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			260,864	45,805	8,955			100,618	30,631	10,093	1,728
2004			300,248	10,000	16,837			132,144	3,658	55,611	13,847
2005			89,503	116,089	8,481			363,925	93,264	23,793	9,175
2006			135,257	81,852	7,147			261,947	103,102	19,890	13,164
2007					8,011					30,432	6,681
TOTAL			785,872	253,746	49,431			858,634	230,655	139,819	44,595

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			383,731	66,692	12,959			294,911	80,498	23,668	1,538
2004		17,112	407,877	16,886	24,790		8,039	391,257	18,519	110,480	13,044
2005		17,432	133,692	130,726	19,075		104,709	788,090	193,350	62,909	8,230
2006	438	28,784	211,004	80,017	19,003	2,774	118,628	769,209	205,348	58,572	11,690
2007	77	2,568	11,111	4,257	6,506	154	8,035	37,151	20,409	36,159	6,928
TOTAL	515	65,896	1,147,415	298,578	82,333	2,928	239,411	2,280,618	518,124	291,788	41,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,736,783	1,190,823	41,430	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-563,759	-388,969	888	
TOTAL LOSSES	3,173,024	801,854	42,318	
EXPECTED LOSSES	1,754,449	1,039,804	81,724	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.124	2.306	.122	11.552
INDICATED (POST-TEST)	7.053	1.783	.094	8.930
PRES. ON RATE LEVEL	4.947	2.932	.231	8.110
DERIVED BY FORMULA	4.968	2.875	.224	8.067
UNDERLYING PRES. RATE	5.045	2.990	.235	8.270
PROPOSED	4.995	2.890	.225	8.110
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				11.49
MAN. RATES	14.48	13.35	12.25	+ 11.49
IND. RATE				
				11.491
MINIMUM PREMIUM				2000
PRESENT				3225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	12,099	118,544	.979								2	9	11
2004	9,794	367,560	3.752							1	1	3	5
2005	13,374	617,679	4.618							2	4	2	8
2006	15,201	526,094	3.460								6	12	18
2007	15,798	147,946	.936									12	12
TOTAL	66,266	1,777,823	2.683							3	13	38	54

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				34,578	19,568				8,881	37,169	18,348
2004			176,395	9,100	12,623			102,829	5,327	35,408	25,878
2005			225,223	53,715	7,734			281,964	35,414	8,203	5,426
2006				107,741	33,620				287,663	86,430	10,640
2007					47,358					86,884	13,704
TOTAL			401,618	205,134	120,903			384,793	337,285	254,094	73,996

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				50,345	28,316				23,340	87,162	16,330
2004		10,080	240,413	14,217	18,430		6,235	303,615	19,684	70,565	24,377
2005		46,174	342,927	65,471	17,847		114,433	837,438	87,082	27,441	4,867
2006		12,555	102,628	105,762	48,177		30,901	384,061	504,120	184,121	9,448
2007	459	15,169	65,678	25,166	38,462	440	22,931	106,090	58,263	103,235	14,211
TOTAL	459	83,978	751,646	260,961	151,232	440	174,500	1,631,204	692,489	472,524	69,233

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,642,227	1,577,206	69,233	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-822,850	-456,801	1,618	
TOTAL LOSSES	1,819,377	1,120,405	70,851	
EXPECTED LOSSES	2,627,447	1,234,536	146,449	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.746	1.691	.107	4.544
INDICATED (POST-TEST)	2.123	1.307	.083	3.513
PRES. ON RATE LEVEL	3.888	1.827	.217	5.932
DERIVED BY FORMULA	3.853	1.791	.206	5.850
UNDERLYING PRES. RATE	3.965	1.863	.221	6.049
PROPOSED	3.853	1.791	.206	5.850
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.29
MAN. RATES	11.23	10.00	8.96	+ 8.29
				PRESENT
				2430

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	390	475	.121										
2004	1,097	3,381	.308									1	1
2005	822	4,300	.523										
2006	1,285	13,607	1.058									2	2
2007	1,990	6,209	.312									1	1
TOTAL	5,584	27,972	.501									4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											475
2004					1,297					2,084	
2005											4,300
2006					5,774					7,658	175
2007					962					370	4,877
TOTAL					8,033					10,112	9,827

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											423
2004		12	170	54	1,805		5	339	165	4,109	
2005											3,857
2006		555	3,682	1,680	6,389		344	4,395	2,910	11,693	155
2007	9	308	1,333	513	781	3	89	448	247	438	5,057
TOTAL	9	875	5,185	2,247	8,975	3	438	5,182	3,322	16,240	9,492

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,692	30,784	9,492	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,811	-16,795	147	
TOTAL LOSSES		13,989	9,639	
EXPECTED LOSSES	122,736	50,368	10,497	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.251	.173	.424
INDICATED (POST-TEST)	.000	.194	.134	.328
PRES. ON RATE LEVEL	2.155	.885	.184	3.224
DERIVED BY FORMULA	2.155	.878	.183	3.216
UNDERLYING PRES. RATE	2.198	.902	.188	3.288
PROPOSED	2.155	.878	.183	3.216
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.56
MAN. RATES	6.38	5.57	4.87	+ 4.56
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.557
				1330
				1440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,824	159,792	8.760							1	1	2	
2004	1,878	54,010	2.875								2	2	
2005	2,133	51,738	2.425								1	1	
2006	2,396	29,390	1.226								1	1	
2007	1,992	17,239	.865								3	3	
TOTAL	10,223	312,169	3.054							1	8	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				52,954	29,194				51,186	26,058	400
2004					15,978					38,032	
2005					10,748					39,968	1,022
2006					7,893					7,900	13,597
2007					3,379					12,612	1,248
TOTAL				52,954	67,192				51,186	124,570	16,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				77,101	42,244				134,517	61,106	356
2004		150	2,090	667	22,233		91	6,213	3,007	75,000	
2005		709	3,079	1,280	14,474		971	11,764	6,398	77,150	917
2006		759	5,030	2,295	8,730		360	4,535	3,000	12,060	12,074
2007	31	1,091	4,685	1,799	2,742	64	3,332	15,402	8,458	14,992	1,294
TOTAL	31	2,709	14,884	83,142	90,423	64	4,754	37,914	155,380	240,308	14,641

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,356	569,253	14,641	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,022	-80,159	147	
TOTAL LOSSES		489,094	14,788	
EXPECTED LOSSES	411,168	209,162	14,619	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.784	.145	4.929
INDICATED (POST-TEST)	.000	3.698	.112	3.810
PRES. ON RATE LEVEL	3.944	2.007	.140	6.091
DERIVED BY FORMULA	3.905	2.041	.139	6.085
UNDERLYING PRES. RATE	4.022	2.046	.143	6.211
PROPOSED	3.905	2.041	.139	6.085
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.62
MAN. RATES	12.58	10.82	9.20	+ 8.62
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	559	435	.077										
2004	556	2,265	.407										
2005	514	1,309	.254										
2006	537												
2007	596												
TOTAL	2,762	4,009	.145										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											435
2004											2,265
2005											1,309
TOTAL											4,009

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											387
2004											2,134
2005											1,174
TOTAL											3,695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,477	-12,659	41	
TOTAL LOSSES			3,736	
EXPECTED LOSSES	54,963	33,089	4,060	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.135	.135
INDICATED (POST-TEST)	.000	.000	.104	.104
PRES. ON RATE LEVEL	1.951	1.175	.144	3.270
DERIVED BY FORMULA	1.951	1.163	.144	3.258
UNDERLYING PRES. RATE	1.990	1.198	.147	3.335
PROPOSED	1.951	1.163	.144	3.258
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.62
MAN. RATES	6.21	5.54	4.94	+ 4.62
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.616
				1345
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	10,069	661,461	6.569							2	6	11	19
2004	6,778	308,568	4.552								2	3	5
2005	5,659	155,785	2.752								2	2	4
2006	5,824	116,962	2.008									3	3
2007	5,925	94,487	1.594									3	3
TOTAL	34,255	1,337,263	3.904							2	10	22	34

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			135,973	149,139	25,019			123,500	158,768	45,413	23,649
2004				75,099	7,684				201,341	9,112	15,332
2005				63,581	2,997				32,662	9,766	46,779
2006					31,329					73,485	12,148
2007					13,121					71,631	9,735
TOTAL			135,973	287,819	80,150			123,500	392,771	209,407	107,643

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			200,016	217,146	36,203			361,978	417,243	106,495	21,048
2004		73	10,975	97,719	12,199		22	37,357	479,451	26,467	14,443
2005		2,881	24,278	70,616	7,552		1,199	20,483	61,379	22,349	41,961
2006		3,011	19,967	9,111	34,659		3,367	42,175	27,920	112,186	10,787
2007	126	4,204	18,193	6,969	10,652	358	18,916	87,454	48,039	85,104	10,095
TOTAL	126	10,169	273,429	401,561	101,265	358	23,504	549,447	1,034,032	352,601	98,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	857,033	1,889,459	98,334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-358,849	-283,701	1,038	
TOTAL LOSSES	498,184	1,605,758	99,372	
EXPECTED LOSSES	1,060,535	710,450	116,124	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.454	4.688	.290	6.432
INDICATED (POST-TEST)	1.124	3.624	.224	4.972
PRES. ON RATE LEVEL	3.036	2.034	.332	5.402
DERIVED BY FORMULA	3.017	2.114	.327	5.458
UNDERLYING PRES. RATE	3.096	2.074	.339	5.509
PROPOSED	2.986	2.092	.324	5.402
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.65
MAN. RATES	9.82	8.97	8.16	+ 7.65
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				7.654
				2000
				2235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,683												
2004	1,831												
2005	1,632	4,610	.282										
2006	2,268	826	.036										
2007	2,196	401	.018										
TOTAL	9,610	5,837	.061										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,610
2006											826
2007											401
TOTAL											5,837

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											4,135
2006											733
2007											416
TOTAL											5,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,284	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,887	-24,699	121	
TOTAL LOSSES			5,405	
EXPECTED LOSSES	81,397	66,309	11,243	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.056	.056
INDICATED (POST-TEST)	.000	.000	.043	.043
PRES. ON RATE LEVEL	.830	.677	.115	1.622
DERIVED BY FORMULA	.822	.663	.114	1.599
UNDERLYING PRES. RATE	.847	.690	.117	1.654
PROPOSED	.822	.663	.114	1.599
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.27
MAN. RATES	2.88	2.65	2.45	+ 2.27
				PRESENT
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	340	84,658	24,899							1		2	3
2004	252												
2005	301	1,485	.493									1	1
2006	193												
2007													
TOTAL	1,086	86,143	7.932							1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			55,072		5,594			19,203		3,390	1,399
2005					304					1,181	
TOTAL			55,072		5,898			19,203		4,571	1,399

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			81,011		8,095			56,284		7,950	1,245
2005		19	86	36	409		28	347	190	2,278	
TOTAL		19	81,097	36	8,504		28	56,631	190	10,228	1,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	137,775	18,958	1,245	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,531	-9,116	11	
TOTAL LOSSES	128,244	9,842	1,256	
EXPECTED LOSSES	24,022	20,135	2,400	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.809	.906	.116	12.831
INDICATED (POST-TEST)	9.128	.700	.090	9.918
PRES. ON RATE LEVEL	2.169	1.818	.217	4.204
DERIVED BY FORMULA	2.169	1.818	.216	4.203
UNDERLYING PRES. RATE	2.212	1.854	.221	4.287
PROPOSED	2.170	1.818	.216	4.204
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.96
MAN. RATES	7.76	7.00	6.35	+ 5.96
				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
2003	1,771	23,756	1.341									2	2
2004	1,712	8,792	.513									1	1
2005	1,478	1,977	.133										
2006	1,189	3,256	.273									1	1
2007	1,116	45,498	4.076									2	2
TOTAL	7,266	83,279	1.146									6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					12,635					10,150	971	
2004					5,762					2,415	615	
2005											1,977	
2006					91					645	2,520	
2007					28,412					17,086		
TOTAL					46,900					30,296	6,083	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					18,282					23,802	864	
2004		55	754	240	8,018		5	396	190	4,763	579	
2005											1,773	
2006		10	58	25	98		34	376	247	985	2,238	
2007	275	9,099	39,401	15,101	23,076	87	4,505	20,868	11,460	20,298		
TOTAL	275	9,164	40,213	15,366	49,474	87	4,544	21,640	11,897	49,848	5,454	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,923	126,585	5,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,279	-32,213	96	
TOTAL LOSSES	33,644	94,372	5,550	
EXPECTED LOSSES	123,958	79,199	11,189	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.463	1.299	.076	1.838
INDICATED (POST-TEST)	.358	1.004	.059	1.421
PRES. ON RATE LEVEL	1.673	1.069	.151	2.893
DERIVED BY FORMULA	1.660	1.068	.149	2.877
UNDERLYING PRES. RATE	1.706	1.090	.154	2.950
PROPOSED	1.660	1.068	.149	2.877
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.08
MAN. RATES	5.54	4.94	4.37	+ 4.08
IND. RATE				
MINIMUM PREMIUM				1220
PRESENT				1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	496												
2004	452	3,239	.716										
2005	416	129,091	31.031								1		1
2006	379												
2007	435												
TOTAL	2,178	132,330	6.076								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,239
2005				27,371					101,720		
TOTAL				27,371					101,720		3,239

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,051
2005		1,154	10,080	30,245	1,513		2,979	54,826	186,299	10,894	
TOTAL		1,154	10,080	30,245	1,513		2,979	54,826	186,299	10,894	3,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	69,039	228,951	3,051	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,791	-9,732	46	
TOTAL LOSSES	53,248	219,219	3,097	
EXPECTED LOSSES	48,265	24,916	4,747	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.445	10.065	.142	12.652
INDICATED (POST-TEST)	1.890	7.780	.110	9.780
PRES. ON RATE LEVEL	2.173	1.122	.214	3.509
DERIVED BY FORMULA	2.173	1.189	.213	3.575
UNDERLYING PRES. RATE	2.216	1.144	.218	3.578
PROPOSED	2.173	1.189	.213	3.575
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.07
MAN. RATES	6.75	5.96	5.30	+ 5.07
IND. RATE				
				5.065
MINIMUM PREMIUM				1450
PRESENT				1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	19,418	1,117,366	5.754						1	1	5	10	17
2004	19,369	1,245,211	6.428							4	7	18	29
2005	20,333	1,086,064	5.341							3	8	19	30
2006	20,352	302,107	1.484								3	8	11
2007	26,989	1,787,962	6.624							3	4	9	16
TOTAL	106,461	5,538,710	5.203						1	11	27	64	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		473,245	82,142	99,472	30,403		159,867	19,852	90,101	75,380	86,904
2004			446,059	88,063	41,127			321,461	126,656	110,752	111,093
2005			262,779	105,704	33,810			221,958	162,748	177,940	121,125
2006				78,831	10,835				54,634	51,415	106,392
2007			473,990	100,742	20,446			759,762	183,668	125,638	123,716
TOTAL		473,245	1,264,970	472,812	136,621		159,867	1,323,033	617,807	541,125	549,230

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		517,369	120,831	144,831	43,993		344,934	58,186	236,786	176,768	77,345
2004		25,574	617,781	120,703	60,721		19,485	968,766	323,098	225,348	104,650
2005		57,326	423,061	126,891	56,579		98,189	782,413	343,026	367,059	108,649
2006		7,870	66,320	73,382	20,028		7,480	93,033	109,048	88,399	94,476
2007	4,249	124,041	538,551	97,803	40,788	14,467	510,556	1,482,023	405,389	234,570	128,293
TOTAL	4,249	732,180	1,766,544	563,610	222,109	14,467	980,644	3,384,421	1,417,347	1,092,144	513,413

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,882,505	3,295,210	513,413	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-941,442	-846,235	4,342	
TOTAL LOSSES	5,941,063	2,448,975	517,755	
EXPECTED LOSSES	3,045,849	2,280,395	387,518	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.581	2.300	.486	8.367
INDICATED (POST-TEST)	4.314	1.778	.376	6.468
PRES. ON RATE LEVEL	2.806	2.100	.357	5.263
DERIVED BY FORMULA	2.851	2.068	.359	5.278
UNDERLYING PRES. RATE	2.861	2.142	.364	5.367
PROPOSED	2.851	2.068	.359	5.278
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.48
MAN. RATES	9.62	8.72	7.95	+ 7.48
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
2003	12,368	684,027	5.530							1	7	6	14
2004	16,736	437,028	2.611							2	3	10	15
2005	27,082	475,621	1.756								7	10	17
2006	17,620	347,272	1.970								3	3	6
2007	33,398	427,445	1.279								5	9	14
TOTAL	107,204	2,371,393	2.212							3	25	38	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			60,812	60,370	80,374			163,152	77,913	159,260	82,146
2004			124,081	14,597	11,451			110,292	44,965	55,341	76,301
2005				141,770	16,098				180,012	64,973	72,768
2006				86,389	15,712				139,591	66,478	39,102
2007				94,605	22,903				82,587	155,910	71,440
TOTAL			184,893	397,731	146,538			273,444	525,068	501,962	341,757

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			89,454	87,898	116,301			478,199	204,755	373,466	73,110
2004		7,114	170,539	20,735	16,705		6,728	335,480	115,815	111,578	71,876
2005		7,049	56,821	158,581	29,512		6,823	116,160	340,091	144,696	65,273
2006		8,995	75,130	81,530	26,190		16,121	200,454	253,955	126,805	34,723
2007	470	28,717	159,365	67,791	30,502	1,265	73,553	353,920	200,051	209,136	74,083
TOTAL	470	51,875	551,309	416,535	219,210	1,265	103,225	1,484,213	1,114,667	965,681	319,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,192,357	2,716,093	319,065	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-470,944	-515,940	6,261	
TOTAL LOSSES	1,721,413	2,200,153	325,326	
EXPECTED LOSSES	1,560,890	1,446,182	495,282	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.606	2.052	.303	3.961
INDICATED (POST-TEST)	1.241	1.586	.234	3.061
PRES. ON RATE LEVEL	1.428	1.323	.453	3.204
DERIVED BY FORMULA	1.422	1.349	.429	3.200
UNDERLYING PRES. RATE	1.456	1.349	.462	3.267
PROPOSED	1.422	1.349	.429	3.200
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.53
MAN. RATES	5.86	5.30	4.84	+ 4.53
				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
2003	5,603	129,820	2,316								3	1	4
2004	5,441	323,475	5,945									3	3
2005	5,372	183,632	3,418							1			1
2006	5,245	560,041	10,677							3		1	4
2007	7,158	74,585	1,041									2	2
TOTAL	28,819	1,271,553	4,412							4	3	7	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				37,526	219				56,825	6,861	28,389
2004					167,628					152,927	2,920
2005			64,366					118,153			1,113
2006			360,224		170			182,453		8,307	8,887
2007					28,354					45,640	591
TOTAL			424,590	37,526	196,371			300,606	56,825	213,735	41,900

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				54,639	317				149,337	16,089	25,266
2004		1,588	21,931	6,991	233,259		363	24,978	12,085	301,579	2,751
2005		12,404	91,717	1,483	1,277		47,446	341,905	8,762	3,274	998
2006	1,602	76,947	530,348	18,429	10,243	2,659	103,893	615,858	30,817	21,790	7,892
2007	277	9,079	39,324	15,069	23,032	228	12,044	55,726	30,607	54,228	613
TOTAL	1,879	100,018	683,320	96,611	268,128	2,887	163,746	1,038,467	231,608	396,960	37,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,990,317	993,307	37,520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-388,601	-200,080	486	
TOTAL LOSSES	1,601,716	793,227	38,006	
EXPECTED LOSSES	1,247,863	534,880	44,094	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.558	2.752	.132	8.442
INDICATED (POST-TEST)	4.296	2.127	.102	6.525
PRES. ON RATE LEVEL	4.246	1.820	.150	6.216
DERIVED BY FORMULA	4.247	1.832	.148	6.227
UNDERLYING PRES. RATE	4.330	1.856	.153	6.339
PROPOSED	4.247	1.832	.148	6.227
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.82
MAN. RATES	11.40	10.31	9.39	+ 8.82
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	383												
2004	429												
2005	366												
2006	439												
2007	370												
TOTAL	1,987												

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.	-7,590	-6,963	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	23,725	17,942	1,252	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.171	.885	.062	2.118
DERIVED BY FORMULA	1.171	.876	.061	2.108
UNDERLYING PRES. RATE	1.194	.903	.063	2.160
PROPOSED	1.171	.876	.061	2.108

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	2.987
IND. RATES				2.99	MINIMUM PREMIUM	965
MAN. RATES	3.92	3.53	3.20	+ 2.99	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,553	1,769,544	113.943						1		1		3
2004	1,370	1,504	.109										
2005	1,571	406	.025										
2006	1,343	618	.046										
2007	1,712	1,009	.058								1		1
TOTAL	7,549	1,773,081	23.488						1		1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		1,131,300		17,322	832		563,668		27,374	26,543	2,505
2004											1,504
2005											406
2006											618
2007					356					653	
TOTAL		1,131,300		17,322	1,188		563,668		27,374	27,196	5,033

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		434,771		25,221	1,204		427,532		71,939	62,243	2,229
2004											1,417
2005											364
2006											549
2007	4	115	494	190	287	3	172	801	438	778	
TOTAL	4	434,886	494	25,411	1,491	3	427,704	801	72,377	63,021	4,559

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	863,892	162,300	4,559	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,207	-15,805	65	
TOTAL LOSSES	848,685	146,495	4,624	
EXPECTED LOSSES	47,182	41,444	6,189	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.242	1.941	.061	13.244
INDICATED (POST-TEST)	8.690	1.500	.047	10.237
PRES. ON RATE LEVEL	.613	.538	.081	1.232
DERIVED BY FORMULA	.694	.557	.080	1.331
UNDERLYING PRES. RATE	.625	.549	.082	1.256
PROPOSED	.694	.557	.080	1.331

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	1.886
IND. RATES				1.89	MINIMUM PREMIUM	705
MAN. RATES	2.38	2.11	1.86	+ 1.89	PRESENT	715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	12,967	198,614	1.531							1	2	5	8
2004	13,853	287,384	2.074							1	1	9	11
2005	14,213	164,623	1.158								2	8	10
2006	15,801	525,514	3.325							2	1	4	7
2007	16,678	93,374	.559									4	4
TOTAL	73,512	1,269,509	1.727							4	6	30	40

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			55,959	47,782	7,378			6,448	60,867	14,400	5,780
2004			76,982	10,000	31,814			61,510		89,583	17,495
2005				36,887	17,148				41,148	33,265	36,175
2006			214,800	54,600	11,730			84,860	99,999	32,942	26,583
2007					25,448					35,592	32,334
TOTAL			347,741	149,269	93,518			152,818	202,014	205,782	118,367

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			82,316	69,571	10,675			18,899	159,958	33,768	5,144
2004		4,650	109,163	15,123	44,769		3,892	192,227	9,604	176,969	16,480
2005		2,688	18,494	42,804	25,130		2,019	31,970	80,684	68,619	32,449
2006	957	51,733	364,804	63,018	24,544	1,236	59,013	419,389	189,204	72,657	23,606
2007	246	8,154	35,292	13,524	20,671	177	9,401	43,463	23,870	42,292	33,530
TOTAL	1,203	67,225	610,069	204,040	125,789	1,413	74,325	705,948	463,320	394,305	111,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,460,183	1,187,454	111,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-467,655	-311,826	1,333	
TOTAL LOSSES	992,528	875,628	112,542	
EXPECTED LOSSES	1,497,440	829,216	124,971	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.350	1.191	.153	2.694
INDICATED (POST-TEST)	1.044	.921	.118	2.083
PRES. ON RATE LEVEL	1.997	1.106	.167	3.270
DERIVED BY FORMULA	1.978	1.091	.163	3.232
UNDERLYING PRES. RATE	2.037	1.128	.170	3.335
PROPOSED	1.978	1.091	.163	3.232
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.58
MAN. RATES	5.94	5.43	4.94	+ 4.58
				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
2003	2,051	806,008	39.298						1		1	2	
2004	580	3,527	.608										
2005	136												
2006	163												
2007	172												
TOTAL	3,102	809,535	26.097						1		1	2	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			238,986		89			542,449		3,352	21,132	
2004											3,527	
TOTAL			238,986		89			542,449		3,352	24,659	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			156,140		129			706,163		7,860	18,807	
2004											3,322	
TOTAL			156,140		129			706,163		7,860	22,129	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	862,303	7,989	22,129	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,048	-14,427	22	
TOTAL LOSSES	852,255		22,151	
EXPECTED LOSSES	24,940	31,888	4,529	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	27.474	.000	.714	28.188
INDICATED (POST-TEST)	21.237	.000	.552	21.789
PRES. ON RATE LEVEL	.789	1.008	.143	1.940
DERIVED BY FORMULA	.789	.998	.147	1.934
UNDERLYING PRES. RATE	.804	1.028	.146	1.978
PROPOSED	.791	1.001	.148	1.940

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	2.748
IND. RATES				2.75	MINIMUM PREMIUM	905
MAN. RATES	3.45	3.17	2.93	+ 2.75	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,398	36,574	2.616									1	1
2004	985	33,329	3.383									1	1
2005	1,341	2,667	.198										
2006	1,985	2,336	.117										
2007	1,571	12,726	.810									1	1
TOTAL	7,280	87,632	1.204									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					3,142					31,437	1,995	
2004					10,882					20,651	1,796	
2005											2,667	
2006											2,336	
2007					3,631					8,252	843	
TOTAL					17,655					60,340	9,637	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					4,546					73,720	1,776	
2004		103	1,423	454	15,142		49	3,375	1,631	40,725	1,692	
2005											2,392	
2006											2,074	
2007	35	1,164	5,036	1,929	2,949	40	2,185	10,076	5,533	9,804	874	
TOTAL	35	1,267	6,459	2,383	22,637	40	2,234	13,451	7,164	124,249	8,808	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,486	156,433	8,808	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,226	-25,097	135	
TOTAL LOSSES		131,336	8,943	
EXPECTED LOSSES	137,884	67,704	12,595	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.804	.123	1.927
INDICATED (POST-TEST)	.000	1.394	.095	1.489
PRES. ON RATE LEVEL	1.857	.912	.170	2.939
DERIVED BY FORMULA	1.838	.922	.169	2.929
UNDERLYING PRES. RATE	1.894	.930	.173	2.997
PROPOSED	1.838	.922	.169	2.929
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.15
MAN. RATES	5.49	4.94	4.44	+ 4.15
IND. RATE				
MINIMUM PREMIUM				1235
PRESENT				1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	302												
2004	282												
2005	239	1,739	.727										
2006	27												
2007													
TOTAL	850	1,739	.205										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005											1,739	
TOTAL											1,739	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005											1,560	
TOTAL											1,560	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,560	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,791	-3,578	5	
TOTAL LOSSES			1,565	
EXPECTED LOSSES	14,136	7,539	1,393	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.184	.184
INDICATED (POST-TEST)	.000	.000	.142	.142
PRES. ON RATE LEVEL	1.630	.870	.161	2.661
DERIVED BY FORMULA	1.630	.870	.161	2.661
UNDERLYING PRES. RATE	1.663	.887	.164	2.714
PROPOSED	1.630	.870	.161	2.661
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.77
MAN. RATES	4.99	4.42	4.02	+ 3.77
IND. RATE				
MINIMUM PREMIUM				1145
PRESENT				1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	957	2,833	.296										
2004	704	4,593	.652										
2005	1,014	2,285	.225										
2006	2,212	38,018	1.718									1	1
2007	1,845	5,139	.278										
TOTAL	6,732	52,868	.785									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											2,833
2004											4,593
2005											2,285
2006					547					5,483	31,988
2007											5,139
TOTAL					547					5,483	46,838

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											2,521
2004											4,327
2005											2,050
2006		52	348	159	606		250	3,148	2,082	8,372	28,405
2007											5,329
TOTAL		52	348	159	606		250	3,148	2,082	8,372	42,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,798	11,219	42,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,386	-11,236	73	
TOTAL LOSSES			42,705	
EXPECTED LOSSES	50,491	32,649	5,925	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.634	.634
INDICATED (POST-TEST)	.000	.000	.490	.490
PRES. ON RATE LEVEL	.735	.476	.086	1.297
DERIVED BY FORMULA	.735	.466	.094	1.295
UNDERLYING PRES. RATE	.750	.485	.088	1.323
PROPOSED	.735	.466	.094	1.295
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.84
MAN. RATES	2.84	2.37	1.96	+ 1.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.835
				690
				735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	10,841	289,679	2.672								4	5	9
2004	7,425	294,188	3.962							1	3		4
2005	7,291	42,407	.581								3		3
2006	5,943	70,069	1.179								2	1	3
2007	5,291	1,484	.028									1	1
TOTAL	36,791	697,827	1.897							1	12	7	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				87,242	12,103				89,308	78,672	22,354
2004			79,239	43,747				104,324	40,674		26,204
2005				9,538					24,330		8,539
2006				33,251	545				28,477	2,200	5,596
2007					338					834	312
TOTAL			79,239	173,778	12,986			104,324	182,789	81,706	63,005

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				127,025	17,513				234,702	184,485	19,895
2004		4,474	112,520	57,586	1,185		6,240	308,447	100,994	2,234	24,684
2005		403	3,512	10,539	526		708	13,114	44,557	2,602	7,659
2006		2,933	25,412	29,784	3,995		2,773	34,374	47,493	8,527	4,969
2007	4	111	467	179	274	3	224	1,020	559	990	324
TOTAL	4	7,921	141,911	225,113	23,493	3	9,945	356,955	428,305	198,838	57,531

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	516,739	875,749	57,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,215	-100,100	449	
TOTAL LOSSES	384,524	775,649	57,980	
EXPECTED LOSSES	376,372	244,292	54,819	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.045	2.108	.158	3.311
INDICATED (POST-TEST)	.808	1.629	.122	2.559
PRES. ON RATE LEVEL	1.003	.651	.146	1.800
DERIVED BY FORMULA	.999	.700	.145	1.844
UNDERLYING PRES. RATE	1.023	.664	.149	1.836
PROPOSED	.999	.700	.145	1.844
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.61
MAN. RATES	3.11	2.89	2.72	+ 2.61
+PROPOSED				
				2.612
				875
				920

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	7,791	214,527	2.753								2	1	3
2004	8,118	341,403	4.205							1	3	6	10
2005	8,511	106,621	1.252								1	1	2
2006	9,214	34,798	.377										
2007	9,539	18,617	.195									3	3
TOTAL	43,173	715,966	1.658							1	6	11	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				16,883	91,280				71,010	26,443	8,911
2004			60,291	103,772	21,820			27,365	82,470	32,718	12,967
2005				22,485	1,341				24,363	14,695	43,737
2006											34,798
2007					2,193					11,028	5,396
TOTAL			60,291	143,140	116,634			27,365	177,843	84,884	105,809

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				24,581	132,082				186,615	62,009	7,931
2004		3,613	97,822	136,141	32,681		1,715	99,040	199,796	68,138	12,215
2005		1,036	8,665	25,005	3,048		1,071	17,461	46,975	30,975	39,232
2006											30,901
2007	22	709	3,040	1,162	1,777	55	2,894	13,472	7,393	13,105	5,596
TOTAL	22	5,358	109,527	186,889	169,588	55	5,680	129,973	440,779	174,227	95,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	250,615	971,483	95,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153,536	-111,986	463	
TOTAL LOSSES	97,079	859,497	96,338	
EXPECTED LOSSES	487,422	296,166	44,036	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.225	1.991	.223	2.439
INDICATED (POST-TEST)	.174	1.539	.172	1.885
PRES. ON RATE LEVEL	1.107	.673	.100	1.880
DERIVED BY FORMULA	1.088	.716	.104	1.908
UNDERLYING PRES. RATE	1.129	.686	.102	1.917
PROPOSED	1.075	.707	.103	1.885
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.67
MAN. RATES	3.29	3.06	2.84	+ 2.67
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				885
				950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3												
2004													
2005													
2006													
2007													
TOTAL	3												

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	-3		
TOTAL LOSSES				
EXPECTED LOSSES	12	6	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.391	.194	.031	.616
DERIVED BY FORMULA	.391	.194	.031	.616
UNDERLYING PRES. RATE	.399	.198	.031	.628
PROPOSED	.391	.194	.031	.616
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.87
MAN. RATES	1.30	1.09	.93	+ .87
				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
2003	14,604	62,825	.430								1	1	2
2004	12,415	147,434	1.187							1		2	3
2005	13,750	106,208	.772							1		2	3
2006	14,716	95,181	.646								1		1
2007	13,894	25,465	.183									1	1
TOTAL	69,379	437,113	.630							2	2	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				23,041	440				16,460	948	21,936
2004			73,955		11,757			52,763		6,085	2,874
2005			75,000		7,236			18,000		3,483	2,489
2006				58,695					27,380		9,106
2007					5,000					15,200	5,265
TOTAL			148,955	81,736	24,433			70,763	43,840	25,716	41,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				33,548	637				43,257	2,223	19,523
2004		4,288	101,135	1,282	16,646		3,171	153,331	2,647	12,263	2,707
2005		14,935	108,945	2,590	11,231		7,313	53,113	1,892	7,222	2,233
2006		5,086	44,238	52,291	5,987		2,569	31,832	44,856	4,963	8,086
2007	49	1,603	6,936	2,657	4,062	75	4,010	18,560	10,194	18,063	5,460
TOTAL	49	25,912	261,254	92,368	38,563	75	17,063	256,836	102,846	44,734	38,009

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	561,189	278,511	38,009	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-449,996	-190,823	933	
TOTAL LOSSES	111,193	87,688	38,942	
EXPECTED LOSSES	1,386,887	496,060	93,662	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.160	.126	.056	.342
INDICATED (POST-TEST)	.124	.097	.043	.264
PRES. ON RATE LEVEL	1.960	.701	.133	2.794
DERIVED BY FORMULA	1.923	.659	.126	2.708
UNDERLYING PRES. RATE	1.999	.715	.135	2.849
PROPOSED	1.923	.659	.126	2.708
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.84
MAN. RATES	5.35	4.77	4.22	+ 3.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.837
				1160
				1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,454	3,429	.235									1	1
2004	1,358	285,562	21.028							1	1		2
2005	1,646	7,297	.443									1	1
2006	1,523	445	.029										
2007	1,750	6,044	.345									2	2
TOTAL	7,731	302,777	3.916							1	1	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					453					893	2,083
2004			59,991	44,472				117,222	61,743		2,134
2005					59					3,887	3,351
2006											445
2007					3,307					2,737	
TOTAL			59,991	44,472	3,819			117,222	61,743	7,517	8,013

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					655					2,094	1,854
2004		3,388	86,693	58,320	1,124		7,010	349,437	151,618	3,187	2,010
2005		2	16	8	79		95	1,144	621	7,504	3,006
2006											395
2007	30	1,057	4,585	1,757	2,687	15	709	3,334	1,836	3,251	
TOTAL	30	4,447	91,294	60,085	4,545	15	7,814	353,915	154,075	16,036	7,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	457,515	234,741	7,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,620	-13,058	62	
TOTAL LOSSES	439,895	221,683	7,327	
EXPECTED LOSSES	55,123	34,481	5,875	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.690	2.867	.095	8.652
INDICATED (POST-TEST)	4.398	2.216	.073	6.687
PRES. ON RATE LEVEL	.699	.437	.075	1.211
DERIVED BY FORMULA	.736	.473	.075	1.284
UNDERLYING PRES. RATE	.713	.446	.076	1.235
PROPOSED	.736	.473	.075	1.284
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.82
MAN. RATES	2.34	2.07	1.83	+ 1.82
				PRESENT
				705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	513												
2004	420												
2005	455												
2006	456	295	.064										
2007	551												
TOTAL	2,395	295	.012										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											262
TOTAL											262

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			262	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,401	-8,729	31	
TOTAL LOSSES			293	
EXPECTED LOSSES	29,482	23,064	2,921	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.012	.012
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	1.207	.944	.120	2.271
DERIVED BY FORMULA	1.207	.935	.119	2.261
UNDERLYING PRES. RATE	1.231	.963	.122	2.316
PROPOSED	1.207	.935	.119	2.261
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.20
MAN. RATES	4.32	3.85	3.43	+ 3.20
				PRESENT
				1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	274												
2004	245												
2005	487												
2006	528												
2007	696												
TOTAL	2,230												

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.	-3,164	-4,171	26	
TOTAL LOSSES			26	
EXPECTED LOSSES	10,794	12,063	1,984	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.475	.531	.086	1.092
DERIVED BY FORMULA	.475	.526	.085	1.086
UNDERLYING PRES. RATE	.484	.541	.089	1.114
PROPOSED	.475	.526	.085	1.086
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.54
MAN. RATES	1.95	1.79	1.65	+ 1.54
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.538
				620
				665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,872	347	.018										
2004	1,489												
2005	301												
2006	235												
2007	274												
TOTAL	4,171	347	.008										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											347
TOTAL											347

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											309
TOTAL											309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,442	-8,473	18	
TOTAL LOSSES			327	
EXPECTED LOSSES	36,621	18,812	3,421	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	.861	.442	.081	1.384
DERIVED BY FORMULA	.861	.438	.080	1.379
UNDERLYING PRES. RATE	.878	.451	.082	1.411
PROPOSED	.861	.438	.080	1.379
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.95
MAN. RATES	2.79	2.44	2.09	+ 1.95
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.954
				720
				770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	51												
2004													
2005													
2006													
2007													
TOTAL	51												

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.	-258	-161		
TOTAL LOSSES				
EXPECTED LOSSES	506	336	74	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.973	.646	.142	1.761
DERIVED BY FORMULA	.973	.646	.142	1.761
UNDERLYING PRES. RATE	.992	.659	.145	1.796
PROPOSED	.973	.646	.142	1.761
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.50
MAN. RATES	3.49	3.02	2.66	+ 2.50
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.495
				850
				905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	33,157	16,637	.050										
2004	32,497	336,604	1.035							1		3	4
2005	36,384	130,033	.357								2	1	3
2006	38,228	330,201	.863							1	3	2	6
2007	98,981	51,514	.052								2		2
TOTAL	239,247	864,989	.362							2	7	6	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											16,637
2004			151,477		7,153			160,624		12,457	4,893
2005				78,257	437				46,121	3,956	1,262
2006			76,176	65,191	2,563			73,219	90,812	16,186	6,054
2007				21,242					25,143		5,129
TOTAL			227,653	164,690	10,153			233,843	162,076	32,599	33,975

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											14,807
2004		8,619	204,932	1,920	10,540		9,635	465,782	7,576	25,361	4,609
2005		3,336	28,945	86,527	4,916		1,444	26,020	85,103	12,575	1,132
2006	338	22,161	162,892	62,714	11,609	1,068	50,782	360,104	166,039	44,833	5,376
2007	56	4,802	28,650	12,489	2,673	150	9,865	49,795	29,069	7,275	5,319
TOTAL	394	38,918	425,419	163,650	29,738	1,218	71,726	901,701	287,787	90,044	31,243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,439,376	571,219	31,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-476,246	-254,348	3,062	
TOTAL LOSSES	963,130	316,871	34,305	
EXPECTED LOSSES	1,791,961	782,338	203,359	
CREDIBILITY	.05	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.403	.132	.014	.549
INDICATED (POST-TEST)	.312	.102	.011	.425
PRES. ON RATE LEVEL	.734	.321	.083	1.138
DERIVED BY FORMULA	.713	.284	.069	1.066
UNDERLYING PRES. RATE	.749	.327	.085	1.161
PROPOSED	.713	.284	.069	1.066
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.51
MAN. RATES	2.29	1.98	1.72	+ 1.51
				PRESENT
				680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	18,906	37,506	.198							1		1	
2004	21,215	90,561	.426							3		3	
2005	23,209	10,201	.043								1	1	
2006	23,756	624	.002										
2007	25,313	1,518	.005										
TOTAL	112,399	140,410	.125							4	1	5	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				12,102					12,848		12,556
2004				14,114					54,535		21,912
2005					855					8,059	1,287
2006											624
2007											1,518
TOTAL				26,216	855				67,383	8,059	37,897

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				17,621					33,765		11,175
2004			1,874	18,305	283			9,717	129,670	2,300	20,641
2005		57	244	102	1,151		195	2,376	1,290	15,555	1,154
2006											554
2007											1,574
TOTAL		57	2,118	36,028	1,434		195	12,093	164,725	17,855	35,098

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,463	220,042	35,098	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-155,027	-107,666	919	
TOTAL LOSSES		112,376	36,017	
EXPECTED LOSSES	493,432	285,493	86,548	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.100	.032	.132
INDICATED (POST-TEST)	.000	.077	.025	.102
PRES. ON RATE LEVEL	.430	.249	.076	.755
DERIVED BY FORMULA	.417	.232	.070	.719
UNDERLYING PRES. RATE	.439	.254	.077	.770
PROPOSED	.417	.232	.070	.719
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.02
MAN. RATES	1.41	1.28	1.14	+ 1.02
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				500
				540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,136	7,525	.239										
2004	3,536	896	.025										
2005	3,439	1,711	.049										
2006	3,603	80,306	2.228									1	1
2007	3,484	21,342	.612									2	2
TOTAL	17,198	111,780	.650									3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											7,525
2004											896
2005											1,711
2006					48,498					31,513	295
2007					2,762					18,580	
TOTAL					51,260					50,093	10,427

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											6,697
2004											844
2005											1,535
2006		4,661	30,914	14,105	53,649		1,442	18,085	11,974	48,110	262
2007	26	889	3,829	1,469	2,245	95	4,902	22,684	12,461	22,073	
TOTAL	26	5,550	34,743	15,574	55,894	95	6,344	40,769	24,435	70,183	9,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,527	166,086	9,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,048	-39,089	105	
TOTAL LOSSES	45,479	126,997	9,443	
EXPECTED LOSSES	131,737	101,640	10,491	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.264	.738	.055	1.057
INDICATED (POST-TEST)	.204	.570	.043	.817
PRES. ON RATE LEVEL	.750	.580	.060	1.390
DERIVED BY FORMULA	.745	.580	.059	1.384
UNDERLYING PRES. RATE	.766	.591	.061	1.418
PROPOSED	.745	.580	.059	1.384
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.96
MAN. RATES	2.22	2.18	2.10	+ 1.96
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.961
				720
				775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	54												
2004	3												
2005	3												
2006													
2007													
TOTAL	60												

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.	-346	-364		
TOTAL LOSSES				
EXPECTED LOSSES	753	765	83	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.229	1.250	.136	2.615
DERIVED BY FORMULA	1.229	1.250	.136	2.615
UNDERLYING PRES. RATE	1.253	1.275	.139	2.667
PROPOSED	1.229	1.250	.136	2.615
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.71
MAN. RATES	4.77	4.32	3.95	+ 3.71
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.705
				1130
				1220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	890	3,112	.349									2	2
2004	58	1,894	3.265									2	2
2005	156	60,667	38.889								1	1	2
2006	16												
2007													
TOTAL	1,120	65,673	5.864								1	5	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					1,448					1,664		
2004					228					1,084	582	
2005				26,027	1,393				31,719		1,528	
TOTAL				26,027	3,069				31,719	2,748	2,110	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					2,096					3,902		
2004		1	30	10	316		4	178	86	2,137	548	
2005		1,192	9,985	28,928	3,315		926	17,095	58,093	3,397	1,371	
TOTAL		1,193	10,015	28,938	5,727		930	17,273	58,179	9,436	1,919	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,411	102,280	1,919	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,981	-6,666	6	
TOTAL LOSSES	18,430	95,614	1,925	
EXPECTED LOSSES	23,822	14,057	2,195	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.646	8.537	.172	10.355
INDICATED (POST-TEST)	1.272	6.599	.133	8.004
PRES. ON RATE LEVEL	2.086	1.231	.192	3.509
DERIVED BY FORMULA	2.086	1.231	.191	3.508
UNDERLYING PRES. RATE	2.127	1.255	.196	3.578
PROPOSED	2.087	1.231	.191	3.509
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.97
MAN. RATES	6.75	5.96	5.30	+ 4.97
				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
2003	1,446	11,715	.810									1	1
2004	2,832	43,323	1.529								1	1	2
2005	1,444												
2006	3,158	102,813	3.255									3	3
2007	441	2,057	.466									1	1
TOTAL	9,321	159,908	1.716								1	6	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					7,150					4,315	250	
2004				15,103	12,500				9,907	3,958	1,855	
2006					53,286					49,527		
2007					214					1,843		
TOTAL				15,103	73,150				9,907	59,643	2,105	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					10,346					10,119	223	
2004		118	3,640	20,109	17,698		10	2,411	23,869	8,223	1,747	
2006		5,121	33,965	15,495	58,949		2,264	28,424	18,823	75,608		
2007	3	69	297	114	175	9	490	2,249	1,236	2,189		
TOTAL	3	5,308	37,902	35,718	87,168	9	2,764	33,084	43,928	96,139	1,970	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,070	262,953	1,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,539	-22,681	72	
TOTAL LOSSES	44,531	240,272	2,042	
EXPECTED LOSSES	105,979	54,622	10,533	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.478	2.578	.022	3.078
INDICATED (POST-TEST)	.369	1.993	.017	2.379
PRES. ON RATE LEVEL	1.115	.575	.110	1.800
DERIVED BY FORMULA	1.108	.603	.108	1.819
UNDERLYING PRES. RATE	1.137	.586	.113	1.836
PROPOSED	1.108	.603	.108	1.819

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	2.577
IND. RATES				2.58	MINIMUM PREMIUM	865
MAN. RATES	3.11	2.89	2.72	+ 2.58	PRESENT	920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	11												
2004													
2005													
2006													
2007													
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.	-101	-41		
TOTAL LOSSES				
EXPECTED LOSSES	215	85	13	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.915	.760	.119	2.794
DERIVED BY FORMULA	1.915	.760	.119	2.794
UNDERLYING PRES. RATE	1.953	.775	.121	2.849
PROPOSED	1.915	.760	.119	2.794
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.96
MAN. RATES	5.35	4.77	4.22	+ 3.96
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.959
				1190
				1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	28												
2004	36												
2005	186												
2006	233												
2007	67												
TOTAL	550												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,933	-2,278	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	8,779	6,029	567	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.565	1.075	.101	2.741
DERIVED BY FORMULA	1.565	1.075	.101	2.741
UNDERLYING PRES. RATE	1.596	1.096	.103	2.795
PROPOSED	1.565	1.075	.101	2.741
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.88
MAN. RATES	5.14	4.61	4.14	+ 3.88
				PRESENT
				1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	81												
2004	83												
2005	78												
2006	82												
2007	43												
TOTAL	367												

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.	-2,487	-1,830	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	7,245	4,471	353	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.936	1.194	.094	3.224
DERIVED BY FORMULA	1.936	1.194	.094	3.224
UNDERLYING PRES. RATE	1.974	1.218	.096	3.288
PROPOSED	1.936	1.194	.094	3.224
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.57
MAN. RATES	5.97	5.39	4.87	+ 4.57
				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
2003	4,614	450,426	9.762							1		6	7
2004	6,215	41,034	.660									5	5
2005	9,666	331,379	3.428							1	2	3	6
2006	12,062	955,328	7.920							2	5	9	16
2007	12,868	143,904	1.118									4	4
TOTAL	45,425	1,922,071	4.231							4	7	27	38

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			202,348		4,074			231,718		3,342	8,944
2004					12,847					16,123	12,064
2005			78,536	80,207	2,167			19,955	96,091	7,328	47,095
2006			196,992	164,050	12,547			118,564	300,829	119,551	42,795
2007					54,276					42,783	46,845
TOTAL			477,876	244,257	85,911			370,237	396,920	189,127	157,743

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			262,759		5,895			599,544		7,838	7,960
2004		122	1,679	537	17,877		39	2,634	1,278	31,796	11,364
2005		18,665	142,069	90,696	8,903		11,010	111,689	178,641	24,986	42,244
2006	875	57,482	421,604	159,848	36,109	1,726	100,912	815,489	556,266	242,989	38,002
2007	525	17,381	75,275	28,846	44,081	214	11,298	52,231	28,691	50,834	48,578
TOTAL	1,400	93,650	903,386	279,927	112,865	1,940	123,259	1,581,587	764,876	358,443	148,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,705,222	1,516,111	148,148	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,824	-152,482	842	
TOTAL LOSSES	2,583,398	1,363,629	148,990	
EXPECTED LOSSES	417,457	434,718	67,682	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.687	3.002	.328	9.017
INDICATED (POST-TEST)	4.396	2.321	.254	6.971
PRES. ON RATE LEVEL	.901	.939	.146	1.986
DERIVED BY FORMULA	.971	1.022	.152	2.145
UNDERLYING PRES. RATE	.919	.957	.149	2.025
PROPOSED	.971	1.022	.152	2.145
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.04
MAN. RATES	3.41	3.11	3.00	+ 3.04
				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
2003	5,465	136,120	2,490							1		4	5
2004	5,872	80,820	1,376								1	1	2
2005	6,020	27,953	.464									2	2
2006	6,502	389,407	5,989							1	1	5	7
2007	5,125	11,067	.215									1	1
TOTAL	28,984	645,367	2,227							2	2	13	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			88,058		4,794			30,684		8,812	3,772
2004				38,886	137				35,443	3,055	3,299
2005					1,129					2,777	24,047
2006			110,579	47,266	4,788			164,161	26,454	16,057	20,102
2007					164						10,903
TOTAL			198,637	86,152	11,012			194,845	61,897	30,701	62,123

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			129,533		6,937			89,935		20,664	3,357
2004		1	5,180	50,438	971		7	6,811	84,514	7,519	3,108
2005		73	324	134	1,518		61	820	446	5,359	21,570
2006	493	28,167	201,447	49,145	13,204	2,393	96,337	589,797	74,336	37,500	17,851
2007	1	55	228	87	134						11,306
TOTAL	494	28,296	336,712	99,804	22,764	2,393	96,405	687,363	159,296	71,042	57,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,151,663	352,906	57,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-371,229	-263,021	703	
TOTAL LOSSES	780,434	89,885	57,895	
EXPECTED LOSSES	1,138,492	673,588	74,198	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.693	.310	.200	3.203
INDICATED (POST-TEST)	2.082	.240	.155	2.477
PRES. ON RATE LEVEL	3.852	2.279	.251	6.382
DERIVED BY FORMULA	3.834	2.197	.246	6.277
UNDERLYING PRES. RATE	3.928	2.324	.256	6.508
PROPOSED	3.834	2.197	.246	6.277
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.89
MAN. RATES	11.79	10.68	9.64	+ 8.89
				PRESENT
				2595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004	136	563	.413										
2005													
2006													
2007													
TOTAL	136	563	.414										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											563
TOTAL											563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											530
TOTAL											530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-966	-1,117	2	
TOTAL LOSSES			532	
EXPECTED LOSSES	3,490	2,304	588	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.391	.391
INDICATED (POST-TEST)	.000	.000	.302	.302
PRES. ON RATE LEVEL	2.516	1.661	.424	4.601
DERIVED BY FORMULA	2.516	1.661	.424	4.601
UNDERLYING PRES. RATE	2.566	1.694	.432	4.692
PROPOSED	2.516	1.661	.424	4.601
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.52
MAN. RATES	7.74	7.37	6.95	+ 6.52
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6,519
				1790
				1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	24												
2004													
2005													
2006													
2007													
TOTAL	24												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-194	-118		
TOTAL LOSSES				
EXPECTED LOSSES	414	247	56	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.694	1.011	.228	2.933
DERIVED BY FORMULA	1.694	1.011	.228	2.933
UNDERLYING PRES. RATE	1.727	1.031	.233	2.991
PROPOSED	1.694	1.011	.228	2.933
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.16
MAN. RATES	5.58	4.96	4.43	+ 4.16
				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
2003	241												
2004	167												
2005	133												
2006	168												
2007	279												
TOTAL	988												

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.	-3,808	-4,585	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	12,548	12,568	2,035	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.246	1.247	.202	2.695
DERIVED BY FORMULA	1.246	1.247	.202	2.695
UNDERLYING PRES. RATE	1.270	1.272	.206	2.748
PROPOSED	1.246	1.247	.202	2.695
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.82
MAN. RATES	4.88	4.44	4.07	+ 3.82
				PRESENT
				1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,031												
2004	1,600	1,496	.093										
2005	1,631												
2006	849	3,542	.417									1	1
2007	719	1,017	.141										
TOTAL	5,830	6,055	.104									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												1,496
2006					400					328		2,814
2007												1,017
TOTAL					400					328		5,327

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												1,409
2006		40	253	115	442		13	193	129	498		2,499
2007												1,055
TOTAL		40	253	115	442		13	193	129	498		4,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	499	1,184	4,963	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,411	-59,575	138	
TOTAL LOSSES			5,101	
EXPECTED LOSSES	117,766	142,076	17,607	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.087	.087
INDICATED (POST-TEST)	.000	.000	.067	.067
PRES. ON RATE LEVEL	1.981	2.390	.296	4.667
DERIVED BY FORMULA	1.981	2.366	.291	4.638
UNDERLYING PRES. RATE	2.020	2.437	.302	4.759
PROPOSED	1.981	2.366	.291	4.638
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.57
MAN. RATES	8.71	7.83	7.05	+ 6.57
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6,572
				1805
				1965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	15,176	229,340	1.511						1	2	6	9	
2004	11,791	2,212,369	18.763						2	4	7	13	
2005	15,797	329,959	2.088							3	12	15	
2006	16,231	331,416	2.041							3	8	11	
2007	13,787	457,582	3.318							2	21	23	
TOTAL	72,782	3,560,666	4.892						3	14	54	71	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			86,390	59,905	24,861			11,608	9,261	28,020	9,295
2004			427,712	116,144	43,019			1,313,079	243,612	37,317	31,486
2005				54,463	63,909				65,543	122,031	24,013
2006				67,247	21,311				106,620	108,082	28,156
2007				41,455	152,489				57,763	182,295	23,580
TOTAL			514,102	339,214	305,589			1,324,687	482,799	477,745	116,530

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			127,080	87,222	35,974			34,023	24,338	65,706	8,273
2004		13,528	333,994	154,914	63,092		31,917	1,585,951	604,027	86,507	29,660
2005		6,498	38,364	67,802	89,066		4,858	71,254	139,578	242,576	21,540
2006		7,872	64,269	66,104	30,438		14,948	185,995	215,753	184,340	25,003
2007	1,586	58,196	267,387	105,410	129,067	1,258	70,778	336,988	189,033	233,308	24,452
TOTAL	1,586	86,094	831,094	481,452	347,637	1,258	122,501	2,214,211	1,172,729	812,437	108,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,256,744	2,814,255	108,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-716,968	-721,875	2,382	
TOTAL LOSSES	2,539,776	2,092,380	111,310	
EXPECTED LOSSES	2,172,542	1,868,314	243,820	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.490	2.875	.153	6.518
INDICATED (POST-TEST)	2.698	2.222	.118	5.038
PRES. ON RATE LEVEL	2.927	2.517	.329	5.773
DERIVED BY FORMULA	2.922	2.493	.310	5.725
UNDERLYING PRES. RATE	2.985	2.567	.335	5.887
PROPOSED	2.922	2.493	.310	5.725
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.11
MAN. RATES	10.62	9.70	8.72	+ 8.11
				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
2003	44,893	29,437	.065									1	1
2004	37,143	338,663	.911								1	8	9
2005	30,840	500,096	1.621							1		9	10
2006	37,249	451,297	1.211							1		5	6
2007	27,975	64,305	.229									3	3
TOTAL	178,100	1,383,798	.777							2	1	26	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,968					4,111	22,358
2004				29,364	47,839				26,456	186,896	48,108
2005			160,283		29,363			216,998		77,859	15,593
2006			182,361		26,893			153,215		30,384	58,444
2007					8,457					37,184	18,664
TOTAL			342,644	29,364	115,520			370,213	26,456	336,434	163,167

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,295					9,640	19,899
2004		450	10,159	40,082	67,158		447	35,236	77,675	369,684	45,318
2005		32,814	236,803	7,192	42,718		89,015	650,861	28,557	156,302	13,987
2006	812	41,536	285,573	17,127	34,837	2,232	88,311	530,595	34,772	54,030	51,898
2007	82	2,705	11,732	4,498	6,872	188	9,823	45,401	24,942	44,180	19,355
TOTAL	894	77,505	544,267	68,899	155,880	2,420	187,596	1,262,093	165,946	633,836	150,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,074,775	1,024,561	150,457	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-542,833	-332,389	1,315	
TOTAL LOSSES	1,531,942	692,172	151,772	
EXPECTED LOSSES	1,626,053	833,507	149,604	
CREDIBILITY	.04	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.860	.389	.085	1.334
INDICATED (POST-TEST)	.665	.301	.066	1.032
PRES. ON RATE LEVEL	.895	.459	.083	1.437
DERIVED BY FORMULA	.886	.437	.080	1.403
UNDERLYING PRES. RATE	.913	.468	.084	1.465
PROPOSED	.886	.437	.080	1.403

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	1.988
IND. RATES				1.99	MINIMUM PREMIUM	730
MAN. RATES	2.75	2.43	2.17	+ 1.99	PRESENT	790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	10,298	492,553	4.782						1	1	1	3	
2004	10,915	358,144	3.281						1	1		2	
2005	11,928	184,347	1.545							2	2	4	
2006	13,541	53,126	.392							1		1	
2007	13,283	9,342	.070										
TOTAL	59,965	1,097,512	1.830						2	5	3	10	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			307,070	42,430	1,303			137,768		594	3,388
2004			258,663	18,604				30,000	43,409		7,468
2005				47,007	6,096				73,711	52,343	5,190
2006				10,294					33,091		9,741
2007											9,342
TOTAL			565,733	118,335	7,399			167,768	150,211	52,937	35,129

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			451,700	61,778	1,885			403,798		1,393	3,016
2004		14,605	350,814	26,897	1,374		1,794	94,349	104,446	1,981	7,035
2005		2,389	19,059	52,671	10,810		3,431	55,146	143,380	108,930	4,655
2006		891	7,759	9,172	1,052		3,104	38,472	54,215	6,001	8,650
2007											9,688
TOTAL		17,885	829,332	150,518	15,121		8,329	591,765	302,041	118,305	33,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,447,311	585,985	33,044	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-568,913	-123,594	485	
TOTAL LOSSES	878,398	462,391	33,529	
EXPECTED LOSSES	1,815,739	328,608	45,572	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.465	.771	.056	2.292
INDICATED (POST-TEST)	1.132	.596	.043	1.771
PRES. ON RATE LEVEL	2.969	.537	.075	3.581
DERIVED BY FORMULA	2.932	.541	.072	3.545
UNDERLYING PRES. RATE	3.028	.548	.076	3.652
PROPOSED	2.932	.541	.072	3.545
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.02
MAN. RATES	6.58	5.99	5.41	+ 5.02
IND. RATE				
MINIMUM PREMIUM				1440
PRESENT				1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	37,391	166,253	.444								2	2	4
2004	41,278	390,435	.945							1	3	1	5
2005	41,604	490,156	1.178							1	6	7	14
2006	46,668	76,445	.163									9	9
2007	43,511	178,292	.409								2	18	20
TOTAL	210,452	1,301,581	.618							2	13	37	52

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				29,397	8,104				75,069	19,029	34,654
2004			115,676	23,966	2,336			150,010	55,508	21,238	21,701
2005			68,561	98,207	23,985			102,465	121,258	33,273	42,407
2006					4,869					35,595	35,981
2007				35,378	10,949				33,147	44,660	54,158
TOTAL			184,237	186,948	50,243			252,475	284,982	153,795	188,901

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				42,802	11,727				197,281	44,623	30,842
2004		6,554	159,270	32,417	4,180		9,023	446,465	139,816	44,968	20,442
2005		18,933	140,734	112,958	39,085		45,495	371,658	235,014	80,056	38,040
2006		462	3,102	1,407	5,380		1,619	20,425	13,522	54,337	31,951
2007	199	11,503	62,899	26,619	13,349	423	24,802	120,179	68,278	62,645	56,162
TOTAL	199	37,452	366,005	216,203	73,721	423	80,939	958,727	653,911	286,629	177,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,443,745	1,230,464	177,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-291,960	-236,002	1,246	
TOTAL LOSSES	1,151,785	994,462	178,683	
EXPECTED LOSSES	921,781	618,729	122,061	
CREDIBILITY	.05	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.547	.473	.085	1.105
INDICATED (POST-TEST)	.423	.366	.066	.855
PRES. ON RATE LEVEL	.430	.288	.057	.775
DERIVED BY FORMULA	.430	.300	.059	.789
UNDERLYING PRES. RATE	.438	.294	.058	.790
PROPOSED	.430	.300	.059	.789
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.12
MAN. RATES	1.26	1.21	1.17	+ 1.12
				PRESENT
				545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	19,646	22,896	.116								1		1
2004	21,046	59,994	.285									1	1
2005	28,431	234,463	.824							1			1
2006	27,013	7,556	.027								1		1
2007	34,887	36,947	.105									1	1
TOTAL	131,023	361,856	.276							1	2	2	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				14,185					5,671		3,040
2004					28,046					19,621	12,327
2005			86,000					105,000			43,463
2006				4,000							3,556
2007					2,370					27,831	6,746
TOTAL			86,000	18,185	30,416			105,000	5,671	47,452	69,132

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				20,653					14,903		2,706
2004		266	3,669	1,170	39,026		46	3,205	1,550	38,694	11,612
2005		16,572	122,545	1,982	1,704		42,170	303,844	7,790	2,907	38,986
2006		347	3,015	3,563	408						3,158
2007	23	756	3,286	1,259	1,925	139	7,352	33,978	18,666	33,070	6,996
TOTAL	23	17,941	132,515	28,627	43,063	139	49,568	341,027	42,909	74,671	63,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	541,213	189,270	63,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-485,429	-163,956	1,345	
TOTAL LOSSES	55,784	25,314	64,803	
EXPECTED LOSSES	1,584,068	449,409	115,299	
CREDIBILITY	.04	.11	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.043	.019	.049	.111
INDICATED (POST-TEST)	.033	.015	.038	.086
PRES. ON RATE LEVEL	1.186	.336	.086	1.608
DERIVED BY FORMULA	1.140	.301	.080	1.521
UNDERLYING PRES. RATE	1.209	.343	.088	1.640
PROPOSED	1.140	.301	.080	1.521
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.16
MAN. RATES	3.17	2.77	2.43	+ 2.16
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.155
				770
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	9,626	492,561	5.116					1				1	2
2004	10,310	28,248	.273								2	3	5
2005	10,363	20,251	.195								1		1
2006	11,226	61,975	.552									3	3
2007	14,860	34,848	.234									1	1
TOTAL	56,385	637,883	1.131					1			3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	477,006				580					626	14,349
2004				4,489	1,817				11,923	2,399	7,620
2005				13,067					875		6,309
2006					4,169					5,276	52,530
2007					931					8,874	25,043
TOTAL	477,006			17,556	7,497				12,798	17,175	105,851

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	961,109				839					1,468	12,771
2004		18	834	5,899	2,618		6	2,513	28,539	5,232	7,178
2005		551	4,814	14,440	724		22	474	1,602	94	5,659
2006		402	2,661	1,214	4,611		242	3,026	2,005	8,055	46,647
2007	9	299	1,291	495	757	43	2,341	10,832	5,952	10,545	25,970
TOTAL	961,118	1,270	9,600	22,048	9,549	43	2,611	16,845	38,098	25,394	98,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	991,487	95,089	98,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244,549	-199,588	1,148	
TOTAL LOSSES	746,938		99,373	
EXPECTED LOSSES	806,306	544,116	99,802	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.325	.000	.176	1.501
INDICATED (POST-TEST)	1.024	.000	.136	1.160
PRES. ON RATE LEVEL	1.402	.946	.174	2.522
DERIVED BY FORMULA	1.394	.889	.171	2.454
UNDERLYING PRES. RATE	1.430	.965	.177	2.572
PROPOSED	1.394	.889	.171	2.454
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.48
MAN. RATES	4.56	4.17	3.81	+ 3.48
				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
2003	213	5,398	2.534										
2004	188	2,545	1.353										
2005	950	55	.005										
2006	640												
2007	920	508	.055										
TOTAL	2,911	8,506	.292										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003												5,398
2004												2,545
2005												55
2007												508
TOTAL												8,506

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003												4,804
2004												2,397
2005												49
2007												527
TOTAL												7,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,266	-10,708	63	
TOTAL LOSSES			7,840	
EXPECTED LOSSES	62,413	30,886	4,774	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.269	.269
INDICATED (POST-TEST)	.000	.000	.208	.208
PRES. ON RATE LEVEL	2.102	1.041	.161	3.304
DERIVED BY FORMULA	2.102	1.031	.161	3.294
UNDERLYING PRES. RATE	2.144	1.061	.164	3.369
PROPOSED	2.102	1.031	.161	3.294
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.67
MAN. RATES	5.93	5.43	4.99	+ 4.67
				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
2003	48,459	712,283	1.469							1	3	8	12
2004	88,574	1,026,509	1.158							3	1	10	14
2005	64,598	320,949	.496								2	6	8
2006	71,912	579,426	.805							2	4	3	9
2007	91,354	194,479	.212									5	5
TOTAL	364,897	2,833,646	.777							6	10	32	48

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			70,546	110,129	99,435			71,190	158,131	148,238	54,614
2004			537,064	14,161	100,116			166,637	1,777	187,134	19,620
2005				55,435	21,204				79,571	119,829	44,910
2006			145,262	93,552	11,786			151,500	89,661	37,770	49,895
2007					55,745					135,077	3,657
TOTAL			752,872	273,277	288,286			389,327	329,140	628,048	172,696

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			103,773	160,348	143,883			208,658	415,569	347,619	48,606
2004		31,270	738,248	28,291	141,672		10,416	511,999	25,853	369,940	18,482
2005		3,731	26,492	63,778	31,620		5,222	78,174	164,914	239,824	40,284
2006	647	40,261	291,840	94,188	26,641	2,205	96,089	633,343	184,214	81,482	44,307
2007	543	17,855	77,311	29,625	45,275	681	35,658	164,928	90,592	160,493	3,792
TOTAL	1,190	93,117	1,237,664	376,230	389,091	2,886	147,385	1,597,102	881,142	1,199,358	155,471

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,079,344	2,845,821	155,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,370,659	-1,033,694	2,652	
TOTAL LOSSES	1,708,685	1,812,127	158,123	
EXPECTED LOSSES	4,619,597	2,780,515	237,183	
CREDIBILITY	.07	.22	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.468	.497	.043	1.008
INDICATED (POST-TEST)	.362	.384	.033	.779
PRES. ON RATE LEVEL	1.241	.747	.064	2.052
DERIVED BY FORMULA	1.179	.667	.056	1.902
UNDERLYING PRES. RATE	1.266	.762	.065	2.093
PROPOSED	1.179	.667	.056	1.902
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.70
MAN. RATES	4.30	3.67	3.10	+ 2.70
				PRESENT
				1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004	253												
2005	252	686	.272										
2006	278												
2007	399												
TOTAL	1,182	686	.058										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											686
TOTAL											686

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											615
TOTAL											615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			615	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,547	-1,670	14	
TOTAL LOSSES			629	
EXPECTED LOSSES	13,428	4,929	1,028	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.053	.053
INDICATED (POST-TEST)	.000	.000	.041	.041
PRES. ON RATE LEVEL	1.114	.409	.085	1.608
DERIVED BY FORMULA	1.114	.409	.085	1.608
UNDERLYING PRES. RATE	1.136	.417	.087	1.640
PROPOSED	1.114	.409	.085	1.608
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.28
MAN. RATES	3.17	2.77	2.43	+ 2.28
				PRESENT
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	15,657	758,423	4.843							2	2	12	16
2004	16,073	747,694	4.651							1	4	25	30
2005	20,074	1,783,899	8.886							5	4	15	24
2006	23,297	1,254,762	5.385							2	8	15	25
2007	20,072	1,034,324	5.153							2	4	8	14
TOTAL	95,173	5,579,102	5.862							12	22	75	109

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			276,688	50,783	41,028			234,360	15,734	69,868	69,962
2004			198,526	98,540	114,293			56,940	82,626	138,794	57,975
2005			566,778	94,076	104,710			668,933	194,904	97,413	57,085
2006			310,366	215,938	81,391			138,621	314,887	93,710	99,849
2007			142,101	95,116	42,960			493,682	129,688	78,335	52,442
TOTAL			1,494,459	554,453	384,382			1,592,536	737,839	478,120	337,313

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			407,008	73,940	59,367			686,909	41,349	163,842	62,266
2004		12,291	295,394	134,694	161,788		3,737	201,786	209,766	277,478	54,612
2005		120,102	872,260	129,498	157,427		276,652	2,069,435	422,177	227,438	51,205
2006	1,382	92,809	671,473	231,889	120,731	2,018	112,419	884,169	572,501	207,084	88,666
2007	2,030	69,262	322,261	88,701	50,991	11,136	388,758	1,107,440	287,602	155,766	54,382
TOTAL	3,412	294,464	2,568,396	658,722	550,304	13,154	781,566	4,949,739	1,533,395	1,031,608	311,131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,610,731	3,774,029	311,131	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,552,543	-838,717	2,329	
TOTAL LOSSES	7,058,188	2,935,312	313,460	
EXPECTED LOSSES	4,912,830	2,227,049	222,704	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.416	3.084	.329	10.829
INDICATED (POST-TEST)	5.733	2.384	.254	8.371
PRES. ON RATE LEVEL	5.062	2.295	.229	7.586
DERIVED BY FORMULA	5.082	2.303	.232	7.617
UNDERLYING PRES. RATE	5.162	2.340	.234	7.736
PROPOSED	5.082	2.303	.232	7.617
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				10.39
MAN. RATES	13.78	12.14	10.87	+ 10.39
+PROPOSED				
				IND. RATE
				10.394
				MINIMUM PREMIUM
				2000
				PRESENT
				2890

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	10,050	51,497	.512									3	3
2004	12,298	160,343	1.303									4	4
2005	9,560	567,780	5.939							1		3	5
2006	8,548	47,107	.551								1	3	4
2007	8,782	12,443	.141									1	1
TOTAL	49,238	839,170	1.704							1	2	14	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					14,975					32,445	4,077
2004					67,544					88,266	4,533
2005			101,900	24,986	126,198			180,000	33,799	88,889	12,008
2006				4,524	4,264				13,000	21,642	3,677
2007					928					1,484	10,031
TOTAL			101,900	29,510	213,909			180,000	46,799	232,726	34,326

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					21,669					76,083	3,629
2004		640	8,836	2,817	93,989		210	14,416	6,977	174,064	4,270
2005		29,001	190,548	44,998	173,338		75,431	565,265	89,487	180,185	10,771
2006		805	6,124	5,271	5,176		2,205	27,531	29,521	35,394	3,265
2007	9	293	1,286	494	756	9	391	1,810	995	1,764	10,402
TOTAL	9	30,739	206,794	53,580	294,928	9	78,237	609,022	126,980	467,490	32,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	924,810	942,978	32,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-567,630	-308,213	562	
TOTAL LOSSES	357,180	634,765	32,899	
EXPECTED LOSSES	1,736,131	775,007	61,056	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.725	1.289	.067	2.081
INDICATED (POST-TEST)	.560	.996	.052	1.608
PRES. ON RATE LEVEL	3.458	1.543	.122	5.123
DERIVED BY FORMULA	3.400	1.510	.117	5.027
UNDERLYING PRES. RATE	3.526	1.574	.124	5.224
PROPOSED	3.400	1.510	.117	5.027
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.86
MAN. RATES	9.52	8.32	7.34	+ 6.86
				PRESENT
				2035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,264	318,785	6.055							1	1	5	7
2004	8,122	639,817	7.877							1		5	6
2005	8,701	131,579	1.512								3	4	7
2006	8,608	53,109	.616									5	5
2007	7,284	129,069	1.771								1	5	6
TOTAL	37,979	1,272,359	3.350							2	5	24	31

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			77,241	2,027	22,395			138,441	9,688	57,324	11,669
2004			145,884		26,119			427,485		35,648	4,681
2005				60,843	6,288				31,734	24,079	8,635
2006					18,819					24,788	9,502
2007				31,839	19,617				31,278	30,373	15,962
TOTAL			223,125	94,709	93,238			565,926	72,700	172,212	50,449

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			113,622	2,951	32,405			405,771	25,460	134,426	10,385
2004		5,821	136,397	2,144	36,726		17,392	841,230	14,693	71,735	4,410
2005		2,983	24,208	67,984	11,833		1,512	24,193	61,974	49,883	7,746
2006		1,808	11,995	5,475	20,819		1,128	14,225	9,421	37,844	8,438
2007	276	13,475	70,149	29,146	19,936	335	20,267	99,034	56,531	45,131	16,553
TOTAL	276	24,087	356,371	107,700	121,719	335	40,299	1,384,453	168,079	339,019	47,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,805,821	736,517	47,532	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-809,207	-273,295	515	
TOTAL LOSSES	996,614	463,222	48,047	
EXPECTED LOSSES	2,536,997	708,688	52,031	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.624	1.220	.127	3.971
INDICATED (POST-TEST)	2.028	.943	.098	3.069
PRES. ON RATE LEVEL	6.551	1.830	.134	8.515
DERIVED BY FORMULA	6.461	1.786	.132	8.379
UNDERLYING PRES. RATE	6.680	1.866	.137	8.683
PROPOSED	6.461	1.786	.132	8.379

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	11.434
IND. RATES				11.43	MINIMUM PREMIUM	2000
MAN. RATES	15.63	13.79	12.20	+ 11.43	PRESENT	3210

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	254	271	.091										
2004	296												
2005	430												
2006	233												
2007	280												
TOTAL	1,493	271	.018										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											271
TOTAL											271

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											255
TOTAL											255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			255	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,759	-14,081	24	
TOTAL LOSSES			279	
EXPECTED LOSSES	52,032	35,460	2,507	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.019	.019
INDICATED (POST-TEST)	.000	.000	.015	.015
PRES. ON RATE LEVEL	3.417	2.329	.165	5.911
DERIVED BY FORMULA	3.417	2.306	.164	5.887
UNDERLYING PRES. RATE	3.485	2.375	.168	6.028
PROPOSED	3.417	2.306	.164	5.887
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.03
MAN. RATES	11.09	9.66	8.47	+ 8.03
				PRESENT
				2310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,070	187,992	17.569						1	1	2	4	
2004	1,694	231,274	13.652							1	5	6	
2005	1,703	495,364	29.087						1		1	2	
2006	1,554	454,865	29.270						1		1	2	
2007	2,353	27,390	1.164								1	1	
TOTAL	8,374	1,396,885	16.681						3	2	10	15	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			61,683	32,960	9,348			13,945	49,197	20,352	507
2004				36,960	44,152				42,000	106,768	1,394
2005			112,502		53			382,290		130	389
2006			222,883		1,642			225,155		4,023	1,162
2007					8,640					4,469	14,281
TOTAL			397,068	69,920	63,835			621,390	91,197	135,742	17,733

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			90,736	47,990	13,526			40,873	129,290	47,726	451
2004		418	10,684	49,777	62,181		253	24,924	108,303	212,326	1,313
2005		14,684	108,580	1,761	1,580		103,965	749,205	19,226	7,422	349
2006	754	36,305	250,189	9,115	6,544	2,490	97,187	574,976	27,451	14,676	1,032
2007	85	2,769	11,983	4,593	7,019	23	1,178	5,459	2,996	5,310	14,810
TOTAL	839	54,176	472,172	113,236	90,850	2,513	202,583	1,395,437	287,266	287,460	17,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,127,720	778,812	17,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,012	-77,479	139	
TOTAL LOSSES	2,021,708	701,333	18,094	
EXPECTED LOSSES	356,816	213,118	11,724	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24.143	8.375	.216	32.734
INDICATED (POST-TEST)	18.663	6.474	.167	25.304
PRES. ON RATE LEVEL	4.178	2.496	.137	6.811
DERIVED BY FORMULA	4.323	2.576	.138	7.037
UNDERLYING PRES. RATE	4.261	2.545	.140	6.946
PROPOSED	4.323	2.576	.138	7.037
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.60
MAN. RATES	12.81	11.18	9.76	+ 9.60
IND. RATE				
				9.603
MINIMUM PREMIUM				2000
PRESENT				2620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	45,027	1,896,695	4.212						1	1	5	21	28
2004	48,072	4,532,377	9.428							5	5	14	24
2005	54,188	2,129,445	3.929							7	5	26	38
2006	54,111	1,780,265	3.290							3	11	26	40
2007	51,634	1,106,331	2.142							4	3	11	18
TOTAL	253,032	11,445,113	4.523						1	20	29	98	148

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		165,459	116,562	94,073	59,931		868,658	183,224	38,578	297,589	72,621
2004			1,566,140	112,873	134,780			2,429,283	144,347	109,451	35,503
2005			898,354	122,038	160,460			544,957	83,532	258,600	61,504
2006			393,531	324,267	88,968			269,137	349,765	296,478	58,119
2007			414,130	76,313	116,810			252,244	108,771	94,157	43,906
TOTAL		165,459	3,388,717	729,564	560,949		868,658	3,678,845	724,993	1,056,275	271,653

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		88,546	171,463	136,969	86,720		917,474	537,030	101,384	697,846	64,633
2004		34,050	814,350	158,225	192,054		53,032	2,590,873	388,064	226,312	33,444
2005		188,834	1,371,005	174,694	240,608		227,550	1,698,130	234,804	523,222	55,169
2006	1,754	120,681	880,357	334,834	142,479	3,924	199,033	1,478,235	726,480	529,452	51,610
2007	6,616	186,733	786,835	145,584	120,521	9,967	349,049	1,000,498	264,451	165,677	45,531
TOTAL	8,370	618,844	4,024,010	950,306	782,382	13,891	1,746,138	7,304,766	1,715,183	2,142,509	250,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,716,019	5,590,380	250,387	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,307,211	-1,332,902	2,226	
TOTAL LOSSES	11,408,808	4,257,478	252,613	
EXPECTED LOSSES	7,181,047	3,476,659	220,139	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.509	1.683	.100	6.292
INDICATED (POST-TEST)	3.485	1.301	.077	4.863
PRES. ON RATE LEVEL	2.783	1.348	.085	4.216
DERIVED BY FORMULA	2.825	1.340	.083	4.248
UNDERLYING PRES. RATE	2.838	1.374	.087	4.299
PROPOSED	2.825	1.340	.083	4.248
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.80
MAN. RATES	7.54	6.69	6.04	+ 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
2003	47,639	2,359,101	4.952							3	2	19	24
2004	57,346	1,621,816	2.828							3	8	25	36
2005	70,791	2,029,143	2.866					2	1	2	3	22	30
2006	71,137	1,409,038	1.980							3	8	14	25
2007	62,642	1,769,776	2.825							4	5	27	36
TOTAL	309,555	9,188,874	2.968					2	1	15	26	107	151

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			491,350	77,114	49,117			1,414,605	182,698	82,945	61,272
2004			373,189	133,294	194,024			266,329	225,619	339,062	90,299
2005	810,098	59,905	221,794	102,770	153,132	34,718	49,014	260,067	111,727	168,332	57,586
2006			447,575	231,813	109,337			240,730	255,004	71,263	53,316
2007			460,448	113,552	258,483			388,381	119,141	400,167	29,604
TOTAL	810,098	59,905	1,994,356	658,543	764,093	34,718	49,014	2,570,112	894,189	1,061,769	292,077

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			555,936	112,278	71,074			1,821,083	480,131	194,505	54,532
2004		22,907	545,656	184,962	274,108		16,740	864,525	574,183	679,481	85,062
2005	712,240	165,358	400,182	136,936	216,290	29,093	365,046	863,167	250,876	344,093	51,655
2006	1,993	126,153	903,221	261,164	157,090	3,504	163,722	1,143,661	481,362	167,051	47,345
2007	8,679	255,297	1,091,916	247,099	242,065	16,355	585,845	1,756,278	522,431	544,335	30,699
TOTAL	722,912	569,715	3,496,911	942,439	960,627	48,952	1,131,353	6,448,714	2,308,983	1,929,465	269,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,418,557	6,141,514	269,293	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,842,523	-1,366,782	2,745	
TOTAL LOSSES	9,576,034	4,774,732	272,038	
EXPECTED LOSSES	8,884,228	3,581,551	269,313	
CREDIBILITY	.06	.20	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.093	1.542	.088	4.723
INDICATED (POST-TEST)	2.391	1.192	.068	3.651
PRES. ON RATE LEVEL	2.814	1.135	.085	4.034
DERIVED BY FORMULA	2.789	1.146	.081	4.016
UNDERLYING PRES. RATE	2.870	1.157	.087	4.114
PROPOSED	2.789	1.146	.081	4.016
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.48
MAN. RATES	7.47	6.57	5.78	+ 5.48
				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
2003	979	142	.014										
2004	627	261	.041										
2005	439	14,224	3,240									1	1
2006	421	3,552	.843									1	1
2007	794	3,396	.427									1	1
TOTAL	3,260	21,575	.662									3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											142
2004											261
2005					1,771					12,453	
2006					2,255					1,297	
2007					1,275					1,006	1,115
TOTAL					5,301					14,756	1,518

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											126
2004											246
2005		115	506	211	2,385		296	3,670	1,996	24,040	
2006		218	1,438	656	2,496		59	744	492	1,979	
2007	13	410	1,768	677	1,034	6	271	1,228	674	1,195	1,156
TOTAL	13	743	3,712	1,544	5,915	6	626	5,642	3,162	27,214	1,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,742	37,835	1,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,748	-26,637	50	
TOTAL LOSSES		11,198	1,578	
EXPECTED LOSSES	195,013	69,536	4,825	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.343	.048	.391
INDICATED (POST-TEST)	.000	.265	.037	.302
PRES. ON RATE LEVEL	5.866	2.092	.145	8.103
DERIVED BY FORMULA	5.866	2.074	.144	8.084
UNDERLYING PRES. RATE	5.982	2.133	.148	8.263
PROPOSED	5.866	2.074	.144	8.084
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				11.03
MAN. RATES	15.25	13.26	11.61	+ 11.03
				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
2003	9,730	198,101	2.035						1	1	4	6	
2004	12,299	981,890	7.983						2	3	9	14	
2005	12,489	253,632	2.030						1			1	
2006	12,096	33,131	.273								3	3	
2007	10,172	57,121	.561							1	3	4	
TOTAL	56,786	1,523,875	2.684						4	5	19	28	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			95,872	25,098	11,516				18,918	37,705	8,992
2004			184,953	59,843	61,484			426,021	68,256	141,614	39,719
2005			162,413					82,363			8,856
2006					6,524					13,418	13,189
2007				15,460	3,246				18,500	6,111	13,804
TOTAL			443,238	100,401	82,770			508,384	105,674	198,848	84,560

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			141,028	36,543	16,664				49,717	88,418	8,003
2004		9,429	227,052	81,856	87,369		20,408	1,004,264	187,255	283,814	37,415
2005		31,295	231,430	3,742	3,216		33,072	238,336	6,112	2,282	7,944
2006		626	4,159	1,897	7,216		610	7,698	5,098	20,486	11,712
2007	73	4,534	25,356	10,816	4,581	141	8,875	44,097	25,491	12,608	14,315
TOTAL	73	45,884	629,025	134,854	119,046	141	62,965	1,294,395	273,673	407,608	79,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,032,483	935,181	79,389	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-671,988	-336,404	905	
TOTAL LOSSES	1,360,495	598,777	80,294	
EXPECTED LOSSES	2,064,172	859,172	95,400	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.396	1.054	.141	3.591
INDICATED (POST-TEST)	1.852	.815	.109	2.776
PRES. ON RATE LEVEL	3.564	1.484	.165	5.213
DERIVED BY FORMULA	3.530	1.444	.161	5.135
UNDERLYING PRES. RATE	3.635	1.513	.168	5.316
PROPOSED	3.530	1.444	.161	5.135
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.01
MAN. RATES	9.52	8.39	7.47	+ 7.01
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				7.007
				1905
				2070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,729	145,090	5.316						1	2	3		
2004	3,687	3,859	.104							2	2		
2005	4,258	34,857	.818							4	4		
2006	2,753	4,695	.170							1	1		
2007	3,930	445	.011										
TOTAL	17,357	188,946	1.089						1	9	10		

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				12,010	68,178				19,013	36,586	9,303
2004					1,943					1,666	250
2005					8,417					24,752	1,688
2006					3,718						977
2007											445
TOTAL				12,010	82,256				19,013	63,004	12,663

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				17,487	98,654				49,966	85,794	8,280
2004		18	255	81	2,703		5	272	132	3,286	236
2005		553	2,409	1,003	11,333		597	7,289	3,961	47,778	1,514
2006		355	2,369	1,081	4,113						868
2007											461
TOTAL		926	5,033	19,652	116,803		602	7,561	54,059	136,858	11,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,122	327,372	11,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,024	-95,869	309	
TOTAL LOSSES		231,503	11,668	
EXPECTED LOSSES	577,121	249,246	29,681	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.334	.067	1.401
INDICATED (POST-TEST)	.000	1.031	.052	1.083
PRES. ON RATE LEVEL	3.260	1.408	.168	4.836
DERIVED BY FORMULA	3.227	1.397	.165	4.789
UNDERLYING PRES. RATE	3.325	1.436	.171	4.932
PROPOSED	3.227	1.397	.165	4.789

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE		6.535
IND. RATES				6.54	MINIMUM PREMIUM		1795
MAN. RATES	8.78	7.76	6.93	+ 6.54	PRESENT		1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,514												
2004	2,066	301	.014										
2005	2,838												
2006	3,200	30,448	.951								1		1
2007	2,930												
TOTAL	12,548	30,749	.245								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											301
2006				23,076					7,372		
TOTAL				23,076					7,372		301

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											284
2006		1,999	17,391	20,557	2,353		687	8,571	12,080	1,338	
TOTAL		1,999	17,391	20,557	2,353		687	8,571	12,080	1,338	284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,648	36,328	284	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-232,951	-117,824	432	
TOTAL LOSSES			716	
EXPECTED LOSSES	758,401	320,099	38,647	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	5.927	2.502	.301	8.730
DERIVED BY FORMULA	5.868	2.452	.292	8.612
UNDERLYING PRES. RATE	6.044	2.551	.308	8.903
PROPOSED	5.868	2.452	.292	8.612
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				11.75
MAN. RATES	16.07	14.08	12.51	+ 11.75
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				3285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	19,577	959,926	4.903							4	6	13	23
2004	19,623	664,122	3.384							1	5	12	18
2005	20,077	1,351,780	6.732							3	5	8	16
2006	19,066	641,840	3.366							2	2	9	13
2007	22,239	513,632	2.309							1	2	5	8
TOTAL	100,582	4,131,300	4.107							11	20	47	78

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			371,486	125,200	51,451			177,899	90,977	87,004	55,909
2004			75,387	121,244	53,640			108,503	122,362	83,298	99,688
2005			490,108	158,623	49,780			456,520	101,293	67,454	28,002
2006			211,803	25,082	26,880			272,545	17,000	79,910	8,620
2007			71,751	78,135	95,037			50,986	97,572	116,934	3,217
TOTAL			1,220,535	508,284	276,788			1,066,453	429,204	434,600	195,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			546,456	182,291	74,448			521,423	239,087	204,026	49,759
2004		4,765	124,639	160,291	77,369		6,684	348,673	301,983	169,968	93,906
2005		91,650	676,639	190,979	84,194		149,477	1,118,601	223,079	151,042	25,118
2006	944	49,976	347,801	40,973	38,215	3,967	159,866	978,468	99,544	138,672	7,655
2007	2,043	70,982	327,614	103,139	89,800	2,956	126,068	471,465	206,507	171,681	3,336
TOTAL	2,987	217,373	2,023,149	677,673	364,026	6,923	442,095	3,438,630	1,070,200	835,389	179,774

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,131,157	2,947,288	179,774	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-982,422	-640,551	1,638	
TOTAL LOSSES	5,148,735	2,306,737	181,412	
EXPECTED LOSSES	3,080,828	1,678,714	157,914	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.119	2.293	.180	7.592
INDICATED (POST-TEST)	3.957	1.772	.139	5.868
PRES. ON RATE LEVEL	3.003	1.637	.154	4.794
DERIVED BY FORMULA	3.032	1.651	.152	4.835
UNDERLYING PRES. RATE	3.063	1.669	.157	4.889
PROPOSED	3.032	1.651	.152	4.835
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.60
MAN. RATES	8.55	7.64	6.87	+ 6.60
				PRESENT
				1925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,825	664,944	17.384						2	1	2	5	
2004	3,292	43,418	1.318								3	3	
2005	4,235	24,637	.581							1	1	2	
2006	5,090	106,733	2.096							2	1	3	
2007	5,340	169,051	3.165							2	4	6	
TOTAL	21,782	1,008,783	4.631						2	6	11	19	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			294,705	40,983	4,346			285,639	33,922	806	4,543
2004					7,136					35,021	1,261
2005				4,152	1,741				7,545	7,004	4,195
2006				43,063	571				57,488	3,664	1,947
2007				72,513	20,448				52,197	13,937	9,956
TOTAL			294,705	160,711	34,242			285,639	151,152	60,432	21,902

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			433,511	59,671	6,289			837,207	89,147	1,890	4,043
2004		68	933	298	9,930		86	5,719	2,766	69,063	1,188
2005		290	2,027	4,797	2,573		385	6,125	14,937	14,329	3,763
2006		3,786	32,820	38,530	5,024		5,559	68,950	95,579	16,019	1,729
2007	390	22,930	126,161	53,497	25,734	375	24,146	120,392	69,699	31,653	10,324
TOTAL	390	27,074	595,452	156,793	49,550	375	30,176	1,038,393	272,128	132,954	21,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,691,860	611,425	21,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,413	-100,169	329	
TOTAL LOSSES	1,507,447	511,256	21,376	
EXPECTED LOSSES	597,044	272,711	29,406	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.921	2.347	.098	9.366
INDICATED (POST-TEST)	5.350	1.814	.076	7.240
PRES. ON RATE LEVEL	2.688	1.228	.132	4.048
DERIVED BY FORMULA	2.715	1.246	.130	4.091
UNDERLYING PRES. RATE	2.741	1.252	.135	4.128
PROPOSED	2.715	1.246	.130	4.091
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.58
MAN. RATES	6.82	6.32	5.80	+ 5.58
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
2003	1,933	17,607	.910									4	4
2004	2,486	18,607	.748									2	2
2005	3,997	339,659	8.497								3	4	7
2006	3,928	176,742	4.499								3	5	8
2007	3,416	26,019	.761									2	2
TOTAL	15,760	578,634	3.672								6	17	23

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					4,626					12,981		
2004					2,375					13,544	2,688	
2005				87,897	6,928				230,690	13,789	355	
2006				55,741	11,923				83,010	24,119	1,949	
2007					5,920					7,611	12,488	
TOTAL				143,638	31,772				313,700	72,044	17,480	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					6,695					30,440		
2004		22	311	98	3,306		33	2,212	1,069	26,708	2,532	
2005		4,169	34,360	97,951	14,188		7,079	128,394	424,719	51,318	318	
2006		5,974	49,611	53,126	18,874		8,870	110,352	145,154	51,881	1,731	
2007	58	1,897	8,211	3,149	4,807	38	1,997	9,297	5,101	9,045	12,950	
TOTAL	58	12,062	92,493	154,324	47,870	38	17,979	250,255	576,043	169,392	17,531	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	372,885	947,629	17,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-174,052	-134,027	300	
TOTAL LOSSES	198,833	813,602	17,831	
EXPECTED LOSSES	549,236	358,225	28,053	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.262	5.162	.113	6.537
INDICATED (POST-TEST)	.976	3.990	.087	5.053
PRES. ON RATE LEVEL	3.417	2.229	.175	5.821
DERIVED BY FORMULA	3.393	2.282	.172	5.847
UNDERLYING PRES. RATE	3.485	2.273	.178	5.936
PROPOSED	3.378	2.272	.171	5.821

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	7.943
IND. RATES				7.94	MINIMUM PREMIUM	2000
MAN. RATES	10.71	9.39	8.34	+ 7.94	PRESENT	2280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,751	842,314	5.710						2	4	12	18	
2004	16,074	260,809	1.622						1	3	8	12	
2005	19,257	267,252	1.387						1	3	10	14	
2006	21,153	612,681	2.896						1	3	12	16	
2007	19,224	315,712	1.642							2	8	10	
TOTAL	90,459	2,298,768	2.541						5	15	50	70	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			185,046	87,204	40,178			315,963	47,110	73,324	93,489
2004			65,800	64,574	18,076			6,302	50,928	30,461	24,668
2005			74,727	18,455	16,379			52,503	26,317	34,070	44,801
2006			192,040	66,750	24,659			89,096	102,252	77,617	60,267
2007			62,447		22,248				83,428	108,066	39,523
TOTAL			517,613	299,430	121,540			463,864	310,035	323,538	262,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			272,203	126,969	58,137			926,088	123,804	171,943	83,205
2004		3,886	99,546	85,206	26,705		451	32,241	123,757	62,243	23,237
2005		16,260	117,970	24,069	24,554		22,663	176,145	57,551	70,034	40,186
2006	855	49,163	348,709	76,439	39,448	1,298	63,681	461,840	210,511	141,472	53,517
2007	380	21,236	115,079	48,541	25,927	1,032	61,253	297,178	168,944	152,522	40,985
TOTAL	1,235	90,545	953,507	361,224	174,771	2,330	148,048	1,893,492	684,567	598,214	241,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,089,157	1,818,776	241,130	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-672,781	-450,043	1,577	
TOTAL LOSSES	2,416,376	1,368,733	242,707	
EXPECTED LOSSES	2,127,596	1,191,346	151,067	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.671	1.513	.268	4.452
INDICATED (POST-TEST)	2.065	1.170	.207	3.442
PRES. ON RATE LEVEL	2.306	1.292	.164	3.762
DERIVED BY FORMULA	2.299	1.281	.168	3.748
UNDERLYING PRES. RATE	2.352	1.317	.167	3.836
PROPOSED	2.299	1.281	.168	3.748
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.11
MAN. RATES	6.97	6.07	5.39	+ 5.11
IND. RATE				
MINIMUM PREMIUM				1460
PRESENT				1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	6,153	609,716	9.909							3	1	1	5
2004	7,441	298,861	4.016							1		6	7
2005	6,803	129,885	1.909									5	5
2006	8,114	819,708	10.102							2	1	3	6
2007	6,943	180,163	2.594									4	4
TOTAL	35,454	2,038,333	5.749							6	2	19	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			432,126	34,601	960			118,726	20,337	914	2,052
2004			120,786		10,713			106,618		58,747	1,997
2005					35,455					86,369	8,061
2006			331,016	26,936	24,410			342,662	58,585	32,743	3,356
2007					78,366					95,839	5,958
TOTAL			883,928	61,537	149,904			568,006	78,922	274,612	21,424

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			635,657	50,379	1,389			347,986	53,446	2,143	1,826
2004		6,923	164,065	1,740	15,376		6,517	317,421	9,017	116,382	1,881
2005		2,330	10,153	4,224	47,744		2,086	25,429	13,824	166,718	7,231
2006	1,255	64,950	451,243	45,500	37,630	4,202	170,724	1,053,476	152,181	75,008	2,980
2007	761	25,099	108,684	41,651	63,655	482	25,314	117,017	64,273	113,873	6,178
TOTAL	2,016	99,302	1,369,802	143,494	165,794	4,684	204,641	1,861,329	292,741	474,124	20,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,541,774	1,076,153	20,096	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-207,408	-150,002	257	
TOTAL LOSSES	3,334,366	926,151	20,353	
EXPECTED LOSSES	655,901	390,703	25,881	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.405	2.612	.057	12.074
INDICATED (POST-TEST)	7.270	2.019	.044	9.333
PRES. ON RATE LEVEL	1.813	1.081	.072	2.966
DERIVED BY FORMULA	1.922	1.128	.071	3.121
UNDERLYING PRES. RATE	1.850	1.102	.073	3.025
PROPOSED	1.922	1.128	.071	3.121
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.26
MAN. RATES	5.13	4.64	4.25	+ 4.26
				PRESENT
				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	37,287	1,538,666	4.126							2	7	40	49
2004	38,601	2,085,131	5.401							3	9	27	39
2005	44,656	2,824,445	6.324					1		7	3	27	38
2006	40,428	909,160	2.248							1	6	27	34
2007	43,969	613,785	1.395							2	4	10	16
TOTAL	204,941	7,971,187	3.890					1		15	29	131	176

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			185,318	139,346	263,764			166,795	394,830	324,201	64,412
2004			461,955	138,935	73,225			947,365	172,759	214,261	76,631
2005	567,690		987,006	74,079	115,419	2,460		678,774	104,986	186,581	107,450
2006			110,037	62,787	167,820			42,864	58,608	387,732	79,312
2007			206,497	79,966	50,110			81,469	58,922	70,120	66,701
TOTAL	567,690		1,950,813	495,113	670,338	2,460		1,917,267	790,105	1,182,895	394,506

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			272,603	202,888	381,665			488,876	1,037,614	760,251	57,327
2004		20,175	492,716	186,945	106,014		43,311	2,131,650	457,074	433,366	72,186
2005	493,617	200,923	1,466,785	118,355	179,073	1,801	280,177	2,075,716	272,500	390,205	96,383
2006	490	45,052	316,261	110,356	195,123	625	47,552	434,233	249,863	604,686	70,429
2007	3,331	99,976	437,584	92,911	58,753	3,561	132,570	418,729	139,559	107,573	69,169
TOTAL	497,438	366,126	2,985,949	711,455	920,628	5,987	503,610	5,549,204	2,156,610	2,296,081	365,494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,908,314	6,084,774	365,494	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,090,097	-1,472,136	3,078	
TOTAL LOSSES	7,818,217	4,612,638	368,572	
EXPECTED LOSSES	6,498,680	3,848,793	299,214	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.815	2.251	.180	6.246
INDICATED (POST-TEST)	2.949	1.740	.139	4.828
PRES. ON RATE LEVEL	3.109	1.842	.143	5.094
DERIVED BY FORMULA	3.101	1.827	.142	5.070
UNDERLYING PRES. RATE	3.171	1.878	.146	5.195
PROPOSED	3.101	1.827	.142	5.070
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.92
MAN. RATES	9.39	8.18	7.30	+ 6.92
				PRESENT
				2030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	43,646	2,435,343	5.579						7	8	50	65	
2004	54,073	4,594,928	8.497						9	12	39	60	
2005	58,503	1,783,768	3.049						3	8	34	45	
2006	58,175	1,882,731	3.236						5		36	41	
2007	45,743	1,406,488	3.074						1	4	35	40	
TOTAL	260,140	12,103,258	4.653						25	32	194	251	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			657,142	121,417	172,015			661,441	330,833	289,326	203,169
2004			1,731,349	373,411	87,369			1,464,776	575,586	271,580	90,857
2005			484,301	131,170	108,328			440,674	291,493	211,463	116,339
2006			700,866		134,017			635,752		260,696	151,400
2007			99,491	139,363	239,810			136,895	278,860	432,468	79,601
TOTAL			3,673,149	765,361	741,539			3,339,538	1,476,772	1,465,533	641,366

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			966,656	176,782	248,904			1,938,684	869,428	678,470	180,820
2004		92,967	2,258,800	505,406	135,383		84,796	4,208,662	1,447,777	566,831	85,587
2005		88,277	638,410	166,902	160,894		138,362	1,118,103	590,765	448,003	104,356
2006	2,787	146,538	1,006,783	70,918	165,747	6,585	268,540	1,664,603	167,650	420,569	134,443
2007	3,963	140,041	645,931	218,659	216,173	8,611	376,387	1,443,980	653,429	606,634	82,546
TOTAL	6,750	467,823	5,516,580	1,138,667	927,101	15,196	868,085	10,374,032	3,729,049	2,720,507	587,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,248,466	8,515,324	587,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,899,505	-2,392,184	4,214	
TOTAL LOSSES	13,348,961	6,123,140	591,966	
EXPECTED LOSSES	11,950,832	6,118,493	444,840	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.131	2.354	.228	7.713
INDICATED (POST-TEST)	3.966	1.820	.176	5.962
PRES. ON RATE LEVEL	4.505	2.306	.168	6.979
DERIVED BY FORMULA	4.473	2.219	.170	6.862
UNDERLYING PRES. RATE	4.594	2.352	.171	7.117
PROPOSED	4.473	2.219	.170	6.862
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.36
MAN. RATES	12.85	11.40	10.00	+ 9.36
				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
2003	24,804	2,695,399	10.866							6	7	22	35
2004	29,853	1,959,440	6.563							7	2	16	25
2005	32,997	1,407,776	4.266							5	3	10	18
2006	27,476	1,740,985	6.336							7	2	12	21
2007	31,469	1,080,088	3.432							3	4	16	23
TOTAL	146,599	8,883,688	6.060							28	18	76	122

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			843,070	240,403	139,929			865,980	407,157	175,371	23,489
2004			1,034,556	90,589	46,058			575,313	90,046	109,323	13,555
2005			724,345	84,180	18,502			407,450	61,487	22,764	89,048
2006			849,714	72,067	60,940			602,297	75,795	52,651	27,521
2007			237,904	107,576	250,765			159,120	65,673	224,345	34,705
TOTAL			3,689,589	594,815	516,194			2,610,160	700,158	584,454	188,318

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,240,157	350,027	202,476			2,538,187	1,070,009	411,244	20,905
2004		58,850	1,411,300	130,480	69,910		34,674	1,694,923	246,353	222,242	12,769
2005		137,973	1,021,214	111,149	43,259		152,242	1,120,064	143,952	60,867	79,876
2006	3,546	182,065	1,264,646	122,545	96,998	8,091	324,455	1,977,706	228,342	121,830	24,439
2007	5,750	180,499	792,684	218,712	226,418	7,096	262,559	826,694	274,029	299,656	35,989
TOTAL	9,296	559,387	5,730,001	932,913	639,061	15,187	773,930	8,157,574	1,962,685	1,115,839	173,978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,245,375	4,650,498	173,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,888,551	-1,066,297	1,414	
TOTAL LOSSES	13,356,824	3,584,201	175,392	
EXPECTED LOSSES	5,881,551	2,776,585	137,803	
CREDIBILITY	.04	.12	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.111	2.445	.120	11.676
INDICATED (POST-TEST)	7.043	1.890	.093	9.026
PRES. ON RATE LEVEL	3.934	1.858	.092	5.884
DERIVED BY FORMULA	4.058	1.862	.092	6.012
UNDERLYING PRES. RATE	4.012	1.894	.094	6.000
PROPOSED	4.058	1.862	.092	6.012
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.20
MAN. RATES	10.33	9.29	8.43	+ 8.20
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	17,622	376,334	2.135							2		4	6
2004	17,342	408,841	2.357							1	3	9	13
2005	21,747	6,161,480	28.332						1	4		10	15
2006	17,044	863,959	5.068							2	1	8	11
2007	17,016	473,189	2.780								5	2	7
TOTAL	90,771	8,283,803	9.126						1	9	9	33	52

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			202,666		15,245			92,161		38,616	27,646
2004			139,737	84,504	11,533			38,213	68,193	27,224	39,437
2005		1,526,925	592,251		127,932		3,248,654	446,449		158,802	60,467
2006			249,423	51,577	86,691			158,390	174,248	96,499	47,131
2007			206,446		45,131				185,867	20,000	15,745
TOTAL		1,526,925	1,184,077	342,527	286,532		3,248,654	735,213	428,308	341,141	190,426

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			298,122		22,060			270,123		90,554	24,605
2004		8,000	200,915	111,575	18,285		2,349	126,923	165,867	56,758	37,150
2005	10,004	252,053	820,920	27,905	183,139	12,184	998,353	1,163,078	53,997	317,196	54,239
2006	1,110	66,078	461,269	83,891	108,125	2,307	110,614	788,468	346,161	186,819	41,852
2007	983	61,104	341,039	145,358	62,633	1,191	78,215	392,547	228,320	77,509	16,328
TOTAL	12,097	387,235	2,122,265	368,729	394,242	15,682	1,189,531	2,741,139	794,345	728,836	174,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,467,949	2,286,152	174,174	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,143,422	-483,676	982	
TOTAL LOSSES	5,324,527	1,802,476	175,156	
EXPECTED LOSSES	3,425,698	1,232,670	102,571	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.866	1.986	.193	8.045
INDICATED (POST-TEST)	4.534	1.535	.149	6.218
PRES. ON RATE LEVEL	3.701	1.331	.111	5.143
DERIVED BY FORMULA	3.726	1.349	.115	5.190
UNDERLYING PRES. RATE	3.774	1.358	.113	5.245
PROPOSED	3.726	1.349	.115	5.190
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.08
MAN. RATES	9.08	8.11	7.37	+ 7.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,588	331,405	5.930							1	1	5	7
2004	19,997	831,823	4.159					1		1	1	5	8
2005	4,920	2,056,698	41.802							4		3	7
2006	5,729	573,792	10.015							1	1	5	7
2007	6,046	1,504,541	24.884							3		6	9
TOTAL	42,280	5,298,259	12.531					1		10	3	24	38

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			247,186	22,000	6,023			35,712	978	10,370	9,136
2004	649,524		68,613	23,316	7,922			15,444	7,068	35,294	24,642
2005			940,385		44,252			964,649		106,350	1,062
2006			194,169	60,698	39,112			89,767	147,238	38,396	4,412
2007			671,812		116,943			366,596		326,587	22,603
TOTAL	649,524		2,122,165	106,014	214,252			1,472,168	155,284	516,997	61,855

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			363,611	32,032	8,715			104,672	2,570	24,318	8,131
2004	1,059,915	3,950	96,534	31,303	11,756		1,008	51,615	20,229	69,974	23,213
2005		149,458	1,096,319	22,795	74,655		287,733	2,086,171	69,689	224,958	953
2006	864	50,482	356,490	75,356	54,882	1,308	66,482	493,885	269,422	89,797	3,918
2007	8,871	230,956	926,838	118,755	118,489	12,716	438,384	1,236,962	313,508	416,008	23,439
TOTAL	1,069,650	434,846	2,839,792	280,241	268,497	14,024	793,607	3,973,305	675,418	825,055	59,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,125,224	2,049,211	59,654	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,305,285	-346,744	707	
TOTAL LOSSES	7,819,939	1,702,467	60,361	
EXPECTED LOSSES	4,323,975	833,339	87,519	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.496	4.027	.143	22.666
INDICATED (POST-TEST)	14.297	3.113	.111	17.521
PRES. ON RATE LEVEL	10.028	1.933	.203	12.164
DERIVED BY FORMULA	10.113	1.992	.197	12.302
UNDERLYING PRES. RATE	10.227	1.971	.207	12.405
PROPOSED	10.113	1.992	.197	12.302
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				16.79
MAN. RATES	22.13	19.48	17.43	+ 16.79
IND. RATE				
				16.788
MINIMUM PREMIUM				2000
PRESENT				3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,894	28,189	.974								1		1
2004	2,630	5,222	.198									1	1
2005	2,964	35,962	1.213										
2006	2,962	472,883	15.964							1	2	2	5
2007	4,513	49,731	1.101								1	1	2
TOTAL	15,963	591,987	3.708							1	4	4	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				15,984					12,205		
2004					674					918	3,630
2005											35,962
2006			108,601	38,899	23,008			45,000	214,979	28,105	14,291
2007				18,300	7,627				17,000	3,338	3,466
TOTAL			108,601	73,183	31,309			45,000	244,184	32,361	57,349

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				23,273					32,075		
2004		6	88	27	938		2	151	73	1,810	3,419
2005											32,258
2006	484	28,773	203,837	46,889	32,451	654	46,962	416,795	369,712	84,139	12,690
2007	121	6,578	35,261	14,814	8,498	118	7,545	37,742	21,896	8,884	3,594
TOTAL	605	35,357	239,186	85,003	41,887	772	54,509	454,688	423,756	94,833	51,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	785,117	645,479	51,961	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-240,425	-63,904	208	
TOTAL LOSSES	544,692	581,575	52,169	
EXPECTED LOSSES	793,681	176,232	17,400	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.412	3.643	.327	7.382
INDICATED (POST-TEST)	2.637	2.816	.253	5.706
PRES. ON RATE LEVEL	4.875	1.083	.107	6.065
DERIVED BY FORMULA	4.853	1.135	.111	6.099
UNDERLYING PRES. RATE	4.972	1.104	.109	6.185
PROPOSED	4.826	1.129	.110	6.065
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.28
MAN. RATES	11.48	9.92	8.69	+ 8.28
				PRESENT
				2365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	55						55						
2004	19						19						
2005	37						37						
2006	12						12						
2007	9						9						
TOTAL	132						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.	-2,933	-1,207		
TOTAL LOSSES				
EXPECTED LOSSES	7,182	2,725	136	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	5.334	2.024	.102	7.460
DERIVED BY FORMULA	5.334	2.024	.102	7.460
UNDERLYING PRES. RATE	5.440	2.064	.104	7.608
PROPOSED	5.334	2.024	.102	7.460

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	10.180
IND. RATES				10.18	MINIMUM PREMIUM	2000
MAN. RATES	14.43	12.35	10.69	+ 10.18	PRESENT	2845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,378	225,559	4.194							1	2	1	4
2004	4,268	70,183	1.644								1	2	3
2005	5,032	405,476	8.057							1	3	5	9
2006	7,304	69,517	.951								1	1	2
2007	4,782	46,407	.970									1	1
TOTAL	26,764	817,142	3.053							2	7	10	19

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			127,953	20,056	1,029			45,689	24,888	1,103	4,841	
2004				4,002	6,009				15,346	4,867	39,959	
2005			111,264	109,661	2,510			60,352	104,350	11,603	5,736	
2006				25,196	694				29,702	2,595	11,330	
2007					10,372					34,589	1,446	
TOTAL			239,217	158,915	20,614			106,041	174,286	54,757	63,312	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			188,219	29,201	1,489			133,914	65,406	2,587	4,308	
2004		57	1,319	5,441	8,443		12	3,528	36,873	10,245	37,641	
2005		26,246	199,652	124,042	11,646		27,539	234,302	197,455	35,246	5,145	
2006		2,247	19,431	22,648	3,338		2,900	36,026	49,648	9,345	10,061	
2007	101	3,323	14,385	5,512	8,423	173	9,125	42,236	23,199	41,099	1,500	
TOTAL	101	31,873	423,006	186,844	33,339	173	39,576	450,006	372,581	98,522	58,655	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	944,735	691,286	58,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-358,889	-185,893	412	
TOTAL LOSSES	585,846	505,393	59,067	
EXPECTED LOSSES	1,113,650	486,034	42,287	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.189	1.888	.221	4.298
INDICATED (POST-TEST)	1.692	1.459	.171	3.322
PRES. ON RATE LEVEL	4.080	1.781	.155	6.016
DERIVED BY FORMULA	4.056	1.768	.156	5.980
UNDERLYING PRES. RATE	4.161	1.816	.158	6.135
PROPOSED	4.056	1.768	.156	5.980
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.16
MAN. RATES	10.00	8.92	8.62	+ 8.16
+PROPOSED				
				8.160
				2000
				2345

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	6,327	519,775	8.215								5	8	13
2004	5,396	725,939	13.453							1	4	11	16
2005	5,175	274,051	5.295								4	7	11
2006	5,903	776,188	13.149							2	1	5	8
2007	5,662	208,133	3.675								2	3	5
TOTAL	28,463	2,504,086	8.798							3	16	34	53

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				115,561	43,972				186,047	159,655	14,540	
2004			92,451	99,757	76,256			97,139	181,217	155,784	23,335	
2005				95,287	26,135				108,778	39,913	3,938	
2006			183,553	28,259	41,092			252,029	81,214	189,615	426	
2007				30,095	40,933				73,453	61,265	2,387	
TOTAL			276,004	368,959	228,388			349,168	630,709	606,232	44,626	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				168,257	63,626				488,933	374,391	12,941	
2004		5,943	147,727	133,548	108,475		6,182	338,185	447,182	315,338	21,982	
2005		5,746	42,581	108,412	40,460		4,137	70,389	205,611	88,689	3,532	
2006	816	45,600	317,675	46,493	53,466	3,672	159,280	1,047,380	243,313	316,776	378	
2007	478	19,909	97,362	39,445	37,034	739	45,002	220,289	126,019	94,033	2,476	
TOTAL	1,294	77,198	605,345	496,155	303,061	4,411	214,601	1,676,243	1,511,058	1,189,227	41,309	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,579,092	3,499,501	41,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-700,610	-520,212	529	
TOTAL LOSSES	1,878,482	2,979,289	41,838	
EXPECTED LOSSES	2,167,456	1,348,293	53,511	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.600	10.467	.147	17.214
INDICATED (POST-TEST)	5.102	8.091	.114	13.307
PRES. ON RATE LEVEL	7.467	4.645	.185	12.297
DERIVED BY FORMULA	7.443	4.783	.181	12.407
UNDERLYING PRES. RATE	7.615	4.737	.188	12.540
PROPOSED	7.443	4.783	.181	12.407
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				16.93
MAN. RATES	22.12	19.66	17.62	+ 16.93
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	21,145	570,295	2.697							1	2	6	9
2004	19,192	484,074	2.522								3	6	9
2005	20,788	221,209	1.064								1	6	7
2006	25,829	508,463	1.968							2	3	8	13
2007	27,218	149,428	.549								1	1	2
TOTAL	114,172	1,933,469	1.693							3	10	27	40

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			200,873	63,890	29,580			135,361	105,559	22,859	12,173
2004				116,121	35,654				227,130	91,232	13,937
2005				25,710	55,443				56,161	42,427	41,468
2006			250,069	53,910	11,635			82,671	74,713	13,243	22,222
2007				43,043	9,476				69,665	8,652	18,592
TOTAL			450,942	302,674	141,788			218,032	533,228	178,413	108,392

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			295,484	93,024	42,802			396,743	277,409	53,605	10,834
2004		339	20,081	152,092	51,946		218	55,364	547,265	189,499	13,129
2005		4,738	25,345	35,016	76,078		2,672	42,767	109,654	87,911	37,197
2006	1,114	59,191	416,143	64,177	25,351	1,203	54,524	371,362	139,974	37,892	19,733
2007	206	12,763	71,199	30,344	13,112	453	29,636	148,540	86,349	30,422	19,280
TOTAL	1,320	77,031	828,252	374,653	209,289	1,656	87,050	1,014,776	1,160,651	399,329	100,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,010,085	2,143,922	100,173	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-502,256	-268,271	980	
TOTAL LOSSES	1,507,829	1,875,651	101,153	
EXPECTED LOSSES	1,624,667	723,850	89,055	
CREDIBILITY	.03	.10	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.321	1.643	.089	3.053
INDICATED (POST-TEST)	1.021	1.270	.069	2.360
PRES. ON RATE LEVEL	1.395	.622	.077	2.094
DERIVED BY FORMULA	1.384	.687	.076	2.147
UNDERLYING PRES. RATE	1.423	.634	.078	2.135
PROPOSED	1.384	.687	.076	2.147
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.93
MAN. RATES	3.66	3.25	3.00	+ 2.93
				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
2003	98,686	1,770,731	1.794							4	5	27	36
2004	81,166	1,657,474	2.042							3	7	34	44
2005	92,739	1,546,666	1.667							4	2	25	31
2006	108,972	1,185,599	1.087							4	6	21	31
2007	109,629	982,732	.896							1	3	28	32
TOTAL	491,192	7,143,202	1.454							16	23	135	174

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			629,847	128,434	73,476			546,884	181,661	124,040	86,389
2004			499,952	180,661	180,462			269,482	179,954	275,216	71,747
2005			739,819	57,321	116,869			255,585	67,358	224,892	84,822
2006			331,577	184,561	78,369			210,773	137,033	131,049	112,237
2007			86,000	90,749	228,726			43,500	95,818	331,008	106,931
TOTAL			2,287,195	641,726	677,902			1,326,224	661,824	1,086,205	462,126

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			926,504	187,000	106,319			1,602,917	477,404	290,873	76,886
2004		29,936	720,885	247,185	256,672		16,775	855,056	460,692	551,661	67,586
2005		152,678	1,108,790	94,318	175,183		110,038	842,118	178,322	448,408	76,085
2006	1,476	94,331	677,131	204,136	114,781	3,073	138,396	940,477	306,256	235,437	99,666
2007	3,559	121,191	547,973	182,930	200,521	3,744	173,496	709,480	345,801	424,860	110,887
TOTAL	5,035	398,136	3,981,283	915,569	853,476	6,817	438,705	4,950,048	1,768,475	1,951,239	431,110

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,780,024	5,488,759	431,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,290,556	-1,534,663	3,746	
TOTAL LOSSES	7,489,468	3,954,096	434,856	
EXPECTED LOSSES	7,240,170	4,081,805	353,659	
CREDIBILITY	.09	.27	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.525	.805	.089	2.419
INDICATED (POST-TEST)	1.179	.622	.069	1.870
PRES. ON RATE LEVEL	1.445	.815	.071	2.331
DERIVED BY FORMULA	1.421	.763	.070	2.254
UNDERLYING PRES. RATE	1.474	.831	.072	2.377
PROPOSED	1.421	.763	.070	2.254
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.08
MAN. RATES	4.48	3.81	3.34	+ 3.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,007	506,232	10.110						2	1	6	9	
2004	5,165	136,770	2.648								5	5	
2005	4,875	7,542	.154								3	3	
2006	7,142	106,803	1.495								4	4	
2007	6,260	206,672	3.301							1	4	5	
TOTAL	28,449	964,019	3.389						2	2	22	26	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			196,674	1,810	73,177			154,691	20,657	52,119	7,104
2004					75,339					45,743	15,688
2005					1,150					2,965	3,427
2006					25,326					68,454	13,023
2007				36,020	28,676				32,400	83,387	26,189
TOTAL			196,674	37,830	203,668			154,691	53,057	252,668	65,431

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			289,307	2,635	105,887			453,399	54,287	122,219	6,323
2004		714	9,858	3,142	104,836		109	7,473	3,612	90,209	14,778
2005		77	329	138	1,547		72	870	475	5,723	3,074
2006		2,433	16,140	7,366	28,015		3,130	39,288	26,018	104,503	11,564
2007	374	17,322	88,345	36,413	27,823	609	34,720	165,986	93,386	108,451	27,158
TOTAL	374	20,546	403,979	49,694	268,108	609	38,031	667,016	177,778	431,105	62,897

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,130,555	926,685	62,897	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,783	-101,729	379	
TOTAL LOSSES	990,772	824,956	63,276	
EXPECTED LOSSES	454,899	272,825	35,562	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.483	2.900	.222	6.605
INDICATED (POST-TEST)	2.692	2.242	.172	5.106
PRES. ON RATE LEVEL	1.568	.940	.123	2.631
DERIVED BY FORMULA	1.579	.992	.125	2.696
UNDERLYING PRES. RATE	1.599	.959	.125	2.683
PROPOSED	1.579	.992	.125	2.696
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.68
MAN. RATES	4.53	4.11	3.77	+ 3.68
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	74,164	2,247,990	3.031							7	7	47	61
2004	84,016	6,721,181	7.999						1	8	7	42	58
2005	101,477	2,454,527	2.418						1	1	13	42	57
2006	112,252	2,492,473	2.220							8	9	27	44
2007	119,571	1,891,382	1.581							7	3	26	36
TOTAL	491,480	15,807,553	3.216						2	31	39	184	256

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			703,970	144,865	156,708			516,829	366,270	229,093	130,255
2004		1,945,977	991,540	111,661	130,697		2,113,406	868,030	148,201	307,850	103,819
2005		586,560	188,377	347,745	199,638		217,461	66,223	336,786	395,921	115,816
2006			945,018	247,788	186,934			537,567	193,373	273,938	107,855
2007			781,901	55,658	103,846			560,045	32,065	251,590	106,277
TOTAL		2,532,537	3,610,806	907,717	777,823		2,330,867	2,548,694	1,076,695	1,458,392	564,022

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			997,262	210,923	226,754			1,445,318	962,556	537,225	115,927
2004		424,829	1,352,338	160,764	187,900		643,811	2,500,258	411,154	617,515	97,797
2005	32,041	506,035	463,624	412,478	291,821	6,799	514,805	491,238	685,111	802,142	103,887
2006	4,092	235,777	1,659,166	322,036	257,728	7,218	311,637	2,041,241	496,012	478,004	95,775
2007	11,126	295,206	1,204,481	160,858	121,658	21,119	703,962	1,858,437	373,488	357,845	110,209
TOTAL	47,259	1,461,847	5,676,871	1,267,059	1,085,861	35,136	2,174,215	8,336,492	2,928,321	2,792,731	523,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,731,820	8,073,972	523,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,781,694	-1,767,592	5,997	
TOTAL LOSSES	13,950,126	6,306,380	529,592	
EXPECTED LOSSES	12,301,744	4,791,930	535,713	
CREDIBILITY	.09	.27	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.838	1.283	.108	4.229
INDICATED (POST-TEST)	2.194	.992	.083	3.269
PRES. ON RATE LEVEL	2.454	.956	.107	3.517
DERIVED BY FORMULA	2.431	.966	.100	3.497
UNDERLYING PRES. RATE	2.503	.975	.109	3.587
PROPOSED	2.431	.966	.100	3.497
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.77
MAN. RATES	6.26	5.60	5.04	+ 4.77
IND. RATE				
				4.772
MINIMUM PREMIUM				1380
PRESENT				1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	68,084	3,230,010	4.744						1	3	5	48	57
2004	64,554	2,147,143	3.326							5	9	39	53
2005	77,940	4,260,286	5.466							6	9	43	58
2006	87,278	1,642,214	1.881							2	6	38	46
2007	84,281	1,798,542	2.133							4	7	34	45
TOTAL	382,137	13,078,195	3.422						1	20	36	202	259

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		690,400	427,352	98,983	101,800		880,990	483,859	72,583	198,144	275,899
2004			754,415	195,995	147,379			562,922	173,026	195,555	117,851
2005			817,802	259,087	160,010			853,939	1,722,705	345,578	101,165
2006			259,473	136,389	264,735			344,852	122,540	383,896	130,329
2007			515,488	183,253	140,910			345,183	219,816	265,869	128,023
TOTAL		690,400	2,774,530	873,707	814,834		880,990	2,590,755	2,310,670	1,389,042	753,267

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		273,163	628,634	144,120	147,302		687,945	1,418,191	190,748	464,644	245,550
2004		43,991	1,061,284	268,414	211,934		34,135	1,688,017	449,962	395,738	111,016
2005		165,868	1,208,120	306,032	243,848		343,871	2,748,036	1,390,847	763,495	90,745
2006	1,099	90,012	635,114	211,103	313,653	4,527	205,571	1,404,760	393,794	623,813	115,732
2007	7,867	236,958	1,037,004	226,628	155,784	13,437	499,830	1,577,295	524,588	406,721	132,760
TOTAL	8,966	809,992	4,570,156	1,156,297	1,072,521	17,964	1,771,352	8,836,299	2,949,939	2,654,411	695,803

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,014,729	7,833,168	695,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,988,948	-1,958,054	6,032	
TOTAL LOSSES	14,025,781	5,875,114	701,835	
EXPECTED LOSSES	6,297,617	5,208,527	569,384	
CREDIBILITY	.07	.23	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.670	1.537	.184	5.391
INDICATED (POST-TEST)	2.837	1.188	.142	4.167
PRES. ON RATE LEVEL	1.616	1.337	.146	3.099
DERIVED BY FORMULA	1.701	1.303	.145	3.149
UNDERLYING PRES. RATE	1.648	1.363	.149	3.160
PROPOSED	1.701	1.303	.145	3.149
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.30
MAN. RATES	5.53	4.92	4.44	+ 4.30
				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
2003	13,955	807,159	5.784							4	1	6	11
2004	14,480	146,733	1.013								2	2	4
2005	17,792	1,454,914	8.177							5	4	5	14
2006	13,787	579,745	4.205							2	4	6	12
2007	14,881	846,314	5.687							2		3	5
TOTAL	74,895	3,834,865	5.120							13	11	22	46

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			560,710	14,321	28,929			141,619	19,465	25,260	16,855	
2004				39,584	17,339				53,170	27,536	9,104	
2005			680,502	80,822	29,496			591,827	41,744	26,325	4,198	
2006			189,496	112,500	19,558			128,640	88,222	32,091	9,238	
2007			186,889		99,624			336,066		219,026	4,709	
TOTAL			1,617,597	247,227	194,946			1,198,152	202,601	330,238	44,104	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			824,804	20,851	41,860			415,086	51,154	59,235	15,001	
2004		163	7,524	52,063	24,922		65	13,968	128,601	56,543	8,576	
2005		136,105	1,005,112	108,464	57,635		238,714	1,737,085	124,418	71,625	3,766	
2006	844	52,088	376,192	115,585	38,400	1,873	82,701	551,845	176,227	71,403	8,203	
2007	3,090	84,923	347,608	68,205	86,908	10,656	361,477	989,451	227,593	282,854	4,883	
TOTAL	3,934	273,279	2,561,240	365,168	249,725	12,529	682,957	3,707,435	707,993	541,660	40,429	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,241,374	1,864,546	40,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,318,713	-512,737	596	
TOTAL LOSSES	5,922,661	1,351,809	41,025	
EXPECTED LOSSES	3,995,647	1,316,653	60,666	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.908	1.805	.055	9.768
INDICATED (POST-TEST)	6.113	1.395	.043	7.551
PRES. ON RATE LEVEL	5.232	1.724	.079	7.035
DERIVED BY FORMULA	5.250	1.698	.076	7.024
UNDERLYING PRES. RATE	5.335	1.758	.081	7.174
PROPOSED	5.258	1.701	.076	7.035
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.60
MAN. RATES	12.76	11.25	10.08	+ 9.60
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,995	1,165,977	58.444						1	1	1	3	6
2004	2,280	18,403	.807								1		1
2005	2,409	249,024	10.337							1	1	1	3
2006	3,330	3,411	.102										
2007	2,545	110,866	4.356								2	3	5
TOTAL	12,559	1,547,681	12.323						1	2	5	7	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		618,719	191,560	8,534	3,327		231,392	94,736	11,991	4,749	969
2004				11,795					5,782		826
2005			138,843	18,458	6,833			49,463	24,514	7,788	3,125
2006											3,411
2007				44,668	20,165				8,221	21,502	16,310
TOTAL		618,719	330,403	83,455	30,325		231,392	144,199	50,508	34,039	24,641

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		552,964	281,785	12,426	4,815		408,144	277,671	31,512	11,137	862
2004			1,566	15,298	236			1,031	13,749	244	778
2005		27,984	206,599	24,411	12,972		20,773	158,634	49,813	19,027	2,803
2006											3,029
2007	313	16,554	88,211	36,978	21,995	159	8,905	42,536	23,927	27,925	16,913
TOTAL	313	597,502	578,161	89,113	40,018	159	437,822	479,872	119,001	58,333	24,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,093,829	306,465	24,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-128,865	-72,878	215	
TOTAL LOSSES	1,964,964	233,587	24,600	
EXPECTED LOSSES	413,945	193,661	20,723	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.646	1.860	.196	17.702
INDICATED (POST-TEST)	12.094	1.438	.152	13.684
PRES. ON RATE LEVEL	3.232	1.512	.162	4.906
DERIVED BY FORMULA	3.321	1.511	.162	4.994
UNDERLYING PRES. RATE	3.296	1.542	.165	5.003
PROPOSED	3.321	1.511	.162	4.994
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.82
MAN. RATES	8.85	7.85	7.03	+ 6.82
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,724	222,322	8.161							1			1
2004	2,162	1,751	.080									1	1
2005	2,679												
2006	3,201	862	.026										
2007	2,615	214,839	8.215							1			1
TOTAL	13,381	439,774	3.287							2		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			146,783					75,539			
2004					170					585	996
2006											862
2007			85,772					123,000			6,067
TOTAL			232,555		170			198,539		585	7,925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			215,918					221,405			
2004		1	22	7	236		2	97	46	1,154	938
2006											765
2007	1,093	27,353	108,096	8,002	3,323	4,323	137,269	326,748	36,831	10,900	6,291
TOTAL	1,093	27,354	324,036	8,009	3,559	4,323	137,271	548,250	36,877	12,054	7,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,042,327	60,499	7,994	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,937	-32,980	65	
TOTAL LOSSES	1,002,390	27,519	8,059	
EXPECTED LOSSES	123,372	86,308	6,556	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.491	.206	.060	7.757
INDICATED (POST-TEST)	5.791	.159	.046	5.996
PRES. ON RATE LEVEL	.904	.633	.048	1.585
DERIVED BY FORMULA	.953	.624	.048	1.625
UNDERLYING PRES. RATE	.922	.645	.049	1.616
PROPOSED	.953	.624	.048	1.625
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.22
MAN. RATES	2.94	2.57	2.27	+ 2.22
				PRESENT
				815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,337	19,607	.587								1	2	3
2004	3,563	58,779	1.649								1		1
2005	4,754	298,842	6.286							1		2	3
2006	4,788	222,067	4.637							1	1		2
2007	4,430	40,615	.916									1	1
TOTAL	20,872	639,910	3.066							2	3	5	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				4,400	2,797				9,317	1,692	1,401	
2004				39,553					18,751		475	
2005			181,547		4,140			101,309		7,249	4,597	
2006			68,597	37,670				37,866	44,040		33,894	
2007					10,014					30,601		
TOTAL			250,144	81,623	16,951			139,175	72,108	39,542	40,367	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				6,406	4,047				24,485	3,968	1,247	
2004			5,251	51,298	794			3,340	44,586	792	447	
2005		35,253	259,882	4,676	9,174		40,853	295,298	8,675	16,802	4,124	
2006	305	17,913	129,364	37,060	5,758	549	25,610	178,028	77,893	9,878	30,098	
2007	97	3,208	13,887	5,323	8,133	153	8,082	37,361	20,521	36,358		
TOTAL	402	56,374	408,384	104,763	27,906	702	74,545	514,027	176,160	67,798	35,916	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,054,434	376,627	35,916	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,725	-141,394	209	
TOTAL LOSSES	902,709	235,233	36,125	
EXPECTED LOSSES	475,256	373,609	20,037	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.325	1.127	.173	5.625
INDICATED (POST-TEST)	3.343	.871	.134	4.348
PRES. ON RATE LEVEL	2.233	1.755	.094	4.082
DERIVED BY FORMULA	2.244	1.728	.096	4.068
UNDERLYING PRES. RATE	2.277	1.790	.096	4.163
PROPOSED	2.252	1.734	.096	4.082
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.57
MAN. RATES	7.64	6.66	5.85	+ 5.57
IND. RATE				
MINIMUM PREMIUM				1570
PRESENT				1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,564	53,590	3.426									4	4
2004	954												
2005	1,395	17,435	1.249									1	1
2006	1,598	22,687	1.419									1	1
2007	1,276	51,676	4.049									2	2
TOTAL	6,787	145,388	2.142									8	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					22,007					28,600	2,983	
2005					7,008					10,427		
2006					7,431					13,737	1,519	
2007					5,982					45,694		
TOTAL					42,428					98,458	4,502	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					31,844					67,066	2,655	
2005		462	2,008	835	9,437		251	3,071	1,670	20,126		
2006		715	4,738	2,162	8,220		628	7,886	5,218	20,971	1,349	
2007	58	1,918	8,296	3,178	4,860	228	12,060	55,793	30,640	54,298		
TOTAL	58	3,095	15,042	6,175	54,361	228	12,939	66,750	37,528	162,461	4,004	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	98,112	260,525	4,004	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-97,692	-36,667	82	
TOTAL LOSSES	420	223,858	4,086	
EXPECTED LOSSES	294,760	95,290	8,485	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.006	3.298	.060	3.364
INDICATED (POST-TEST)	.005	2.549	.046	2.600
PRES. ON RATE LEVEL	4.259	1.377	.122	5.758
DERIVED BY FORMULA	4.259	1.400	.120	5.779
UNDERLYING PRES. RATE	4.343	1.404	.125	5.872
PROPOSED	4.243	1.395	.120	5.758
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.86
MAN. RATES	10.61	9.34	8.25	+ 7.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				7.857
				2000
				2260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	6,020	615,877	10.230							1	2	7	10
2004	6,749	106,719	1.581								1	3	4
2005	6,779	966,183	14.252							2	4	4	10
2006	7,488	157,871	2.108								2	4	6
2007	7,219	139,495	1.932								1	4	5
TOTAL	34,255	1,986,145	5.798							3	10	22	35

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			235,592	41,921	27,702			195,817	48,358	59,845	6,642
2004				46,780	7,839				20,460	10,577	21,063
2005			407,160	67,740	32,032			362,101	27,845	63,960	5,345
2006				62,684	10,765				44,850	30,338	9,234
2007				4,160	61,683				17,780	53,422	2,450
TOTAL			642,752	223,285	140,021			557,918	159,293	218,142	44,734

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			346,556	61,037	40,086			573,940	127,085	140,338	5,911
2004		74	7,235	60,998	11,849		26	5,372	49,485	21,720	19,841
2005		76,189	560,778	87,190	54,199		130,878	959,969	84,978	135,311	4,794
2006		6,466	54,107	58,976	18,304		5,580	69,560	85,008	54,452	8,200
2007	607	20,699	91,155	35,231	50,623	375	21,059	100,437	56,383	68,616	2,541
TOTAL	607	103,428	1,059,831	303,432	175,061	375	157,543	1,709,278	402,939	420,437	41,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,031,062	1,301,869	41,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,745	-258,826	420	
TOTAL LOSSES	2,828,317	1,043,043	41,707	
EXPECTED LOSSES	641,938	679,962	40,764	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.257	3.045	.122	11.424
INDICATED (POST-TEST)	6.383	2.354	.094	8.831
PRES. ON RATE LEVEL	1.838	1.946	.117	3.901
DERIVED BY FORMULA	1.883	1.966	.116	3.965
UNDERLYING PRES. RATE	1.874	1.985	.119	3.978
PROPOSED	1.883	1.966	.116	3.965
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.41
MAN. RATES	6.98	6.19	5.59	+ 5.41
				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
2003	1,590	16,554	1.041								1	2	3
2004	1,862	192,776	10.353							1		1	2
2005	2,205	21,625	.980									1	1
2006	2,077	47,300	2.277									3	3
2007	2,478	51,988	2.097								1		1
TOTAL	10,212	330,243	3.234							1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				278	4,658				4,276	5,178	2,164
2004			97,703		13,000			73,618		2,679	5,776
2005					1,715					3,231	16,679
2006					6,179					35,748	5,373
2007				39,912					11,284		792
TOTAL			97,703	40,190	25,552			73,618	15,560	46,836	30,784

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				405	6,740				11,237	12,142	1,926
2004		5,640	133,280	1,587	18,467		4,410	212,988	3,235	5,650	5,441
2005		113	491	204	2,309		73	955	518	6,235	14,961
2006		595	3,938	1,794	6,836		1,646	20,521	13,586	54,575	4,771
2007	106	9,019	53,833	23,466	5,021	66	4,421	22,349	13,047	3,261	821
TOTAL	106	15,367	191,542	27,456	39,373	66	10,550	256,813	41,623	81,863	27,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	474,444	190,315	27,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,332	-55,313	146	
TOTAL LOSSES	383,112	135,002	28,066	
EXPECTED LOSSES	293,391	148,381	13,173	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.752	1.322	.275	5.349
INDICATED (POST-TEST)	2.900	1.022	.213	4.135
PRES. ON RATE LEVEL	2.817	1.425	.127	4.369
DERIVED BY FORMULA	2.818	1.417	.129	4.364
UNDERLYING PRES. RATE	2.873	1.453	.129	4.455
PROPOSED	2.818	1.417	.129	4.364
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.96
MAN. RATES	7.96	7.02	6.26	+ 5.96
IND. RATE				
MINIMUM PREMIUM				1660
PRESENT				1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,604	20,657	1.287									1	1
2004	1,721	10,854	.630								1		1
2005	2,353	5,021	.213									1	1
2006	2,714	7,570	.278									1	1
2007	2,361	240,068	10.168							1			1
TOTAL	10,753	284,170	2.643							1	1	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					5,887					2,758	12,012
2004				6,566					1,678		2,610
2005					621						4,400
2006					4,741						2,829
2007			161,545					78,355			168
TOTAL			161,545	6,566	11,249			78,355	1,678	2,758	22,019

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					8,518					6,468	10,691
2004			871	8,516	132			299	3,989	70	2,459
2005		40	178	76	837						3,947
2006		457	3,023	1,379	5,246						2,512
2007	2,060	51,516	203,588	15,073	6,260	2,753	87,449	208,150	23,463	6,945	174
TOTAL	2,060	52,013	207,660	25,044	20,993	2,753	87,449	208,449	27,452	13,483	19,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	560,384	86,972	19,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,947	-70,783	246	
TOTAL LOSSES	489,437	16,189	20,029	
EXPECTED LOSSES	226,458	189,898	22,905	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.552	.151	.186	4.889
INDICATED (POST-TEST)	3.519	.117	.144	3.780
PRES. ON RATE LEVEL	2.065	1.732	.209	4.006
DERIVED BY FORMULA	2.080	1.700	.208	3.988
UNDERLYING PRES. RATE	2.106	1.766	.213	4.085
PROPOSED	2.080	1.700	.208	3.988
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.44
MAN. RATES	7.47	6.52	5.74	+ 5.44
				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
2003	41,442	1,663,810	4.014					1		4	4	14	23
2004	64,770	1,721,267	2.657							5	1	16	22
2005	76,641	1,754,420	2.289							4	8	22	34
2006	78,298	2,376,058	3.034							2	9	13	24
2007	52,673	988,268	1.876								10	15	25
TOTAL	313,824	8,503,823	2.710					1		15	32	80	128

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	350,000		454,131	102,186	160,798			324,273	44,156	134,054	94,212
2004			780,619	15,756	104,306			543,133	3,439	189,266	84,748
2005			505,412	226,358	95,024			235,043	229,935	207,424	255,224
2006			240,042	332,978	56,786			1,016,319	403,400	202,533	124,000
2007				354,010	87,304				264,813	196,092	86,049
TOTAL	350,000		1,980,204	1,031,288	504,218			2,118,768	945,743	929,369	644,233

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	990,850		668,027	148,783	232,676			950,444	116,041	314,356	83,849
2004		40,885	967,425	32,348	148,193		25,798	1,255,273	40,520	375,487	79,832
2005		113,204	830,769	273,102	150,478		106,120	865,151	471,758	431,515	228,935
2006	451	56,012	436,776	318,349	99,610	4,080	206,049	1,523,802	780,353	396,341	110,112
2007	1,786	107,968	598,557	254,521	115,445	2,533	155,655	763,889	437,700	309,566	89,232
TOTAL	993,087	318,069	3,501,554	1,027,103	746,402	6,613	493,622	5,358,559	1,846,372	1,827,265	591,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,671,504	5,447,142	591,960	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,406,343	-937,013	3,683	
TOTAL LOSSES	8,265,161	4,510,129	595,643	
EXPECTED LOSSES	7,412,522	2,403,892	389,143	
CREDIBILITY	.06	.20	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.634	1.437	.190	4.261
INDICATED (POST-TEST)	2.036	1.111	.147	3.294
PRES. ON RATE LEVEL	2.316	.751	.122	3.189
DERIVED BY FORMULA	2.299	.823	.128	3.250
UNDERLYING PRES. RATE	2.362	.766	.124	3.252
PROPOSED	2.299	.823	.128	3.250
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.44
MAN. RATES	5.70	5.08	4.57	+ 4.44
				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
2003	6,622	528,043	7.974							2	2	3	7
2004	6,171	311,924	5.054							1	2	8	11
2005	8,091	24,490	.302									3	3
2006	7,196	13,732	.190								1		1
2007	7,622	46,025	.603									5	5
TOTAL	35,702	924,214	2.589							3	5	19	27

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			174,718	39,900	5,774			258,713	24,508	21,843	2,587	
2004			86,925	18,128	45,738			37,046	27,367	82,376	14,344	
2005					8,376					13,049	3,065	
2006				6,000					3,556		4,176	
2007					17,256					20,262	8,507	
TOTAL			261,643	64,028	77,144			295,759	55,431	137,530	32,679	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			257,011	58,095	8,355			758,288	64,407	51,222	2,302	
2004		5,343	125,453	26,346	64,348		2,412	125,288	73,107	163,790	13,512	
2005		551	2,399	999	11,277		312	3,841	2,087	25,187	2,749	
2006		519	4,522	5,345	613		335	4,137	5,826	643	3,708	
2007	167	5,527	23,930	9,167	14,016	102	5,354	24,731	13,584	24,069	8,822	
TOTAL	167	11,940	413,315	99,952	98,609	102	8,413	916,285	159,011	264,911	31,093	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,350,222	622,483	31,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-364,130	-174,333	489	
TOTAL LOSSES	986,092	448,150	31,582	
EXPECTED LOSSES	1,122,471	456,271	47,483	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.762	1.255	.088	4.105
INDICATED (POST-TEST)	2.135	.970	.068	3.173
PRES. ON RATE LEVEL	3.083	1.253	.131	4.467
DERIVED BY FORMULA	3.064	1.239	.128	4.431
UNDERLYING PRES. RATE	3.144	1.278	.133	4.555
PROPOSED	3.064	1.239	.128	4.431
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.05
MAN. RATES	7.99	7.13	6.40	+ 6.05
+PROPOSED				
IND. RATE				6.046
MINIMUM PREMIUM				1680
PRESENT				1810

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,687	9,171	.248									1	1
2004	3,279	56,263	1.715								1		1
2005	19,773	56,814	.287									2	2
2006	15,103	117,782	.779							1		1	2
2007	12,200	29,651	.243										
TOTAL	54,042	269,681	.499							1	1	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,113					4,249	1,809
2004				31,022					25,241		
2005					8,302					45,469	3,043
2006			61,573		1,402			54,807			
2007											29,651
TOTAL			61,573	31,022	12,817			54,807	25,241	49,718	34,503

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,505					9,964	1,610
2004			4,118	40,234	623			4,497	60,017	1,065	
2005		551	2,377	991	11,180		1,110	13,388	7,282	87,769	2,730
2006	273	13,286	91,525	3,551	3,271	799	31,092	183,561	8,310	2,734	
2007											30,748
TOTAL	273	13,837	98,020	44,776	19,579	799	32,202	201,446	75,609	101,532	35,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	346,577	241,496	35,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-492,517	-127,309	615	
TOTAL LOSSES		114,187	35,703	
EXPECTED LOSSES	1,490,478	347,489	54,583	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.211	.066	.277
INDICATED (POST-TEST)	.000	.163	.051	.214
PRES. ON RATE LEVEL	2.704	.631	.099	3.434
DERIVED BY FORMULA	2.650	.603	.096	3.349
UNDERLYING PRES. RATE	2.758	.643	.101	3.502
PROPOSED	2.650	.603	.096	3.349

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	
IND. RATES				4.57	MINIMUM PREMIUM	1335
MAN. RATES	6.41	5.59	4.92	+ 4.57	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	213	442	.207										
2004	349												
2005	375												
2006	406												
2007	401	1,403	.349									1	1
TOTAL	1,744	1,845	.106									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											442
2007					181					1,222	
TOTAL					181					1,222	442

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											393
2007	1	58	251	96	147	6	318	1,489	822	1,453	
TOTAL	1	58	251	96	147	6	318	1,489	822	1,453	393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,123	2,518	393	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,290	-13,227	41	
TOTAL LOSSES			434	
EXPECTED LOSSES	92,449	35,490	3,749	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.019	.019
PRES. ON RATE LEVEL	5.198	1.996	.211	7.405
DERIVED BY FORMULA	5.198	1.976	.209	7.383
UNDERLYING PRES. RATE	5.301	2.035	.215	7.551
PROPOSED	5.198	1.976	.209	7.383

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	10.075
IND. RATES				10.08	MINIMUM PREMIUM	2000
MAN. RATES	14.76	12.45	10.61	+ 10.08	PRESENT	2825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	573	650	.113										
2004	1,745	604	.034										
2005	767	1,773	.231										
2006	770	114,286	14.842									1	1
2007	743	95,019	12.788							1			1
TOTAL	4,598	212,332	4.618							1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											650
2004											604
2005											1,773
2006					48,920					65,366	
2007			65,019					30,000			
TOTAL			65,019		48,920			30,000		65,366	3,027

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											579
2004											569
2005											1,590
2006		4,703	31,181	14,228	54,117		2,998	37,515	24,838	99,790	
2007	829	20,738	81,942	6,065	2,520	1,053	33,484	79,695	8,982	2,658	
TOTAL	829	25,441	113,123	20,293	56,637	1,053	36,482	117,210	33,820	102,448	2,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	294,138	213,198	2,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,214	-29,698	74	
TOTAL LOSSES	262,924	183,500	2,812	
EXPECTED LOSSES	101,247	73,339	8,322	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.718	3.991	.061	9.770
INDICATED (POST-TEST)	4.420	3.085	.047	7.552
PRES. ON RATE LEVEL	2.159	1.564	.178	3.901
DERIVED BY FORMULA	2.159	1.579	.177	3.915
UNDERLYING PRES. RATE	2.202	1.595	.181	3.978
PROPOSED	2.159	1.579	.177	3.915
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.34
MAN. RATES	6.98	6.19	5.59	+ 5.34
IND. RATE				
MINIMUM PREMIUM				1515
PRESENT				1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	945	153	.016										
2004	899	70,044	7.791								1		1
2005	1,357	394,238	29.052								2		3
2006	1,334	128,345	9.621								3	1	4
2007	1,026												
TOTAL	5,561	592,780	10.660								6	2	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											153
2004				24,290					45,754		
2005				69,241	334				286,421	8,247	29,995
2006				78,233	1,371				38,500	9,470	771
TOTAL				171,764	1,705				370,675	17,717	30,919

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											136
2004			3,225	31,502	488			8,151	108,790	1,929	
2005		2,945	25,596	76,553	4,277		8,591	156,802	525,897	46,594	26,906
2006		6,910	59,838	70,094	9,498		4,036	50,195	66,672	21,442	685
TOTAL		9,855	88,659	178,149	14,263		12,627	215,148	701,359	69,965	27,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	326,289	963,736	27,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,066	-138,464	133	
TOTAL LOSSES	231,223	825,272	27,860	
EXPECTED LOSSES	288,672	359,129	13,569	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.158	14.840	.501	19.499
INDICATED (POST-TEST)	3.214	11.471	.387	15.072
PRES. ON RATE LEVEL	5.090	6.333	.239	11.662
DERIVED BY FORMULA	5.090	6.384	.242	11.716
UNDERLYING PRES. RATE	5.191	6.458	.244	11.893
PROPOSED	5.090	6.384	.242	11.716
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				15.99
MAN. RATES	22.52	19.29	16.71	+ 15.99
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				15.988
				2000
				3650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	331												
2004	563	504	.089										
2005	185												
2006	585												
2007	332												
TOTAL	1,996	504	.025										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											504
TOTAL											504

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											475
TOTAL											475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,252	-7,118	17	
TOTAL LOSSES			492	
EXPECTED LOSSES	61,917	18,524	1,676	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.019	.019
PRES. ON RATE LEVEL	3.042	.910	.082	4.034
DERIVED BY FORMULA	3.042	.901	.081	4.024
UNDERLYING PRES. RATE	3.102	.928	.084	4.114
PROPOSED	3.042	.901	.081	4.024
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.49
MAN. RATES	7.47	6.57	5.78	+ 5.49
				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
2003	2,020	1,931	.095										
2004	2,152	85,629	3.979								3	4	7
2005	1,142	68,534	6.001							1		1	2
2006	1,208	146	.012										
2007	1,164												
TOTAL	7,686	156,240	2.033							1	3	5	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,931
2004				34,229	6,011				29,310	11,444	4,635
2005			58,320		2,971			2,053		4,913	277
2006											146
TOTAL			58,320	34,229	8,982			2,053	29,310	16,357	6,989

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,719
2004		56	5,328	44,644	9,051		27	7,094	70,598	23,804	4,366
2005		11,436	83,954	1,695	5,157		943	7,387	941	9,539	248
2006											130
TOTAL		11,492	89,282	46,339	14,208		970	14,481	71,539	33,343	6,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	116,225	165,429	6,463	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,005	-61,210	98	
TOTAL LOSSES	37,220	104,219	6,561	
EXPECTED LOSSES	237,651	149,800	11,837	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.484	1.356	.085	1.925
INDICATED (POST-TEST)	.374	1.048	.066	1.488
PRES. ON RATE LEVEL	3.032	1.911	.151	5.094
DERIVED BY FORMULA	3.005	1.894	.149	5.048
UNDERLYING PRES. RATE	3.092	1.949	.154	5.195
PROPOSED	3.005	1.894	.149	5.048
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.89
MAN. RATES	9.39	8.18	7.30	+ 6.89
				PRESENT
				2030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	477	7,302	1.530									1	1
2004	302												
2005	408	2,252	.551									1	1
2006	730	70,514	9.659								1		1
2007	370												
TOTAL	2,287	80,068	3.501								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,691					3,890	1,721
2005					838					1,414	
2006				56,681					8,217		5,616
TOTAL				56,681	2,529				8,217	5,304	7,337

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,447					9,122	1,532
2005		57	238	100	1,128		33	419	227	2,727	
2006		4,909	42,720	50,497	5,782		767	9,553	13,461	1,492	4,987
TOTAL		4,966	42,958	50,597	9,357		800	9,972	13,688	13,341	6,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,696	86,983	6,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,693	-8,246	26	
TOTAL LOSSES	49,003	78,737	6,545	
EXPECTED LOSSES	30,005	21,658	2,698	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.143	3.443	.286	5.872
INDICATED (POST-TEST)	1.657	2.661	.221	4.539
PRES. ON RATE LEVEL	1.286	.929	.116	2.331
DERIVED BY FORMULA	1.286	.946	.117	2.349
UNDERLYING PRES. RATE	1.312	.947	.118	2.377
PROPOSED	1.286	.946	.117	2.349
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.21
MAN. RATES	4.48	3.81	3.34	+ 3.21
				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
2003	1,457	36,584	2.510							1	2	3	
2004	1,145	125,444	10.955						1		1	2	
2005	993	50,021	5.037								2	2	
2006	1,343	2,197	.163										
2007	1,826	2,196	.120										
TOTAL	6,764	216,442	3.200						1	1	5	7	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				23,355	886				10,036	1,371	936
2004			94,158		565			30,559			162
2005					16,219					33,253	549
2006											2,197
2007											2,196
TOTAL			94,158	23,355	17,670			30,559	10,036	34,624	6,040

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				34,005	1,282				26,375	3,215	833
2004		5,322	126,877	1,030	1,151		1,828	88,230	1,254	151	153
2005		1,067	4,644	1,934	21,839		798	9,787	5,319	64,187	492
2006											1,951
2007											2,277
TOTAL		6,389	131,521	36,969	24,272		2,626	98,017	32,948	67,553	5,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	238,553	161,742	5,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,170	-37,665	119	
TOTAL LOSSES	220,383	124,077	5,825	
EXPECTED LOSSES	60,132	103,286	10,349	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.258	1.834	.086	5.178
INDICATED (POST-TEST)	2.518	1.418	.066	4.002
PRES. ON RATE LEVEL	.872	1.497	.150	2.519
DERIVED BY FORMULA	.872	1.495	.148	2.515
UNDERLYING PRES. RATE	.889	1.527	.153	2.569
PROPOSED	.874	1.497	.148	2.519
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.44
MAN. RATES	4.86	4.18	3.61	+ 3.44
				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
2003	376												
2004	482	1,284	.266										
2005	591												
2006	575												
2007	838												
TOTAL	2,862	1,284	.045										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,284
TOTAL											1,284

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,210
TOTAL											1,210

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,210	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,519	-8,427	44	
TOTAL LOSSES			1,254	
EXPECTED LOSSES	49,027	23,583	3,579	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.044	.044
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	1.680	.808	.122	2.610
DERIVED BY FORMULA	1.680	.800	.121	2.601
UNDERLYING PRES. RATE	1.713	.824	.125	2.662
PROPOSED	1.680	.800	.121	2.601
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.55
MAN. RATES	4.97	4.29	3.74	+ 3.55
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.549
				1095
				1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	66						66						
2004	64						64						
2005	66						66						
2006	68						68						
2007	71						71						
TOTAL	335						335						

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.	-3,766	-6,926	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	11,776	18,110	1,732	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.447	5.301	.507	9.255
DERIVED BY FORMULA	3.447	5.301	.507	9.255
UNDERLYING PRES. RATE	3.515	5.406	.517	9.438
PROPOSED	3.447	5.301	.507	9.255
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				13.11
MAN. RATES	17.08	15.51	13.98	+ 13.11
				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
2003	1,383	5,592	.404				1,383					1	1
2004	1,537	347,468	22.606				1,537			1		2	3
2005	1,597	6,017	.376				1,597						
2006	2,413	939	.038				2,413						
2007	2,324	2,833	.121				2,324						
TOTAL	9,254	362,849	3.921				9,254			1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,925					3,503	164
2004			188,934		3,462			140,265		9,735	5,072
2005											6,017
2006											939
2007											2,833
TOTAL			188,934		5,387			140,265		13,238	15,025

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,785					8,215	146
2004		10,701	254,891	2,166	5,548		8,411	406,559	6,525	19,896	4,778
2005											5,397
2006											834
2007											2,938
TOTAL		10,701	254,891	2,166	8,333		8,411	406,559	6,525	28,111	14,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	680,562	45,135	14,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,530	-21,519	151	
TOTAL LOSSES	649,032	23,616	14,244	
EXPECTED LOSSES	106,143	59,504	13,048	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.014	.255	.154	7.423
INDICATED (POST-TEST)	5.422	.197	.119	5.738
PRES. ON RATE LEVEL	1.125	.631	.138	1.894
DERIVED BY FORMULA	1.168	.622	.138	1.928
UNDERLYING PRES. RATE	1.147	.643	.141	1.931
PROPOSED	1.168	.622	.138	1.928

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	2.731
IND. RATES				2.73	MINIMUM PREMIUM	900
MAN. RATES	2.73	2.84	2.86	+ 2.73	PRESENT	955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	863	721	.083										
2004	1,003												
2005	1,794	37,933	2.114									1	1
2006	1,810	921	.050										
2007	1,486	12,551	.844										
TOTAL	6,956	52,126	.749									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											721
2005					6,755					30,970	208
2006											921
2007											12,551
TOTAL					6,755					30,970	14,401

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											642
2005		443	1,935	806	9,096		753	9,117	4,958	59,781	187
2006											818
2007											13,015
TOTAL		443	1,935	806	9,096		753	9,117	4,958	59,781	14,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,248	74,641	14,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,634	-8,987	26	
TOTAL LOSSES	2,614	65,654	14,688	
EXPECTED LOSSES	30,259	24,068	2,505	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.038	.944	.211	1.193
INDICATED (POST-TEST)	.029	.730	.163	.922
PRES. ON RATE LEVEL	.427	.339	.035	.801
DERIVED BY FORMULA	.423	.347	.038	.808
UNDERLYING PRES. RATE	.435	.346	.036	.817
PROPOSED	.423	.347	.038	.808
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.14
MAN. RATES	1.40	1.30	1.21	+ 1.14
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				530
				555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	11,078	215,070	1.941				11,078				1	6	7
2004	12,962	92,036	.710				12,962				2		2
2005	12,997	164,571	1.266				12,997			1		2	3
2006	13,260	162,143	1.222				13,260				2	3	5
2007	14,785	301,585	2.039				14,785				1	7	8
TOTAL	65,082	935,405	1.437				65,082			1	6	18	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				9,400	54,712				19,555	93,514	37,889
2004				45,183					22,916		23,937
2005			65,152		2,766			47,424		9,876	39,353
2006				50,890	4,607				55,302	25,931	25,413
2007				54,750	19,301				57,234	118,481	51,819
TOTAL			65,152	160,223	81,386			47,424	155,007	247,802	178,411

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				13,686	79,168				51,391	219,290	33,721
2004			5,998	58,599	908			4,083	54,488	966	22,549
2005		12,734	93,630	1,835	5,016		19,277	140,142	5,096	20,375	35,300
2006		4,853	41,293	46,676	10,279		6,361	79,178	100,461	49,619	22,567
2007	332	18,557	100,614	42,449	22,568	933	53,751	258,012	145,630	157,321	53,737
TOTAL	332	36,144	241,535	163,245	117,939	933	79,389	481,415	357,066	447,571	167,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	839,748	1,085,821	167,874	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-465,654	-267,433	1,404	
TOTAL LOSSES	374,094	818,388	169,278	
EXPECTED LOSSES	1,488,425	708,093	132,117	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.575	1.257	.260	2.092
INDICATED (POST-TEST)	.444	.972	.201	1.617
PRES. ON RATE LEVEL	2.243	1.067	.199	3.509
DERIVED BY FORMULA	2.207	1.060	.199	3.466
UNDERLYING PRES. RATE	2.287	1.088	.203	3.578
PROPOSED	2.207	1.060	.199	3.466
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.91
MAN. RATES	6.60	5.91	5.30	+ 4.91
				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
2003	41,504	39,728	.095									2	2
2004	33,181	145,906	.439									3	3
2005	29,875	122,125	.408								1	3	4
2006	20,721	187,150	.903								2	1	3
2007	22,761	130,649	.574					1					1
TOTAL	148,042	625,558	.423					1			3	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,350					17,381	18,997
2004					18,652					114,243	13,011
2005				25,720	17,581				24,000	36,589	18,235
2006				52,510	2,076				112,700	15,711	4,153
2007	100,000					15,000					15,649
TOTAL	100,000			78,230	41,659	15,000			136,700	183,924	70,045

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,848					40,759	16,907
2004		177	2,440	778	25,956		273	18,663	9,027	225,291	12,256
2005		2,243	14,510	30,519	25,094		1,596	23,708	49,814	73,195	16,357
2006		4,750	40,897	47,385	7,648		11,283	140,052	190,610	44,419	3,688
2007	113,434					29,330					16,228
TOTAL	113,434	7,170	57,847	78,682	63,546	29,330	13,152	182,423	249,451	383,664	65,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	403,356	775,343	65,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-709,515	-296,791	815	
TOTAL LOSSES		478,552	66,251	
EXPECTED LOSSES	2,037,058	723,926	97,708	
CREDIBILITY	.04	.12	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.323	.045	.368
INDICATED (POST-TEST)	.000	.250	.035	.285
PRES. ON RATE LEVEL	1.349	.480	.065	1.894
DERIVED BY FORMULA	1.295	.452	.061	1.808
UNDERLYING PRES. RATE	1.376	.489	.066	1.931
PROPOSED	1.295	.452	.061	1.808
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.56
MAN. RATES	3.85	3.31	2.86	+ 2.56
				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
2003	7,409	1,562	.021										
2004	4,221	880	.020										
2005	6,667	147,041	2.205							1		4	5
2006	6,115	31,625	.517									3	3
2007	9,057	237,978	2.627								2	5	7
TOTAL	33,469	419,086	1.252							1	2	12	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,562
2004											880
2005			75,668		8,402			41,747		14,899	6,325
2006					8,676					14,977	7,972
2007				72,591	49,999				39,510	60,313	15,565
TOTAL			75,668	72,591	67,077			41,747	39,510	90,189	32,304

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,390
2004											829
2005		15,128	110,227	2,750	12,813		17,119	125,191	5,486	29,909	5,674
2006		833	5,531	2,523	9,596		679	8,596	5,686	22,860	7,079
2007	678	32,408	167,250	69,250	49,742	534	31,446	151,887	86,127	83,084	16,141
TOTAL	678	48,369	283,008	74,523	72,151	534	49,244	285,674	97,299	135,853	31,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	667,507	379,826	31,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,556	-58,629	201	
TOTAL LOSSES	597,951	321,197	31,314	
EXPECTED LOSSES	220,226	159,981	17,405	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.787	.960	.094	2.841
INDICATED (POST-TEST)	1.381	.742	.073	2.196
PRES. ON RATE LEVEL	.645	.469	.051	1.165
DERIVED BY FORMULA	.652	.483	.052	1.187
UNDERLYING PRES. RATE	.658	.478	.052	1.188
PROPOSED	.652	.483	.052	1.187
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.68
MAN. RATES	2.16	1.96	1.76	+ 1.68
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,498	66,843	.461									7	7
2004	18,318	129,952	.709								4	5	9
2005	19,186	337,482	1.759							1	3	10	14
2006	22,799	227,151	.996								3	6	9
2007	21,042	457,586	2.174								2	17	19
TOTAL	95,843	1,219,014	1.272							1	12	45	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					26,024					25,320	15,499
2004				65,288	4,934				26,234	11,501	21,995
2005			77,258	67,698	25,687			29,000	61,805	60,975	15,059
2006				22,827	45,066				16,276	99,677	43,305
2007				109,257	49,957				99,734	136,761	61,877
TOTAL			77,258	265,070	151,668			29,000	204,049	334,234	157,735

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					37,657					59,377	13,794
2004		47	9,310	84,882	8,176		28	6,549	63,286	23,789	20,719
2005		19,432	142,379	79,649	39,859		14,921	135,187	125,102	125,121	13,508
2006		6,314	45,928	33,439	52,188		6,080	76,131	64,537	155,124	38,454
2007	773	40,692	216,642	90,780	54,319	1,267	75,240	364,518	207,032	191,343	64,167
TOTAL	773	66,485	414,259	288,750	192,199	1,267	96,269	582,385	459,957	554,754	150,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,161,438	1,495,660	150,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-577,055	-408,741	1,622	
TOTAL LOSSES	584,383	1,086,919	152,264	
EXPECTED LOSSES	1,863,188	1,089,736	152,391	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.610	1.134	.159	1.903
INDICATED (POST-TEST)	.472	.877	.123	1.472
PRES. ON RATE LEVEL	1.906	1.115	.156	3.177
DERIVED BY FORMULA	1.863	1.094	.153	3.110
UNDERLYING PRES. RATE	1.944	1.137	.159	3.240
PROPOSED	1.863	1.094	.153	3.110
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.41
MAN. RATES	5.81	5.39	4.80	+ 4.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.406
				1295
				1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	52												
2004													
2005													
2006													
2007													
TOTAL	52												

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.	-66	-89		
TOTAL LOSSES				
EXPECTED LOSSES	240	184	5	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.452	.347	.009	.808
DERIVED BY FORMULA	.452	.347	.009	.808
UNDERLYING PRES. RATE	.461	.354	.009	.824
PROPOSED	.452	.347	.009	.808
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.14
MAN. RATES	1.75	1.44	1.22	+ 1.14

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	6,755	13,835	.204										
2004	6,664	159,923	2.399								2	3	5
2005	6,260	782,369	12.497							3	3	1	7
2006	7,222	413,052	5.719								7	3	10
2007	11,500	484,616	4.214							2	1	14	17
TOTAL	38,401	1,853,795	4.827							5	13	21	39

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											13,835
2004				8,962	6,822				26,208	28,699	89,232
2005			309,888	75,982	4,500			270,442	94,054	10,564	16,939
2006				107,677	31,169				165,886	69,840	38,480
2007			142,152	8,700	63,403			74,384	15,000	171,358	9,619
TOTAL			452,040	201,321	105,894			344,826	301,148	280,461	168,105

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											12,313
2004		65	2,082	11,908	9,673		69	9,357	64,584	57,700	84,057
2005		63,226	470,848	91,643	16,402		111,609	836,396	194,006	37,954	15,194
2006		12,326	101,026	104,993	45,464		18,740	232,952	298,322	136,704	34,170
2007	2,453	67,601	278,815	52,074	58,105	3,558	134,142	436,533	154,537	214,536	9,975
TOTAL	2,453	143,218	852,771	260,618	129,644	3,558	264,560	1,515,238	711,449	446,894	155,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,781,798	1,548,605	155,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-313,808	-428,480	1,230	
TOTAL LOSSES	2,467,990	1,120,125	156,939	
EXPECTED LOSSES	1,068,315	1,200,032	99,842	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.427	2.917	.409	9.753
INDICATED (POST-TEST)	4.968	2.255	.316	7.539
PRES. ON RATE LEVEL	2.728	3.064	.255	6.047
DERIVED BY FORMULA	2.773	3.024	.259	6.056
UNDERLYING PRES. RATE	2.782	3.125	.260	6.167
PROPOSED	2.773	3.024	.259	6.056
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.56
MAN. RATES	9.86	8.95	7.92	+ 7.56
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	8						8						
2004	8						8						
2005	8						8						
2006	18						18						
2007	8						8						
TOTAL	50						50						

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.	-1,490	-1,097	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	4,826	2,924	537	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	9.467	5.731	1.052	16.250
DERIVED BY FORMULA	9.467	5.731	1.052	16.250
UNDERLYING PRES. RATE	9.654	5.844	1.073	16.571
PROPOSED	9.467	5.731	1.052	16.250
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				20.30
MAN. RATES	26.14	23.76	21.28	+ 20.30
				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
2003	10,211	463,502	4.539				10,211			2		4	6
2004	16,403	418,195	2.549				16,403			1	4	10	15
2005	14,429	180,529	1.251				14,429				1	14	15
2006	15,397	213,242	1.384				15,397				3	5	8
2007	17,177	366,910	2.136				17,177				3	10	13
TOTAL	73,617	1,642,378	2.231				73,617			3	11	43	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			164,427		7,243			245,033		37,732	9,067
2004			79,590	92,840	27,393			19,816	84,939	84,229	29,388
2005				10,396	43,302				9,411	91,102	26,318
2006				64,024	9,221				96,773	29,757	13,467
2007				86,274	48,718				77,234	114,180	40,504
TOTAL			244,017	253,534	135,877			264,849	268,357	357,000	118,744

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			241,872		10,481			718,192		88,482	8,070
2004		4,755	123,093	122,403	40,290		1,388	86,103	209,429	169,786	27,683
2005		3,286	16,226	16,653	58,879		2,478	31,894	31,822	176,850	23,607
2006		6,431	54,133	59,718	16,735		10,426	129,600	169,853	62,975	11,959
2007	701	35,108	183,929	76,611	50,423	1,029	60,447	292,368	165,867	157,992	42,003
TOTAL	701	49,580	619,253	275,385	176,808	1,029	74,739	1,258,157	576,971	656,085	113,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,003,459	1,685,249	113,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,409	-419,010	1,126	
TOTAL LOSSES	1,764,050	1,266,239	114,448	
EXPECTED LOSSES	785,493	1,116,770	103,801	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.396	1.720	.155	4.271
INDICATED (POST-TEST)	1.852	1.330	.120	3.302
PRES. ON RATE LEVEL	1.046	1.488	.138	2.672
DERIVED BY FORMULA	1.062	1.475	.136	2.673
UNDERLYING PRES. RATE	1.067	1.517	.141	2.725
PROPOSED	1.062	1.475	.136	2.673
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.34
MAN. RATES	4.33	3.95	3.50	+ 3.34
				PRESENT
				1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	284												
2004	283	4,120	1.455										
2005	762												
2006	724												
2007	652	50,427	7.734									1	1
TOTAL	2,705	54,547	2.017									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,120
2007					26,652					23,775	
TOTAL					26,652					23,775	4,120

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,881
2007	259	8,540	36,964	14,163	21,649	118	6,272	29,029	15,944	28,250	
TOTAL	259	8,540	36,964	14,163	21,649	118	6,272	29,029	15,944	28,250	3,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	81,182	80,006	3,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,244	-16,872	68	
TOTAL LOSSES	58,938	63,134	3,949	
EXPECTED LOSSES	70,492	46,417	5,896	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.179	2.334	.146	4.659
INDICATED (POST-TEST)	1.684	1.804	.113	3.601
PRES. ON RATE LEVEL	2.555	1.683	.214	4.452
DERIVED BY FORMULA	2.555	1.684	.213	4.452
UNDERLYING PRES. RATE	2.606	1.716	.218	4.540
PROPOSED	2.555	1.684	.213	4.452
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.56
MAN. RATES	7.27	6.50	5.83	+ 5.56
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.560
				1565
				1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	7,401	157,654	2.130				7,401				2	15	17
2004	6,611	402,835	6.093				6,611				6	12	18
2005	6,996	362,671	5.183				6,996				5	14	19
2006	6,072	240,827	3.966				6,072				3	4	7
2007	6,417	213,575	3.328				6,417				1	6	7
TOTAL	33,497	1,377,562	4.112				33,497				17	51	68

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				32,617	30,541				30,796	41,221	22,479
2004				130,996	17,589				182,476	46,814	24,960
2005				88,557	19,162				174,332	53,456	27,164
2006				78,076	6,364				103,615	14,535	38,237
2007				37,929	7,919				97,775	34,871	35,081
TOTAL				368,175	81,575				588,994	190,897	147,921

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				47,491	44,194				80,931	96,664	20,006
2004		170	19,694	170,630	27,107		114	40,154	437,578	100,018	23,512
2005		4,992	38,106	100,146	30,702		6,387	109,708	327,848	121,854	24,366
2006		7,373	62,904	71,409	14,997		10,367	128,814	175,283	40,982	33,954
2007	178	11,116	62,141	26,507	11,206	745	47,572	236,219	136,438	69,706	36,379
TOTAL	178	23,651	182,845	416,183	128,206	745	64,440	514,895	1,158,078	429,224	138,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	786,754	2,131,691	138,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-381,431	-459,335	1,006	
TOTAL LOSSES	405,323	1,672,356	139,223	
EXPECTED LOSSES	1,151,625	1,171,726	105,180	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.210	4.993	.416	6.619
INDICATED (POST-TEST)	.935	3.860	.322	5.117
PRES. ON RATE LEVEL	3.371	3.430	.308	7.109
DERIVED BY FORMULA	3.347	3.452	.309	7.108
UNDERLYING PRES. RATE	3.438	3.498	.314	7.250
PROPOSED	3.347	3.452	.309	7.108
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.88
MAN. RATES	11.83	10.62	9.31	+ 8.88
				PRESENT
				2515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,562	586,747	22.901						3	3	9	15	
2004	1,813	56,811	3.133								11	11	
2005	2,848	157,594	5.533							1	10	11	
2006	6,251	958,309	15.330						2	5	25	32	
2007	6,151	218,402	3.550							1	23	24	
TOTAL	19,625	1,977,863	10.078						5	10	78	93	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			218,649	42,324	55,899			126,954	26,900	103,685	12,336
2004					10,676					31,603	14,532
2005				30,339	24,238				44,075	43,694	15,248
2006			151,537	221,138	108,729			64,585	206,908	180,001	25,411
2007				5,000	43,714				8,113	93,191	68,384
TOTAL			370,186	298,801	243,256			191,539	285,996	452,174	135,911

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			321,633	61,623	80,888			372,102	70,693	243,141	10,979
2004		97	1,397	446	14,856		76	5,159	2,500	62,321	13,689
2005		2,872	18,110	36,412	34,312		2,349	36,624	87,713	89,065	13,677
2006	674	61,968	459,022	236,367	147,061	940	64,249	560,197	417,163	315,539	22,565
2007	435	15,122	67,367	26,168	36,132	515	27,766	129,844	71,871	113,074	70,914
TOTAL	1,109	80,059	867,529	361,016	313,249	1,455	94,440	1,103,926	649,940	823,140	131,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,148,518	2,147,345	131,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-146,388	-142,993	368	
TOTAL LOSSES	2,002,130	2,004,352	132,192	
EXPECTED LOSSES	532,034	429,198	27,474	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.202	10.213	.674	21.089
INDICATED (POST-TEST)	7.886	7.895	.521	16.302
PRES. ON RATE LEVEL	2.658	2.145	.137	4.940
DERIVED BY FORMULA	2.710	2.318	.152	5.180
UNDERLYING PRES. RATE	2.711	2.187	.140	5.038
PROPOSED	2.710	2.318	.152	5.180
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.47
MAN. RATES	8.52	7.41	6.47	+ 6.47
+PROPOSED				
				6.469
				1780
				1830

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	30,452	1,654,411	5.432							3	7	56	66
2004	36,326	2,698,035	7.427							7	9	51	67
2005	31,887	2,560,001	8.028							9	5	40	54
2006	34,743	2,258,077	6.499							7	5	47	59
2007	36,808	1,131,098	3.072								10	41	51
TOTAL	170,216	10,301,622	6.052							26	36	235	297

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			333,890	194,457	183,848			317,160	252,499	325,418	47,139
2004			841,505	243,442	198,216			734,114	280,281	353,026	47,451
2005			1,082,930	134,885	144,981			776,816	141,677	213,799	64,913
2006			816,046	175,454	175,174			571,024	136,331	302,455	81,593
2007			370,416	158,310	158,310				274,371	270,160	57,841
TOTAL			3,074,371	1,118,654	860,529			2,399,114	1,085,159	1,464,858	298,937

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			491,152	283,130	266,027			929,596	663,567	763,108	41,954
2004		49,393	1,191,511	333,004	283,967		44,749	2,227,093	724,466	711,650	44,699
2005		223,916	1,634,327	191,282	224,124		321,263	2,387,218	351,333	449,380	58,227
2006	3,632	206,313	1,445,031	248,908	234,468	8,318	350,495	2,244,451	424,834	514,963	72,455
2007	2,509	134,401	719,152	301,911	175,192	2,971	178,968	873,261	498,416	400,345	59,981
TOTAL	6,141	614,023	5,481,173	1,358,235	1,183,778	11,289	895,475	8,661,619	2,662,616	2,839,446	277,316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,669,720	8,044,075	277,316	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,492,551	-1,970,285	2,885	
TOTAL LOSSES	13,177,169	6,073,790	280,201	
EXPECTED LOSSES	7,952,492	5,169,460	279,155	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.741	3.568	.165	11.474
INDICATED (POST-TEST)	5.984	2.758	.128	8.870
PRES. ON RATE LEVEL	4.581	2.978	.161	7.720
DERIVED BY FORMULA	4.637	2.947	.156	7.740
UNDERLYING PRES. RATE	4.672	3.037	.164	7.873
PROPOSED	4.637	2.947	.156	7.740
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.67
MAN. RATES	12.50	11.38	10.11	+ 9.67
				PRESENT
				2705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	17,661	319,778	1.810								4	6	10
2004	21,826	136,437	.625								1	4	5
2005	19,166	781,339	4.076								2	7	10
2006	19,289	749,000	3.883							1	3	7	11
2007	17,387	246,079	1.415								2	11	13
TOTAL	95,329	2,232,633	2.342							2	12	35	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				90,880	31,273				121,960	40,113	35,552
2004				5,600	5,365				11,355	76,779	37,338
2005			359,074	43,812	17,151			257,277	15,236	59,068	29,721
2006			88,692	123,413	15,416			106,435	318,316	51,566	45,162
2007				41,376	36,347				51,085	87,762	29,509
TOTAL			447,766	305,081	105,552			363,712	517,952	315,288	177,282

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				132,321	45,252				320,511	94,066	31,641
2004		51	1,445	7,486	7,579		185	14,566	33,066	151,891	35,172
2005		50,323	371,146	56,119	30,385		72,572	535,020	50,420	120,523	26,660
2006	394	31,107	233,392	118,955	32,113	1,548	92,554	756,171	557,234	141,766	40,104
2007	465	21,005	106,216	43,642	34,735	740	43,214	208,326	117,924	119,051	30,601
TOTAL	859	102,486	712,199	358,523	150,064	2,288	208,525	1,514,083	1,079,155	627,297	164,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,540,440	2,215,039	164,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-737,438	-523,338	1,140	
TOTAL LOSSES	1,803,002	1,691,701	165,318	
EXPECTED LOSSES	2,279,317	1,334,606	120,115	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.891	1.775	.173	3.839
INDICATED (POST-TEST)	1.462	1.372	.134	2.968
PRES. ON RATE LEVEL	2.345	1.373	.123	3.841
DERIVED BY FORMULA	2.319	1.373	.124	3.816
UNDERLYING PRES. RATE	2.391	1.400	.126	3.917
PROPOSED	2.319	1.373	.124	3.816
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.77
MAN. RATES	6.48	5.74	5.03	+ 4.77
				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
2003	48,504	3,083,069	6.356				48,504			9	9	36	54
2004	45,689	2,802,859	6.134				45,689			11	8	26	45
2005	45,238	3,634,754	8.034				45,238			7	12	39	58
2006	44,003	2,012,145	4.572				44,003			8	6	24	38
2007	42,385	1,232,869	2.908				42,385			1	4	32	37
TOTAL	225,819	12,765,696	5.653				225,819			36	39	157	232

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,322,986	213,578	164,081			831,001	236,958	239,711	74,754
2004			1,443,656	203,039	86,814			741,808	139,105	149,677	38,760
2005			1,005,969	329,036	121,839			1,591,454	224,963	324,327	37,166
2006			852,841	147,890	133,674			505,412	129,554	208,525	34,249
2007			155,372	140,102	340,776			75,211	88,351	401,184	31,873
TOTAL			4,780,824	1,033,645	847,184			3,744,886	818,931	1,323,424	216,802

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,918,586	310,969	237,426			2,386,228	622,726	562,122	66,531
2004		82,340	1,982,499	282,402	130,461		44,724	2,190,955	373,025	304,716	36,512
2005		170,970	1,258,192	395,928	197,565		369,703	2,776,920	529,551	674,643	33,338
2006	3,799	207,791	1,452,033	214,154	186,778	7,366	308,439	1,963,076	368,104	367,050	30,413
2007	5,655	190,334	857,360	277,973	300,442	5,180	224,484	864,603	393,704	508,887	33,052
TOTAL	9,454	651,435	7,468,670	1,481,426	1,052,672	12,546	947,350	10,181,782	2,287,110	2,417,418	199,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,271,237	7,238,626	199,846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,700,482	-1,942,206	1,811	
TOTAL LOSSES	15,570,755	5,296,420	201,657	
EXPECTED LOSSES	11,270,627	4,963,501	189,688	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.895	2.345	.089	9.329
INDICATED (POST-TEST)	5.330	1.813	.069	7.212
PRES. ON RATE LEVEL	4.894	2.155	.083	7.132
DERIVED BY FORMULA	4.916	2.100	.080	7.096
UNDERLYING PRES. RATE	4.991	2.198	.084	7.273
PROPOSED	4.941	2.111	.080	7.132
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.91
MAN. RATES	11.61	10.53	9.34	+ 8.91
+PROPOSED				
				8.907
				2000
				2520

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,535	326,874	12.894					1		1	1	3	6
2004	2,361												
2005	2,421	268,864	11.105							1		1	2
2006	2,485	5,185	.208									2	2
2007	1,254	19,567	1.560									2	2
TOTAL	11,056	620,490	5.612					1		2	1	8	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	2,000		155,191	21,396	8,406			99,164	21,084	18,815	818
2005			122,398		16,298			107,921		22,247	
2006					2,971					1,423	791
2007					7,392					12,175	
TOTAL	2,000		277,589	21,396	35,067			207,085	21,084	54,660	1,609

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	5,662		228,286	31,153	12,164			290,650	55,409	44,121	728
2005		24,660	179,080	4,764	24,371		43,870	318,848	11,564	45,933	
2006		286	1,894	862	3,288		59	816	541	2,173	702
2007	72	2,365	10,251	3,931	6,001	60	3,211	14,866	8,162	14,468	
TOTAL	5,734	27,311	419,511	40,710	45,824	60	47,140	625,180	75,676	106,695	1,430

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,124,936	268,905	1,430	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-146,071	-77,438	87	
TOTAL LOSSES	978,865	191,467	1,517	
EXPECTED LOSSES	420,901	188,725	11,056	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.854	1.732	.014	10.600
INDICATED (POST-TEST)	6.844	1.339	.011	8.194
PRES. ON RATE LEVEL	3.733	1.674	.098	5.505
DERIVED BY FORMULA	3.764	1.667	.096	5.527
UNDERLYING PRES. RATE	3.807	1.707	.100	5.614
PROPOSED	3.764	1.667	.096	5.527
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.90
MAN. RATES	9.33	8.23	7.21	+ 6.90
				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
2003	13,195	274,975	2.083				13,195				7	5	12
2004	13,405	687,842	5.131				13,405			2	1	4	7
2005	15,906	931,921	5.858				15,906			2	4	6	12
2006	22,991	647,844	2.817				22,991				5	9	14
2007	19,215	675,026	3.513				19,215			1	4	15	20
TOTAL	84,712	3,217,608	3.798				84,712			5	21	39	65

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				106,310	8,134				102,943	30,866	26,722
2004			275,350	41,257	3,908			273,003	37,753	19,621	36,950
2005			212,304	125,878	4,168			350,463	202,345	3,240	33,523
2006				118,335	132,138				180,992	182,561	33,818
2007			121,458	128,291	87,897			55,239	141,665	109,216	31,260
TOTAL			609,112	520,071	236,245			678,705	665,698	345,504	162,273

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				154,788	11,769				270,534	72,381	23,783
2004		15,267	369,255	56,558	7,309		16,031	781,636	102,283	41,610	34,807
2005		43,716	329,464	144,152	16,490		134,098	1,033,154	394,783	36,763	30,070
2006		22,958	173,416	143,851	158,241		25,312	315,204	365,898	311,532	30,030
2007	2,745	95,878	447,991	133,469	92,227	3,321	146,128	560,660	253,582	175,621	32,417
TOTAL	2,745	177,819	1,320,126	632,818	286,036	3,321	321,569	2,690,654	1,387,080	637,907	151,107

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,516,234	2,943,841	151,107	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-667,877	-453,785	1,415	
TOTAL LOSSES	3,848,357	2,490,056	152,522	
EXPECTED LOSSES	2,185,570	1,234,254	128,762	
CREDIBILITY	.03	.08	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.543	2.939	.180	7.662
INDICATED (POST-TEST)	3.512	2.272	.139	5.923
PRES. ON RATE LEVEL	2.530	1.429	.149	4.108
DERIVED BY FORMULA	2.559	1.496	.148	4.203
UNDERLYING PRES. RATE	2.580	1.457	.152	4.189
PROPOSED	2.559	1.496	.148	4.203
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.25
MAN. RATES	6.76	6.05	5.38	+ 5.25
				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
2003	17,553	587,123	3.344				17,553			1	3	14	18
2004	18,373	427,318	2.325				18,373				5	10	15
2005	19,704	1,029,942	5.227				19,704			2	2	8	12
2006	22,025	489,635	2.223				22,025			2	1	9	12
2007	21,604	181,936	.842				21,604					10	10
TOTAL	99,259	2,715,954	2.736				99,259			5	11	51	67

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			163,701	62,740	56,168			36,423	139,980	96,819	31,292
2004				126,914	50,200				93,035	126,591	30,578
2005			415,396	40,562	44,406			386,932	63,772	37,681	41,193
2006			150,314	9,718	14,026			91,627	21,681	114,853	87,416
2007					51,845					104,823	25,268
TOTAL			729,411	239,934	216,645			514,982	318,468	480,767	215,747

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			240,804	91,349	81,277			106,756	367,868	227,040	27,850
2004		474	23,416	166,696	72,403		303	37,255	231,214	253,570	28,804
2005		67,560	492,942	57,637	68,504		126,297	935,486	145,651	88,083	36,950
2006	670	34,291	237,514	20,405	20,709	1,331	59,276	398,016	93,069	183,842	77,625
2007	502	16,609	71,900	27,553	42,109	523	27,665	127,995	70,292	124,548	26,203
TOTAL	1,172	118,934	1,066,576	363,640	285,002	1,854	213,541	1,605,508	908,094	877,083	197,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,007,585	2,433,819	197,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-840,313	-410,367	1,727	
TOTAL LOSSES	2,167,272	2,023,452	199,159	
EXPECTED LOSSES	2,668,083	1,085,895	164,771	
CREDIBILITY	.03	.09	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.183	2.039	.201	4.423
INDICATED (POST-TEST)	1.687	1.576	.155	3.418
PRES. ON RATE LEVEL	2.636	1.073	.162	3.871
DERIVED BY FORMULA	2.608	1.118	.161	3.887
UNDERLYING PRES. RATE	2.688	1.094	.166	3.948
PROPOSED	2.597	1.114	.160	3.871
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.83
MAN. RATES	6.35	5.73	5.07	+ 4.83
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.834
				1395
				1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	78,363	1,898,729	2.422				78,363			3	12	35	50
2004	80,897	3,431,931	4.242				80,897			6	6	29	41
2005	81,339	1,520,358	1.869				81,339			3	4	30	37
2006	87,166	912,025	1.046				87,166			1	7	30	38
2007	92,498	1,440,099	1.556				92,498			3	5	30	38
TOTAL	420,263	9,203,142	2.190				420,263			16	34	154	204

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			436,292	177,108	139,925			690,963	197,314	173,996	83,131
2004			1,362,368	164,220	95,660			1,276,342	184,250	234,652	114,439
2005			283,758	98,368	246,234			226,106	269,972	284,060	111,860
2006			131,572	71,383	147,095			100,881	148,619	197,985	114,490
2007			278,248	161,340	138,485			347,337	115,339	324,102	75,248
TOTAL			2,492,238	672,419	767,399			2,641,629	915,494	1,214,795	499,168

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			492,013	257,870	202,471			1,434,865	518,541	408,020	73,987
2004		65,368	1,571,833	229,197	140,825		52,873	2,596,466	492,523	474,855	107,802
2005		75,042	511,085	144,573	342,621		105,551	883,439	556,694	583,486	100,339
2006	587	48,426	341,231	113,099	173,673	1,469	80,221	624,300	334,016	334,226	101,667
2007	5,152	165,349	743,821	193,196	143,064	13,729	493,725	1,488,056	448,105	447,254	78,032
TOTAL	5,739	354,185	3,659,983	937,935	1,002,654	15,198	732,370	7,027,126	2,349,879	2,247,841	461,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,794,601	6,538,309	461,827	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,089,014	-1,530,229	3,557	
TOTAL LOSSES	9,705,587	5,008,080	465,384	
EXPECTED LOSSES	6,619,143	4,034,525	340,413	
CREDIBILITY	.08	.25	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.309	1.192	.111	3.612
INDICATED (POST-TEST)	1.785	.921	.086	2.792
PRES. ON RATE LEVEL	1.545	.941	.079	2.565
DERIVED BY FORMULA	1.564	.936	.081	2.581
UNDERLYING PRES. RATE	1.575	.960	.081	2.616
PROPOSED	1.564	.936	.081	2.581
YEAR	12-1-08	6-1-09	12-1-09	12-1-10
IND. RATES				3.22
MAN. RATES	5.27	3.71	3.36	+ 3.22
				PRESENT
				1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	7,951	37,175	.467									4	4
2004	8,349	458,693	5.493							1	1	3	5
2005	7,647	33,541	.438								1	1	2
2006	7,781	88,067	1.131									3	3
2007	8,229	91,416	1.110									3	3
TOTAL	39,957	708,892	1.774							1	2	14	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,375					31,172	2,628
2004			78,812	52,277	29,276			44,110	223,982	29,380	856
2005				15,745	2,446				13,444	733	1,173
2006					35,259					52,474	334
2007					29,822					41,292	20,302
TOTAL			78,812	68,022	100,178			44,110	237,426	155,051	25,293

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					4,884					73,098	2,339
2004		4,727	116,907	69,864	42,093		2,708	172,057	536,700	67,605	806
2005		827	6,500	17,691	4,163		413	7,461	24,744	2,856	1,052
2006		3,391	22,474	10,252	39,006		2,404	30,116	19,936	80,106	297
2007	291	9,553	41,357	15,848	24,219	207	10,897	50,413	27,688	49,062	21,053
TOTAL	291	18,498	187,238	113,655	114,365	207	16,422	260,047	609,068	272,727	25,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	482,703	1,109,815	25,547	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,127	-115,114	229	
TOTAL LOSSES	324,576	994,701	25,776	
EXPECTED LOSSES	493,868	298,479	22,776	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.812	2.489	.065	3.366
INDICATED (POST-TEST)	.628	1.924	.050	2.602
PRES. ON RATE LEVEL	1.211	.733	.056	2.000
DERIVED BY FORMULA	1.199	.793	.056	2.048
UNDERLYING PRES. RATE	1.236	.747	.057	2.040
PROPOSED	1.199	.793	.056	2.048
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.56
MAN. RATES	3.26	2.96	2.62	+ 2.56
				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
2003	6,762	92,206	1.363									8	8
2004	6,944	212,957	3.066							1	2	3	6
2005	6,638	700,212	10.548							2	1	4	7
2006	6,247	195,342	3.126							1		6	7
2007	6,709	182,248	2.716									12	12
TOTAL	33,300	1,382,965	4.153							4	3	33	40

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					10,081					37,734	44,391
2004			59,078	35,840	4,032			62,375	34,063	13,446	4,123
2005			339,771	11,941	19,529			286,801	7,390	24,090	10,690
2006			65,843		7,089			93,397		19,993	9,020
2007					44,157					109,151	28,940
TOTAL			464,692	47,781	84,888			442,573	41,453	204,414	97,164

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					14,589					88,484	39,508
2004		3,373	84,846	47,282	6,558		3,763	188,352	84,615	28,262	3,884
2005		67,262	494,150	23,352	33,687		115,960	840,999	38,658	55,239	9,589
2006	293	14,744	101,439	5,425	9,678	1,361	53,903	324,290	21,745	35,183	8,010
2007	426	14,143	61,236	23,471	35,865	549	28,829	133,281	73,193	129,699	30,011
TOTAL	719	99,522	741,671	99,530	100,377	1,910	202,455	1,486,922	218,211	336,867	91,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,533,199	754,985	91,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-338,413	-404,644	431	
TOTAL LOSSES	2,194,786	350,341	91,433	
EXPECTED LOSSES	1,045,287	1,042,624	43,624	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.591	1.052	.275	7.918
INDICATED (POST-TEST)	5.095	.813	.213	6.121
PRES. ON RATE LEVEL	3.078	3.070	.129	6.277
DERIVED BY FORMULA	3.098	2.957	.133	6.188
UNDERLYING PRES. RATE	3.139	3.131	.131	6.401
PROPOSED	3.098	2.957	.133	6.188
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.73
MAN. RATES	10.48	9.32	8.22	+ 7.73
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				7.728
				2000
				2250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	239,390	4,572,012	1.909					1		11	10	64	86
2004	249,477	8,201,270	3.287						1	6	9	69	85
2005	258,989	1,653,206	.638							3	6	53	62
2006	257,423	2,746,518	1.066					1		4	10	60	75
2007	257,009	1,618,574	.629							2	4	55	61
TOTAL	1,262,288	18,791,580	1.489					2	1	26	39	301	369

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	100		1,399,928	227,091	148,145	1,723		2,042,657	213,288	323,246	215,834
2004		813,927	746,557	285,903	465,084		3,805,016	439,864	630,178	839,460	175,281
2005			314,453	97,577	178,149			299,189	176,393	387,904	199,541
2006	513,583		357,758	238,734	330,910			251,860	308,085	518,867	226,721
2007			278,749	125,695	164,104			119,143	187,407	525,958	217,518
TOTAL	513,683	813,927	3,097,445	975,000	1,286,392	1,723	3,805,016	3,152,713	1,515,351	2,595,435	1,034,895

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003	174		1,862,115	330,642	214,366	907,040		4,878,641	560,521	758,010	192,092
2004		160,945	1,102,452	381,199	655,537		821,132	1,500,407	1,330,033	1,679,730	165,115
2005		76,438	535,047	136,302	251,508		134,667	1,075,081	407,349	775,933	178,988
2006	647,276	128,890	917,462	327,177	400,389	3,672	195,465	1,499,524	740,113	860,543	201,328
2007	5,473	169,856	748,394	187,111	159,909	7,916	345,288	1,329,867	605,081	689,674	225,566
TOTAL	652,923	536,129	5,165,470	1,362,431	1,681,709	918,628	1,496,552	10,283,520	3,643,097	4,763,890	963,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,053,222	11,451,127	963,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,460,491	-2,463,933	7,341	
TOTAL LOSSES	15,592,731	8,987,194	970,430	
EXPECTED LOSSES	10,754,694	6,399,800	732,127	
CREDIBILITY	.16	.51	.58	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.235	.712	.077	2.024
INDICATED (POST-TEST)	.955	.550	.060	1.565
PRES. ON RATE LEVEL	.836	.497	.057	1.390
DERIVED BY FORMULA	.855	.524	.059	1.438
UNDERLYING PRES. RATE	.852	.507	.058	1.417
PROPOSED	.855	.524	.059	1.438
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.80
MAN. RATES	2.28	2.06	1.82	+ 1.80
				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
2003	4,893	37,917	.774							1	2	3	
2004	5,944	2,477	.041										
2005	6,789	20,536	.302								1	1	
2006	7,212	5,953	.082										
2007	7,072	10,386	.146								1	1	
TOTAL	31,910	77,269	.242							1	4	5	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				2,180	4,337				3,495	4,866	23,039	
2004											2,477	
2005					2,694					15,894	1,948	
2006											5,953	
2007					1,777					8,609		
TOTAL				2,180	8,808				3,495	29,369	33,417	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				3,174	6,276				9,185	11,411	20,505	
2004											2,333	
2005		179	771	320	3,627		385	4,679	2,545	30,681	1,747	
2006											5,286	
2007	16	568	2,464	945	1,443	43	2,273	10,514	5,773	10,229		
TOTAL	16	747	3,235	4,439	11,346	43	2,658	15,193	17,503	52,321	29,871	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,892	85,609	29,871	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,838	-24,125	119	
TOTAL LOSSES		61,484	29,990	
EXPECTED LOSSES	165,613	64,139	11,168	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.193	.094	.287
INDICATED (POST-TEST)	.000	.149	.073	.222
PRES. ON RATE LEVEL	.509	.197	.034	.740
DERIVED BY FORMULA	.504	.195	.036	.735
UNDERLYING PRES. RATE	.519	.201	.035	.755
PROPOSED	.504	.195	.036	.735

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE		.918
IND. RATES				.92	MINIMUM PREMIUM		475
MAN. RATES	1.20	1.09	.97	+ .92	PRESENT		500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	735	889	.120										
2004	651	2,070	.317										
2005	428	1,163	.271									1	1
2006	467	13,000	2.783									1	1
2007	533												
TOTAL	2,814	17,122	.608									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											889
2004											2,070
2005					768					395	
2006					13,000						
TOTAL					13,768					395	2,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											791
2004											1,950
2005		49	221	91	1,035		11	117	64	762	
2006		1,252	8,289	3,781	14,382						
TOTAL		1,301	8,510	3,872	15,417		11	117	64	762	2,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,939	20,115	2,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,699	-15,742	29	
TOTAL LOSSES	240	4,373	2,770	
EXPECTED LOSSES	29,717	39,846	3,181	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.009	.155	.098	.262
INDICATED (POST-TEST)	.007	.120	.076	.203
PRES. ON RATE LEVEL	1.035	1.389	.111	2.535
DERIVED BY FORMULA	1.035	1.376	.111	2.522
UNDERLYING PRES. RATE	1.056	1.416	.113	2.585
PROPOSED	1.035	1.376	.111	2.522
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.15
MAN. RATES	4.06	3.67	3.32	+ 3.15
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.149
				1000
				1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	17,645	2,758,293	15,632				17,645		1	2	5	20	28
2004	12,790	380,516	2,975				12,790				4	20	24
2005	13,115	995,228	7,588				13,115			2	8	33	43
2006	10,766	743,798	6,908				10,766			1	2	19	22
2007	11,297	244,934	2,168				11,297				2	12	14
TOTAL	65,613	5,122,769	7,808				65,613		1	5	21	104	131

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		457,091	236,548	119,626	45,164		854,978	752,796	168,101	72,474	51,515
2004				72,678	34,878				121,101	98,761	53,098
2005			139,609	156,437	71,842			272,371	171,483	146,833	36,653
2006			96,376	84,972	43,425			172,322	232,594	86,570	27,539
2007				44,324	58,794				64,043	53,190	24,583
TOTAL		457,091	472,533	478,037	254,103		854,978	1,197,489	757,322	457,828	193,388

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		183,797	279,130	174,175	65,352		678,506	1,005,517	441,770	169,951	45,848
2004		329	14,213	95,709	49,996		237	37,702	295,744	199,868	50,018
2005		38,231	277,124	184,647	108,152		117,982	923,836	357,777	309,343	32,878
2006	419	31,646	230,317	93,127	59,332	2,450	121,269	883,977	439,482	182,745	24,455
2007	688	28,839	141,315	57,299	53,324	649	39,178	191,771	109,715	81,717	25,493
TOTAL	1,107	282,842	942,099	604,957	336,156	3,099	957,172	3,042,803	1,644,488	943,624	178,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,229,122	3,529,225	178,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-644,638	-657,189	1,274	
TOTAL LOSSES	4,584,484	2,872,036	179,966	
EXPECTED LOSSES	1,885,062	1,640,981	142,380	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.987	4.377	.274	11.638
INDICATED (POST-TEST)	5.401	3.383	.212	8.996
PRES. ON RATE LEVEL	2.817	2.453	.213	5.483
DERIVED BY FORMULA	2.869	2.518	.213	5.600
UNDERLYING PRES. RATE	2.873	2.501	.217	5.591
PROPOSED	2.869	2.518	.213	5.600
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.99
MAN. RATES	8.79	8.02	7.18	+ 6.99
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	4,299	534,567	12.434				4,299			1	1	4	6
2004	4,846	106,216	2.191				4,846			1		2	3
2005	6,278	27,474	.437				6,278					2	2
2006	5,923	160,013	2.701				5,923					3	3
2007	7,024	164,095	2.336				7,024				1	5	6
TOTAL	28,370	992,365	3.498				28,370			2	2	16	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			261,883	4,038	18,454			134,237	6,520	108,088	1,347
2004			64,000		3,419			30,561		5,270	2,966
2005					3,307					6,279	17,888
2006					49,157					102,266	8,590
2007				12,531	70,531				2,153	73,061	5,819
TOTAL			325,883	16,569	144,868			164,798	8,673	294,964	36,610

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			385,230	5,879	26,703			393,449	17,135	253,466	1,199
2004		3,646	86,637	828	5,004		1,840	89,096	1,669	10,543	2,794
2005		215	948	393	4,451		151	1,849	1,001	12,118	16,046
2006		4,723	31,333	14,294	54,376		4,685	58,692	38,858	156,122	7,628
2007	719	25,416	114,716	44,856	58,867	379	20,141	93,465	51,488	87,434	6,034
TOTAL	719	34,000	618,864	66,250	149,401	379	26,817	636,551	110,151	519,683	33,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,317,330	845,485	33,701	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,736	-118,318	343	
TOTAL LOSSES	1,153,594	727,167	34,044	
EXPECTED LOSSES	526,830	319,446	30,640	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.066	2.563	.120	6.749
INDICATED (POST-TEST)	3.143	1.981	.093	5.217
PRES. ON RATE LEVEL	1.821	1.104	.106	3.031
DERIVED BY FORMULA	1.834	1.139	.105	3.078
UNDERLYING PRES. RATE	1.857	1.126	.108	3.091
PROPOSED	1.834	1.139	.105	3.078
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.84
MAN. RATES	5.42	4.66	3.97	+ 3.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.844
				1160
				1225

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	44,099	2,194,261	4.975							4	9	31	44
2004	46,853	2,092,550	4.466							6	4	50	60
2005	61,551	1,867,896	3.034							3	7	55	65
2006	55,648	1,526,451	2.743							3	3	35	41
2007	49,379	2,068,396	4.188							2	3	20	25
TOTAL	257,530	9,749,554	3.786							18	26	191	235

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			647,532	138,243	113,341			750,869	178,577	283,545	82,154
2004			809,225	101,778	162,361			475,803	112,404	286,991	143,988
2005			418,266	158,820	235,638			281,549	87,613	512,861	173,149
2006			446,583	86,266	80,350			464,138	73,632	256,076	119,406
2007			343,552	113,519	54,038			1,179,500	162,476	172,046	43,265
TOTAL			2,665,158	598,626	645,728			3,151,859	614,702	1,511,519	561,962

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			639,389	201,282	164,006			1,183,790	469,300	664,914	73,117
2004		47,216	1,124,548	147,436	231,099		29,142	1,440,630	309,479	573,062	135,637
2005		102,794	721,982	213,234	334,383		128,023	1,012,969	263,425	1,007,147	155,315
2006	1,333	79,169	557,079	115,504	106,043	3,603	159,134	1,062,083	255,471	416,631	106,033
2007	2,427	83,062	386,496	107,186	63,035	16,468	574,740	1,640,071	428,168	288,372	44,866
TOTAL	3,760	312,241	3,429,494	784,642	898,566	20,071	891,039	6,339,543	1,725,843	2,950,126	514,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,996,148	6,359,177	514,968	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,615,352	-1,742,644	4,843	
TOTAL LOSSES	8,380,796	4,616,533	519,811	
EXPECTED LOSSES	7,978,279	4,504,201	491,882	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.254	1.793	.202	5.249
INDICATED (POST-TEST)	2.515	1.386	.156	4.057
PRES. ON RATE LEVEL	3.038	1.715	.187	4.940
DERIVED BY FORMULA	3.007	1.656	.181	4.844
UNDERLYING PRES. RATE	3.098	1.749	.191	5.038
PROPOSED	3.007	1.656	.181	4.844
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.05
MAN. RATES	8.45	7.47	6.47	+ 6.05
				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
2003	3,244	17,026	.524				3,244						
2004	3,378	3,024	.089				3,378						
2005	3,024	4,285	.141				3,024						
2006	3,751	109,558	2.920				3,751					2	2
2007	2,844	344	.012				2,844						
TOTAL	16,241	134,237	.827				16,241					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											17,026
2004											3,024
2005											4,285
2006					12,402					90,909	6,247
2007											344
TOTAL					12,402					90,909	30,926

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											15,153
2004											2,849
2005											3,844
2006		1,192	7,906	3,605	13,718		4,164	52,175	34,543	138,786	5,547
2007											357
TOTAL		1,192	7,906	3,605	13,718		4,164	52,175	34,543	138,786	27,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,437	190,652	27,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-217,534	-149,187	579	
TOTAL LOSSES		41,465	28,329	
EXPECTED LOSSES	672,865	382,475	61,391	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.255	.174	.429
INDICATED (POST-TEST)	.000	.197	.135	.332
PRES. ON RATE LEVEL	4.063	2.309	.371	6.743
DERIVED BY FORMULA	4.022	2.246	.364	6.632
UNDERLYING PRES. RATE	4.143	2.355	.378	6.876
PROPOSED	4.022	2.246	.364	6.632

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	8.283
IND. RATES				8.28	MINIMUM PREMIUM	2000
MAN. RATES	11.85	10.30	8.83	+ 8.28	PRESENT	2395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	920	200,468	21.790								1	3	4
2004	1,183	136,086	11.503							1			1
2005	1,155	3,376	.292									1	1
2006	1,805	129,636	7.182								2	2	4
2007	1,715	268,010	15.627								1		1
TOTAL	6,778	737,576	10.882							1	4	6	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				42,030	28,482				116,959	12,177	820
2004			77,507					58,123			456
2005					193					1,654	1,529
2006				50,909	10,649				31,863	32,088	4,127
2007				45,113					222,547		350
TOTAL			77,507	138,052	39,324			58,123	371,369	45,919	7,282

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				61,196	41,214				307,368	28,555	730
2004		4,377	104,379	830	300		3,476	167,811	2,386	287	430
2005		12	56	23	260		39	486	264	3,193	1,372
2006		5,433	45,157	48,452	16,971		4,460	55,462	64,396	54,768	3,665
2007	119	10,194	60,845	26,523	5,675	1,302	87,324	440,768	257,317	64,354	363
TOTAL	119	20,016	210,437	137,024	64,420	1,302	95,299	664,527	631,731	151,157	6,560

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	991,700	984,332	6,560	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93,270	-52,241	216	
TOTAL LOSSES	898,430	932,091	6,776	
EXPECTED LOSSES	317,820	144,981	18,572	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.255	13.752	.100	27.107
INDICATED (POST-TEST)	10.246	10.630	.077	20.953
PRES. ON RATE LEVEL	4.597	2.098	.269	6.964
DERIVED BY FORMULA	4.597	2.269	.265	7.131
UNDERLYING PRES. RATE	4.689	2.139	.274	7.102
PROPOSED	4.597	2.269	.265	7.131
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.91
MAN. RATES	11.43	10.22	9.12	+ 8.91
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				8.906
				2000
				2465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	486												
2004	512	33,629	6,568								1		1
2005	583	24,524	4,206									2	2
2006	835	8,218	.984									1	1
2007	1,337	78,944	5,904								1	1	2
TOTAL	3,753	145,315	3,872								2	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				16,943					12,055		4,631
2005					1,632					20,359	2,533
2006					4,034					3,630	554
2007				35,734	3,257				29,554	5,295	5,104
TOTAL				52,677	8,923				41,609	29,284	12,822

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,250	21,974	341			2,147	28,663	509	4,362
2005		106	467	194	2,197		491	5,996	3,261	39,299	2,272
2006		389	2,570	1,173	4,464		165	2,085	1,380	5,541	492
2007	127	9,121	52,714	22,741	7,144	199	12,998	65,000	37,723	14,838	5,293
TOTAL	127	9,616	58,001	46,082	14,146	199	13,654	75,228	71,027	60,187	12,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	156,825	191,442	12,419	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,310	-27,982	177	
TOTAL LOSSES	101,515	163,460	12,596	
EXPECTED LOSSES	202,810	83,768	12,686	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.705	4.355	.336	7.396
INDICATED (POST-TEST)	2.091	3.366	.260	5.717
PRES. ON RATE LEVEL	5.299	2.189	.331	7.819
DERIVED BY FORMULA	5.299	2.201	.330	7.830
UNDERLYING PRES. RATE	5.404	2.232	.338	7.974
PROPOSED	5.292	2.198	.329	7.819
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.77
MAN. RATES	13.16	11.66	10.24	+ 9.77
				PRESENT
				2735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,191	2,097	.176				1,191						
2004	1,613	43,773	2.713				1,613					1	1
2005	1,633	13,981	.856				1,633					1	1
2006	1,658	67,380	4.063				1,658					2	2
2007	1,746	2,181	.124				1,746						
TOTAL	7,841	129,412	1.650				7,841					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											2,097
2004					4,283					39,180	310
2005					6,500					7,481	
2006					15,828					50,521	1,031
2007											2,181
TOTAL					26,611					97,182	5,619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,866
2004		40	560	178	5,960		94	6,399	3,095	77,265	292
2005		429	1,861	775	8,753		178	2,204	1,199	14,441	
2006		1,524	10,090	4,604	17,507		2,315	28,999	19,201	77,126	916
2007											2,262
TOTAL		1,993	12,511	5,557	32,220		2,587	37,602	23,495	168,832	5,336

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,693	230,104	5,336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-124,773	-59,821	250	
TOTAL LOSSES		170,283	5,586	
EXPECTED LOSSES	400,048	158,230	23,601	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.172	.071	2.243
INDICATED (POST-TEST)	.000	1.679	.055	1.734
PRES. ON RATE LEVEL	5.003	1.979	.295	7.277
DERIVED BY FORMULA	4.953	1.973	.290	7.216
UNDERLYING PRES. RATE	5.102	2.018	.301	7.421
PROPOSED	4.953	1.973	.290	7.216
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.01
MAN. RATES	10.87	10.32	9.53	+ 9.01
+PROPOSED				
				9.012
				2000
				2565

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	708	62,839	8.875								1		1
2004	701	6,008	.857									2	2
2005	796	164,880	20.713								2	1	3
2006	870												
2007	674												
TOTAL	3,749	233,727	6.234								3	3	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				32,648					28,992		1,199
2004					1,657					3,571	780
2005				49,533	517				113,996	84	750
TOTAL				82,181	2,174				142,988	3,655	2,729

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				47,535					76,191		1,067
2004		16	218	70	2,304		9	582	281	7,042	735
2005		2,128	18,389	54,797	3,434		3,336	61,467	208,796	12,369	673
TOTAL		2,144	18,607	102,402	5,738		3,345	62,049	285,268	19,411	2,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	86,145	412,819	2,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,581	-42,203	112	
TOTAL LOSSES	35,564	370,616	2,587	
EXPECTED LOSSES	154,909	108,683	11,697	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.949	9.886	.069	10.904
INDICATED (POST-TEST)	.734	7.642	.053	8.429
PRES. ON RATE LEVEL	4.052	2.843	.306	7.201
DERIVED BY FORMULA	4.052	2.891	.303	7.246
UNDERLYING PRES. RATE	4.132	2.899	.312	7.343
PROPOSED	4.052	2.891	.303	7.246
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.05
MAN. RATES	11.96	10.66	9.43	+ 9.05
				PRESENT
				2540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	157,164	2,778,147	1.767							3	38	18	59
2004	175,195	3,805,388	2.172							8	32	31	71
2005	181,200	2,380,524	1.313					1		5	31	14	51
2006	179,347	882,613	.492								5	16	21
2007	204,565	1,924,860	.940							2	15	17	34
TOTAL	897,471	11,771,532	1.312					1		18	121	96	236

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			233,877	543,985	56,313			392,488	1,045,962	120,199	385,323
2004			1,121,681	457,283	124,918			790,691	444,974	445,221	420,620
2005	17,500		387,423	439,169	11,921			537,416	631,141	87,790	268,164
2006				174,833	35,361				255,680	151,950	264,789
2007			198,343	266,175	75,422			307,500	398,637	227,948	450,835
TOTAL	17,500		1,941,324	1,881,445	303,935			2,028,095	2,776,394	1,033,108	1,789,731

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			312,607	791,739	81,485			925,398	2,745,477	281,868	342,937
2004		58,470	1,443,418	609,141	186,925		43,820	2,215,891	1,122,552	900,311	396,224
2005	15,218	93,586	714,213	495,590	47,965		234,633	1,908,944	1,209,528	251,805	240,543
2006		18,543	154,303	166,044	56,957		30,910	384,474	476,622	278,340	235,133
2007	3,461	135,035	664,082	211,407	100,917	10,115	426,907	1,568,566	670,236	402,831	467,516
TOTAL	18,679	305,634	3,288,623	2,273,921	474,249	10,115	736,270	7,003,273	6,224,415	2,115,155	1,682,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,362,594	11,087,740	1,682,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,879,787	-2,313,481	13,636	
TOTAL LOSSES	8,482,807	8,774,259	1,695,989	
EXPECTED LOSSES	9,163,179	6,120,752	1,283,384	
CREDIBILITY	.13	.41	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.945	.978	.189	2.112
INDICATED (POST-TEST)	.730	.756	.146	1.632
PRES. ON RATE LEVEL	1.001	.669	.140	1.810
DERIVED BY FORMULA	.966	.705	.143	1.814
UNDERLYING PRES. RATE	1.021	.682	.143	1.846
PROPOSED	.964	.703	.143	1.810
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.26
MAN. RATES	3.19	2.70	2.37	+ 2.26
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.260
				790
				840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,036	74,778	3.672								1	2	3
2004	3,885	225,880	5.814							1	2	4	7
2005	5,270	207,387	3.935								1	3	4
2006	3,643	33,850	.929								1	2	3
2007	2,852	21,984	.770								1	1	2
TOTAL	17,686	563,879	3.188							1	6	12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				30,685	11,420				26,447	2,291	3,935
2004			99,288	19,818	17,464			33,997	13,154	30,982	11,177
2005				53,953	13,293				51,700	85,219	3,222
2006				7,500	7,416				7,758	3,436	7,740
2007				1,488	3,707				1,145	15,375	269
TOTAL			99,288	113,444	53,300			33,997	100,204	137,303	26,343

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				44,677	16,525				69,503	5,372	3,502
2004		5,771	138,629	27,493	25,085		2,108	105,554	35,124	61,824	10,529
2005		3,155	23,676	61,200	20,879		3,570	52,961	108,335	170,034	2,890
2006		1,362	10,379	8,836	8,967		882	10,988	14,020	6,653	6,873
2007	41	1,523	7,150	2,846	3,197	84	4,504	21,034	11,631	18,600	279
TOTAL	41	11,811	179,834	145,052	74,653	84	11,064	190,537	238,613	262,483	24,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	393,371	720,801	24,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,652	-97,365	333	
TOTAL LOSSES	238,719	623,436	24,406	
EXPECTED LOSSES	460,013	244,421	36,433	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.350	3.525	.138	5.013
INDICATED (POST-TEST)	1.044	2.725	.107	3.876
PRES. ON RATE LEVEL	2.551	1.355	.202	4.108
DERIVED BY FORMULA	2.536	1.396	.199	4.131
UNDERLYING PRES. RATE	2.601	1.382	.206	4.189
PROPOSED	2.522	1.388	.198	4.108
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.13
MAN. RATES	6.76	6.05	5.38	+ 5.13
				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
2003	15												
2004	15												
2005	93												
2006													
2007	1												
TOTAL	124												

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.	-779	-639	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	1,646	1,342	176	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.302	1.062	.140	2.504
DERIVED BY FORMULA	1.302	1.062	.140	2.504
UNDERLYING PRES. RATE	1.328	1.083	.143	2.554
PROPOSED	1.302	1.062	.140	2.504
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.13
MAN. RATES	3.98	3.63	3.28	+ 3.13
				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
2003	378	608	.160										
2004	190												
2005	1,464	101,968	6.965								1	1	2
2006	954	118,696	12.441								3		3
2007	2,349	157,003	6.683								2	3	5
TOTAL	5,335	378,275	7.090								6	4	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											608
2005				55,341	7,588				35,224	2,574	1,241
2006				61,415					57,281		
2007				36,759	17,447				61,001	33,128	8,668
TOTAL				153,515	25,035				153,506	35,702	10,517

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											541
2005		2,836	22,555	62,059	13,279		1,093	19,745	64,925	8,742	1,113
2006		5,322	46,289	54,713	6,264		5,359	66,598	93,849	10,390	
2007	267	13,892	73,771	30,884	18,790	523	32,666	161,265	92,749	57,003	8,989
TOTAL	267	22,050	142,615	147,656	38,333	523	39,118	247,608	251,523	76,135	10,643

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	452,181	513,647	10,643	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,722	-18,829	100	
TOTAL LOSSES	427,459	494,818	10,743	
EXPECTED LOSSES	89,414	60,072	6,296	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.012	9.275	.201	17.488
INDICATED (POST-TEST)	6.193	7.170	.155	13.518
PRES. ON RATE LEVEL	1.643	1.104	.116	2.863
DERIVED BY FORMULA	1.643	1.165	.117	2.925
UNDERLYING PRES. RATE	1.676	1.126	.118	2.920
PROPOSED	1.643	1.165	.117	2.925
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.65
MAN. RATES	4.93	4.33	3.75	+ 3.65
				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
2003	17,643	943,188	5.345							2	2	19	23
2004	22,393	1,033,879	4.616							1	4	22	27
2005	24,324	504,035	2.072							1	3	18	22
2006	26,002	1,235,202	4.750							2	2	15	19
2007	23,901	1,236,526	5.173							2	2	17	21
TOTAL	114,263	4,952,830	4.335							8	13	91	112

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			144,846	61,007	54,892			445,675	84,481	105,510	46,777
2004			85,744	101,224	190,185			125,179	83,399	391,062	57,086
2005			91,128	52,756	62,534			148,894	37,606	64,485	46,632
2006			215,458	60,514	76,898			472,958	63,448	286,452	59,474
2007			340,057	49,013	323,061			150,776	28,144	306,628	38,847
TOTAL			877,233	324,514	707,570			1,343,482	297,078	1,154,137	248,816

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			179,159	88,827	79,428			1,029,633	222,016	247,422	41,632
2004		6,640	153,787	140,138	267,015		8,419	440,150	234,339	775,331	53,775
2005		23,905	167,188	67,847	88,921		62,451	470,104	90,241	132,620	41,829
2006	758	49,059	345,746	84,984	95,999	5,015	214,376	1,391,276	264,998	465,999	52,812
2007	7,476	218,897	924,954	225,436	271,340	6,962	258,756	823,566	279,426	378,933	40,284
TOTAL	8,234	298,501	1,770,834	607,232	802,703	11,977	544,002	4,154,729	1,091,020	2,000,305	230,332

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,788,277	4,501,260	230,332	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-726,617	-842,071	1,913	
TOTAL LOSSES	6,061,660	3,659,189	232,245	
EXPECTED LOSSES	2,304,684	2,216,702	185,107	
CREDIBILITY	.03	.10	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.305	3.202	.203	8.710
INDICATED (POST-TEST)	4.101	2.475	.157	6.733
PRES. ON RATE LEVEL	1.978	1.902	.159	4.039
DERIVED BY FORMULA	2.042	1.959	.159	4.160
UNDERLYING PRES. RATE	2.017	1.940	.162	4.119
PROPOSED	2.042	1.959	.159	4.160
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.20
MAN. RATES	6.50	5.94	5.29	+ 5.20
				PRESENT
				1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	9												
2004	77												
2005	18												
2006	68												
2007	75												
TOTAL	247												

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.	-895	-822	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	3,682	2,389	353	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.462	.949	.140	2.551
DERIVED BY FORMULA	1.462	.949	.140	2.551
UNDERLYING PRES. RATE	1.491	.967	.143	2.601
PROPOSED	1.462	.949	.140	2.551
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.19
MAN. RATES	4.16	3.77	3.34	+ 3.19
				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
2003	1,792	1,808	.100										
2004	2,056	155,441	7.560							1	1	2	4
2005	2,301	363,682	15.805								1	1	2
2006	2,628	62,092	2.362									1	1
2007	2,592	86,947	3.354									4	4
TOTAL	11,369	669,970	5.893							1	2	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,808
2004			62,003	8,624	6,709			62,412	4,074	6,843	4,776
2005				42,740	80				319,126	1,114	622
2006					11,493					43,187	7,412
2007					15,657					66,710	4,580
TOTAL			62,003	51,364	33,939			62,412	323,200	117,854	19,198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,609
2004		3,565	85,522	12,129	9,747		3,750	182,042	12,789	13,978	4,499
2005		1,727	15,023	45,018	2,359		8,915	164,249	557,189	34,714	558
2006		1,106	7,326	3,345	12,713		1,980	24,789	16,408	65,931	6,582
2007	151	5,008	21,713	8,321	12,720	333	17,603	81,449	44,737	79,259	4,749
TOTAL	151	11,406	129,584	68,813	37,539	333	32,248	452,529	631,123	193,882	17,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	626,251	931,357	17,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-117,973	-119,775	345	
TOTAL LOSSES	508,278	811,582	18,342	
EXPECTED LOSSES	380,292	320,832	31,948	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.471	7.139	.161	11.771
INDICATED (POST-TEST)	3.456	5.518	.124	9.098
PRES. ON RATE LEVEL	3.280	2.767	.276	6.323
DERIVED BY FORMULA	3.282	2.822	.273	6.377
UNDERLYING PRES. RATE	3.345	2.822	.281	6.448
PROPOSED	3.282	2.822	.273	6.377
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.96
MAN. RATES	10.08	9.22	8.28	+ 7.96
				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
2003	1,444												
2004	1,980												
2005	2,721	20,520	.754									3	3
2006	2,115	14,213	.672									2	2
2007	3,858	76,310	1.977								1	5	6
TOTAL	12,118	111,043	.916								1	10	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					6,810					6,041	7,669
2006					4,081					4,615	5,517
2007				34,237	14,074					23,588	4,411
TOTAL				34,237	24,965					34,244	17,597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		450	1,947	811	9,168		140	1,783	964	11,659	6,879
2006		393	2,600	1,187	4,515		212	2,646	1,754	7,044	4,899
2007	226	12,244	65,697	27,609	15,736	118	6,225	28,804	15,817	28,025	4,574
TOTAL	226	13,087	70,244	29,607	29,419	118	6,577	33,233	18,535	46,728	16,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	123,485	124,289	16,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,646	-28,759	165	
TOTAL LOSSES	84,839	95,530	16,517	
EXPECTED LOSSES	131,237	81,434	12,845	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.700	.788	.136	1.624
INDICATED (POST-TEST)	.541	.609	.105	1.255
PRES. ON RATE LEVEL	1.062	.659	.104	1.825
DERIVED BY FORMULA	1.057	.658	.104	1.819
UNDERLYING PRES. RATE	1.083	.672	.106	1.861
PROPOSED	1.057	.658	.104	1.819
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.27
MAN. RATES	3.11	2.65	2.39	+ 2.27
IND. RATE				
MINIMUM PREMIUM				795
PRESENT				845

+PROPOSED

[illegible][illegible]

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,904					216,631	3,943
2004											965
2005											5,840
2006											2,867
2007	446	14,770	63,952	24,507	37,452	277	14,646	67,726	37,201	65,912	4,958
TOTAL	446	14,770	63,952	24,507	41,356	277	14,646	67,726	37,201	282,543	18,573

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			161,817	385,607	18,573		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-56,700	-43,198	190		
TOTAL LOSSES			105,117	342,409	18,763		
EXPECTED LOSSES			187,574	117,434	16,433		
CREDIBILITY			.02	.05	.06		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.262	.854	.047	1.163	
INDICATED (POST-TEST)			.203	.660	.036	.899	
PRES. ON RATE LEVEL			.459	.287	.040	.786	
DERIVED BY FORMULA			.454	.306	.040	.800	
UNDERLYING PRES. RATE			.468	.293	.041	.802	
PROPOSED			.454	.306	.040	.800	
YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE		.999
IND. RATES				1.00	MINIMUM PREMIUM		495
MAN. RATES	1.32	1.18	1.03	+ 1.00	PRESENT		515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	7,654	657,769	8.593							2		3	5
2004	8,446	97,412	1.153									5	5
2005	9,577	57,475	.600								1	4	5
2006	9,115	47,547	.521									3	3
2007	8,196	145,798	1.778								1	3	4
TOTAL	42,988	1,006,001	2.340							2	2	18	22

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			261,581		8,885			353,358		24,977	8,968	
2004					16,050					68,388	12,974	
2005				1,665	5,183				8,535	25,172	16,920	
2006					4,547					32,931	10,069	
2007				51,768	7,032				20,836	57,388	8,774	
TOTAL			261,581	53,433	41,697			353,358	29,371	208,856	57,705	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			328,966		12,856			855,591		58,572	7,982	
2004		152	2,100	670	22,334		162	11,171	5,403	134,863	12,222	
2005		408	2,097	2,458	7,071		847	12,011	19,664	49,501	15,177	
2006		442	2,899	1,322	5,028		1,509	18,904	12,508	50,276	8,941	
2007	206	13,952	79,578	34,174	12,225	410	23,323	111,338	62,576	74,209	9,099	
TOTAL	206	14,954	415,640	38,624	59,514	410	25,841	1,009,015	100,151	367,421	53,421	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,466,066	565,710	53,421	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-254,608	-162,419	500	
TOTAL LOSSES	1,211,458	403,291	53,921	
EXPECTED LOSSES	781,952	418,703	51,156	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.818	.938	.125	3.881
INDICATED (POST-TEST)	2.178	.725	.097	3.000
PRES. ON RATE LEVEL	1.784	.955	.117	2.856
DERIVED BY FORMULA	1.792	.944	.116	2.852
UNDERLYING PRES. RATE	1.819	.974	.119	2.912
PROPOSED	1.795	.945	.116	2.856
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.57
MAN. RATES	4.64	4.23	3.74	+ 3.57
IND. RATE				
MINIMUM PREMIUM				1100
PRESENT				1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	4,508	153,942	3.414									3	3
2004	4,194	27,134	.646								1	1	2
2005	4,732	408,580	8.634							1	1	1	3
2006	5,018	6,032	.120									1	1
2007	5,119	7,240	.141									1	1
TOTAL	23,571	602,928	2.558							1	2	7	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					103,744					45,235	4,963
2004				2,240	864				17,826	775	5,429
2005			161,774	1,632	465			240,301	1,439		2,969
2006					1,803					1,880	2,349
2007					1,529					5,711	
TOTAL			161,774	3,872	108,405			240,301	19,265	53,601	15,710

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					150,117					106,076	4,417
2004		8	411	2,941	1,248		2	3,301	42,446	2,281	5,114
2005		23,841	176,310	4,697	3,157		73,533	530,407	16,211	5,226	2,663
2006		174	1,148	525	1,995		89	1,081	716	2,870	2,086
2007	14	488	2,122	814	1,243	29	1,507	6,973	3,832	6,786	
TOTAL	14	24,511	179,991	8,977	157,760	29	75,131	541,762	63,205	123,239	14,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	821,438	353,181	14,280	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,136	-75,723	332	
TOTAL LOSSES	723,302	277,458	14,612	
EXPECTED LOSSES	308,073	199,646	31,821	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.069	1.177	.062	4.308
INDICATED (POST-TEST)	2.372	.910	.048	3.330
PRES. ON RATE LEVEL	1.282	.831	.132	2.245
DERIVED BY FORMULA	1.293	.834	.129	2.256
UNDERLYING PRES. RATE	1.307	.847	.135	2.289
PROPOSED	1.293	.834	.129	2.256
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.82
MAN. RATES	3.78	3.34	2.94	+ 2.82
				PRESENT
				925
				975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	23,213	75,672	.325									6	6
2004	23,191	303,178	1.307								1	11	12
2005	23,787	34,563	.145									3	3
2006	22,569	567,915	2.516							2		4	6
2007	20,777	91,641	.441									7	7
TOTAL	113,537	1,072,969	.945							2	1	31	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					10,698					47,021	17,953
2004				55,594	30,509				37,995	165,221	13,859
2005					3,209					13,164	18,190
2006			159,273		4,043			325,111		53,536	25,952
2007					12,165					61,327	18,149
TOTAL			159,273	55,594	60,624			325,111	37,995	340,269	94,103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					15,481					110,263	15,978
2004		288	11,372	73,378	43,570		393	33,751	103,403	327,425	13,055
2005		210	919	382	4,320		323	3,876	2,107	25,409	16,316
2006	644	31,201	214,985	8,540	8,502	3,895	154,178	926,412	60,885	95,080	23,045
2007	116	3,898	16,872	6,469	9,878	307	16,157	74,880	41,122	72,869	18,821
TOTAL	760	35,597	244,148	88,769	81,751	4,202	171,051	1,038,919	207,517	631,046	87,215

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,494,677	1,009,083	87,215	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-242,182	-193,277	677	
TOTAL LOSSES	1,252,495	815,806	87,892	
EXPECTED LOSSES	735,720	492,750	71,528	
CREDIBILITY	.03	.10	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.103	.719	.077	1.899
INDICATED (POST-TEST)	.853	.556	.060	1.469
PRES. ON RATE LEVEL	.635	.426	.062	1.123
DERIVED BY FORMULA	.642	.439	.062	1.143
UNDERLYING PRES. RATE	.648	.434	.063	1.145
PROPOSED	.642	.439	.062	1.143
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.43
MAN. RATES	1.87	1.66	1.47	+ 1.43
IND. RATE				
MINIMUM PREMIUM				595
PRESENT				620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	73,863	1,464,905	1.983						4		4	24	32
2004	84,997	165,000	.194								2	7	9
2005	86,014	382,285	.444						1		1	9	11
2006	99,244	273,282	.275								2	7	9
2007	107,858	5,672	.005									1	1
TOTAL	451,976	2,291,144	.507						5		9	48	62

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			373,509	45,091	151,149			712,908	30,169	131,844	20,235
2004				46,357	36,342				32,959	34,921	14,421
2005			74,170	17,371	32,458			193,940	8,909	47,656	7,781
2006				95,740	28,496				78,360	40,001	30,685
2007					800					2,170	2,702
TOTAL			447,679	204,559	249,245			906,848	150,397	256,592	75,824

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			509,646	65,652	218,713			1,669,052	79,284	309,176	18,009
2004		344	10,909	61,638	51,502		81	11,576	81,127	70,258	13,585
2005		17,163	121,384	24,771	46,134		79,304	580,051	38,334	98,321	6,980
2006		11,035	90,325	93,582	41,284		9,168	114,068	143,581	75,280	27,248
2007	8	257	1,109	428	650	12	563	2,649	1,454	2,578	2,802
TOTAL	8	28,799	733,373	246,071	358,283	12	89,116	2,377,396	343,780	555,613	68,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,228,704	1,503,747	68,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,606	-201,602	348	
TOTAL LOSSES	3,026,098	1,302,145	68,972	
EXPECTED LOSSES	659,885	542,372	31,638	
CREDIBILITY	.08	.26	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.670	.288	.015	.973
INDICATED (POST-TEST)	.518	.223	.012	.753
PRES. ON RATE LEVEL	.143	.118	.007	.268
DERIVED BY FORMULA	.173	.145	.008	.326
UNDERLYING PRES. RATE	.146	.120	.007	.273
PROPOSED	.173	.145	.008	.326
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.41
MAN. RATES	.51	.40	.35	+ .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
2003	3,890	14,815	.380									1	1
2004	4,157												
2005	4,757	5,171	.108										
2006	4,983	4,348	.087										
2007	5,241	1,696	.032										
TOTAL	23,028	26,030	.113									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					613					2,317	11,885	
2005											5,171	
2006											4,348	
2007											1,696	
TOTAL					613					2,317	23,100	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					887					5,433	10,578	
2005											4,638	
2006											3,861	
2007											1,759	
TOTAL					887					5,433	20,836	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		6,320	20,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,574	-25,686	107	
TOTAL LOSSES			20,943	
EXPECTED LOSSES	40,068	68,393	9,904	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.091	.091
INDICATED (POST-TEST)	.000	.000	.070	.070
PRES. ON RATE LEVEL	.171	.291	.042	.504
DERIVED BY FORMULA	.169	.279	.043	.491
UNDERLYING PRES. RATE	.174	.297	.043	.514
PROPOSED	.169	.279	.043	.491
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.61
MAN. RATES	.74	.70	.66	+ .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
2003	43,608	511,473	1.172								5	7	12
2004	44,757	220,463	.492								4	15	19
2005	49,216	300,175	.609								2	24	26
2006	53,656	744,282	1.387							1	6	9	16
2007	55,124	262,908	.476								2	15	17
TOTAL	246,361	2,039,301	.828							1	19	70	90

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				101,224	39,413				203,095	100,271	67,470
2004				47,804	24,060				62,589	48,989	37,021
2005				2,313	49,239				11,898	198,795	37,930
2006			108,252	110,919	5,677			227,630	225,959	23,294	42,551
2007				21,014	31,229				91,375	68,964	50,326
TOTAL			108,252	283,274	149,618			227,630	594,916	440,313	235,298

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				147,382	57,032				533,734	235,136	60,048
2004		224	9,494	63,003	34,438		116	19,152	152,692	99,252	34,874
2005		3,324	14,956	8,417	66,423		5,150	64,932	53,610	385,007	34,023
2006	352	27,026	203,520	104,497	19,800	2,420	116,487	832,541	404,226	84,841	37,785
2007	358	14,748	71,652	28,949	28,003	880	54,087	265,187	151,903	108,370	52,188
TOTAL	710	45,322	299,622	352,248	205,696	3,300	175,840	1,181,812	1,296,165	912,606	218,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,706,606	2,766,715	218,918	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-290,431	-595,590	1,701	
TOTAL LOSSES	1,416,175	2,171,125	220,619	
EXPECTED LOSSES	923,854	1,581,638	160,134	
CREDIBILITY	.05	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.575	.881	.090	1.546
INDICATED (POST-TEST)	.444	.681	.070	1.195
PRES. ON RATE LEVEL	.368	.629	.064	1.061
DERIVED BY FORMULA	.372	.638	.065	1.075
UNDERLYING PRES. RATE	.375	.642	.065	1.082
PROPOSED	.372	.638	.065	1.075
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.34
MAN. RATES	1.71	1.56	1.39	+ 1.34
				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
2003	1,007	24,385	2.421								1		1
2004	1,425												
2005	1,742	25,415	1.458									2	2
2006	2,531	3,549	.140										
2007	2,423	24,325	1.003								1		1
TOTAL	9,128	77,674	.851								2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				18,000					6,385		
2005					3,172					21,828	415
2006											3,549
2007				7,500					16,597		228
TOTAL				25,500	3,172				22,982	21,828	4,192

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				26,208					16,780		
2005		210	908	379	4,271		530	6,422	3,497	42,135	372
2006											3,152
2007	19	1,696	10,117	4,410	943	98	6,518	32,873	19,190	4,799	236
TOTAL	19	1,906	11,025	30,997	5,214	98	7,048	39,295	39,467	46,934	3,760

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,391	122,612	3,760	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,871	-6,154	45	
TOTAL LOSSES	53,520	116,458	3,805	
EXPECTED LOSSES	20,173	17,344	3,742	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.586	1.276	.042	1.904
INDICATED (POST-TEST)	.453	.986	.032	1.471
PRES. ON RATE LEVEL	.217	.186	.040	.443
DERIVED BY FORMULA	.219	.202	.040	.461
UNDERLYING PRES. RATE	.221	.190	.041	.452
PROPOSED	.219	.202	.040	.461
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.58
MAN. RATES	.73	.65	.58	+ .58
				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
2003	4,958	131,218	2.646								4	2	6
2004	5,060	121,595	2.403								1	1	2
2005	5,554	7,663	.137									1	1
2006	5,479	166,597	3.040								2	4	6
2007	6,061	5,995	.098									1	1
TOTAL	27,112	433,068	1.597								7	9	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				60,276	4,631				52,909	11,550	1,852
2004				37,200	9,302				58,014	15,324	1,755
2005					384					1,713	5,566
2006				55,447	12,508				40,351	53,709	4,582
2007					592					966	4,437
TOTAL				152,923	27,417				151,274	83,262	18,192

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				87,763	6,701				139,045	27,084	1,648
2004		88	6,156	48,634	13,690		36	12,839	139,153	32,666	1,653
2005		26	108	46	516		39	506	272	3,306	4,993
2006		6,008	49,764	53,034	19,486		6,242	77,737	86,522	89,310	4,069
2007	5	188	823	316	482	6	255	1,179	646	1,150	4,601
TOTAL	5	6,310	56,851	189,793	40,875	6	6,572	92,261	365,638	153,516	16,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	162,005	749,822	16,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,856	-95,342	379	
TOTAL LOSSES	69,149	654,480	17,343	
EXPECTED LOSSES	292,809	251,599	36,059	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.255	2.414	.064	2.733
INDICATED (POST-TEST)	.197	1.866	.049	2.112
PRES. ON RATE LEVEL	1.059	.910	.130	2.099
DERIVED BY FORMULA	1.050	.948	.127	2.125
UNDERLYING PRES. RATE	1.080	.928	.133	2.141
PROPOSED	1.044	.942	.126	2.112
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.64
MAN. RATES	3.71	3.21	2.75	+ 2.64
IND. RATE				
MINIMUM PREMIUM				880
PRESENT				930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	86,018	943,727	1.097							2	9	38	49
2004	93,199	886,586	.951					1		1	4	34	40
2005	94,154	2,390,193	2.538							4	9	31	44
2006	100,767	1,321,128	1.311								9	45	54
2007	104,665	1,023,459	.977								6	41	47
TOTAL	478,803	6,565,093	1.371					1		7	37	189	234

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			116,832	166,664	95,689			116,000	226,406	127,016	95,120
2004	3,500		147,474	61,657	89,216	37,417		94,980	99,299	222,689	130,354
2005			508,167	214,550	81,205			728,654	425,078	319,642	112,897
2006				177,404	261,711				246,369	469,635	166,009
2007				98,189	125,162				331,161	318,924	150,023
TOTAL	3,500		772,473	718,464	652,983	37,417		939,634	1,328,313	1,457,906	654,403

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			171,860	242,663	138,462			339,996	594,994	297,851	84,657
2004	5,823	9,169	218,469	85,263	125,953	775,639	6,206	328,286	257,606	443,815	122,793
2005		101,774	748,228	257,215	130,187		195,328	1,585,387	862,055	674,600	101,268
2006		40,501	300,526	234,156	307,583		44,597	555,991	582,093	761,635	147,416
2007	1,448	60,055	292,890	118,525	112,795	3,305	198,108	964,605	549,667	462,906	155,574
TOTAL	7,271	211,499	1,731,973	937,822	814,980	778,944	444,239	3,774,265	2,846,415	2,640,807	611,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,948,191	7,240,024	611,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,322,020	-1,665,544	5,349	
TOTAL LOSSES	5,626,171	5,574,480	617,057	
EXPECTED LOSSES	4,194,314	4,390,623	512,320	
CREDIBILITY	.09	.27	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.175	1.164	.129	2.468
INDICATED (POST-TEST)	.908	.900	.100	1.908
PRES. ON RATE LEVEL	.859	.899	.105	1.863
DERIVED BY FORMULA	.863	.899	.104	1.866
UNDERLYING PRES. RATE	.876	.917	.107	1.900
PROPOSED	.863	.899	.104	1.866
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.33
MAN. RATES	3.42	2.88	2.44	+ 2.33
				PRESENT
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	30,686	1,244,973	4.057							2	4	17	23
2004	31,665	1,898,259	5.994							3	11	22	36
2005	32,177	1,217,269	3.783							3	4	20	27
2006	32,655	776,037	2.376							1	4	23	28
2007	32,503	694,622	2.137								6	17	23
TOTAL	159,686	5,831,160	3.652							9	29	99	137

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			307,014	134,066	120,523			200,596	243,003	186,333	53,438	
2004			449,742	207,537	86,292			602,632	285,799	196,670	69,587	
2005			239,172	139,948	67,255			399,126	99,303	220,891	51,574	
2006			64,180	181,236	102,145			50,711	88,706	149,848	139,211	
2007				195,753	73,282				175,231	161,884	88,472	
TOTAL			1,060,108	858,540	449,497			1,253,065	892,042	915,626	402,282	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003			451,618	195,200	174,395			587,947	638,611	436,950	47,559	
2004		20,673	512,401	276,524	125,608		29,814	1,499,379	715,226	402,333	65,551	
2005		56,422	411,615	168,174	103,033		168,526	1,273,524	246,839	448,072	46,262	
2006	286	39,220	296,173	194,442	133,276	736	43,951	358,997	209,969	247,375	123,619	
2007	1,232	67,697	365,655	154,029	84,152	1,832	111,495	544,704	311,169	243,008	91,746	
TOTAL	1,518	184,012	2,037,462	988,369	620,464	2,568	353,786	4,264,551	2,121,814	1,777,738	374,737	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,843,897	5,508,385	374,737	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-728,751	-1,042,517	2,721	
TOTAL LOSSES	6,115,146	4,465,868	377,458	
EXPECTED LOSSES	2,267,541	2,708,275	271,467	
CREDIBILITY	.04	.13	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.829	2.797	.236	6.862
INDICATED (POST-TEST)	2.960	2.162	.182	5.304
PRES. ON RATE LEVEL	1.392	1.663	.167	3.222
DERIVED BY FORMULA	1.455	1.728	.169	3.352
UNDERLYING PRES. RATE	1.420	1.696	.170	3.286
PROPOSED	1.455	1.728	.169	3.352
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.19
MAN. RATES	4.95	4.61	4.22	+ 4.19
IND. RATE				
MINIMUM PREMIUM				1245
PRESENT				1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,661	25,152	.945							1		2	
2004	2,719	16,330	.600							1		1	
2005	3,442	2,955	.085										
2006	3,724	176,193	4.731							1	2	3	
2007	4,059	49,211	1.212								3	3	
TOTAL	16,605	269,841	1.625							3	6	9	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				10,002	258				13,327	1,565	
2004				5,000							11,330
2005											2,955
2006				48,229	7,006				92,658	22,502	5,798
2007					19,451					28,948	812
TOTAL				63,231	26,715				105,985	53,015	20,895

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				14,563	373				35,023	3,670	
2004			664	6,485	101						10,673
2005											2,651
2006		4,853	40,815	45,001	12,667		9,719	120,648	160,358	51,152	5,149
2007	188	6,223	26,976	10,340	15,797	145	7,634	35,341	19,412	34,398	842
TOTAL	188	11,076	68,455	76,389	28,938	145	17,353	155,989	214,793	89,220	19,315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	253,206	409,340	19,315	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,311	-40,259	244	
TOTAL LOSSES	216,895	369,081	19,559	
EXPECTED LOSSES	117,397	109,096	21,752	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.306	2.223	.118	3.647
INDICATED (POST-TEST)	1.010	1.718	.091	2.819
PRES. ON RATE LEVEL	.693	.644	.129	1.466
DERIVED BY FORMULA	.696	.676	.128	1.500
UNDERLYING PRES. RATE	.707	.657	.131	1.495
PROPOSED	.696	.676	.128	1.500
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.87
MAN. RATES	2.62	2.24	1.92	+ 1.87
				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
2003	6,030												
2004	8,388	294,033	3.505							1			1
2005	7,664	200	.002										
2006	7,380												
2007	7,544												
TOTAL	37,006	294,233	.795							1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			197,020					95,815			1,198
2005											200
TOTAL			197,020					95,815			1,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		11,124	265,329	2,109	761		5,731	276,635	3,931	476	1,129
2005											179
TOTAL		11,124	265,329	2,109	761		5,731	276,635	3,931	476	1,308

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	558,819	7,277	1,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,514	-22,703	85	
TOTAL LOSSES	526,305		1,393	
EXPECTED LOSSES	102,507	58,840	8,511	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.422	.000	.004	1.426
INDICATED (POST-TEST)	1.099	.000	.003	1.102
PRES. ON RATE LEVEL	.272	.156	.022	.450
DERIVED BY FORMULA	.289	.148	.021	.458
UNDERLYING PRES. RATE	.277	.159	.023	.459
PROPOSED	.289	.148	.021	.458
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.57
MAN. RATES	.70	.65	.59	+ .57
IND. RATE				
MINIMUM PREMIUM				.572
PRESENT				.395
				.410

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	417												
2004	503												
2005	539												
2006	484												
2007	791												
TOTAL	2,734												

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.	-7,296	-6,997	17	
TOTAL LOSSES			17	
EXPECTED LOSSES	24,388	19,329	1,422	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.875	.693	.051	1.619
DERIVED BY FORMULA	.875	.686	.051	1.612
UNDERLYING PRES. RATE	.892	.707	.052	1.651
PROPOSED	.875	.686	.051	1.612
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.01
MAN. RATES	3.17	2.58	2.12	+ 2.01
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.013
				730
				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
2003	2,429	59,671	2.456				2,429				1	3	4
2004	2,800	5,942	.212				2,800						
2005	3,152	58,190	1.846				3,152				2	1	3
2006	2,751	37,206	1.352				2,751				1		1
2007	2,804	4,958	.176				2,804					1	1
TOTAL	13,936	165,967	1.191				13,936				4	5	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				16,937	14,996				6,497	20,689	552
2004											5,942
2005				25,199	2,951				25,486	2,514	2,040
2006				12,669					12,736		11,801
2007					692					632	3,634
TOTAL				54,805	18,639				44,719	23,835	23,969

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				24,660	21,700				17,074	48,516	491
2004											5,597
2005		1,264	10,128	28,197	5,368		808	14,474	47,080	7,585	1,830
2006		1,098	9,546	11,285	1,291		1,196	14,808	20,867	2,312	10,479
2007	6	222	960	368	563	3	162	773	421	747	3,768
TOTAL	6	2,584	20,634	64,510	28,922	3	2,166	30,055	85,442	59,160	22,165

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,448	238,034	22,165	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,440	-95,834	247	
TOTAL LOSSES		142,200	22,412	
EXPECTED LOSSES	399,128	247,783	24,807	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.020	.161	1.181
INDICATED (POST-TEST)	.000	.788	.124	.912
PRES. ON RATE LEVEL	2.807	1.744	.175	4.726
DERIVED BY FORMULA	2.779	1.715	.173	4.667
UNDERLYING PRES. RATE	2.864	1.778	.178	4.820
PROPOSED	2.779	1.715	.173	4.667
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.83
MAN. RATES	8.22	7.15	6.19	+ 5.83
IND. RATE				
				5.829
MINIMUM PREMIUM				1630
PRESENT				1760

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	299	1,285	4.297										
2004	238	4,650	19.537									1	1
2005	257	120,770	469.922								1		1
2006	198												
2007	233												
TOTAL	1,225	126,705	103.433								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,285
2004					1,333					3,317	
2005				25,313					95,251		206
TOTAL				25,313	1,333				95,251	3,317	1,491

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											1,144
2004		13	174	56	1,854		9	541	261	6,541	
2005		1,070	9,323	27,971	1,399		2,783	51,341	174,453	10,198	185
TOTAL		1,083	9,497	28,027	3,253		2,792	51,882	174,714	16,739	1,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,254	222,733	1,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,534	-25,844	100	
TOTAL LOSSES	43,720	196,889	1,429	
EXPECTED LOSSES	63,978	65,388	10,572	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	35.690	160.726	1.167	197.583
INDICATED (POST-TEST)	27.588	124.241	.902	152.731
PRES. ON RATE LEVEL	51.214	52.342	8.463	112.019
DERIVED BY FORMULA	50.978	53.780	8.236	112.994
UNDERLYING PRES. RATE	52.227	53.378	8.630	114.235
PROPOSED	50.978	53.780	8.236	112.994
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				141.129
MAN. RATES	145.26	145.40	146.70	141.13
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	75	10,635	141.800									1	1
2004	53	4,082	77.018									1	1
2005	54												
2006	52	3,468	66.692									1	1
2007	40												
TOTAL	274	18,185	66.369									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					732					7,947	1,956	
2004					381					3,701		
2006					226					2,992	250	
TOTAL					1,339					14,640	2,206	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					1,059					18,636	1,741	
2004		4	49	16	531		9	605	291	7,298		
2006		20	145	67	251		140	1,719	1,137	4,568	222	
TOTAL		24	194	83	1,841		149	2,324	1,428	30,502	1,963	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,691	33,854	1,963	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,777	-3,929	24	
TOTAL LOSSES	914	29,925	1,987	
EXPECTED LOSSES	5,137	9,702	2,772	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.336	109.215	7.252	119.803
INDICATED (POST-TEST)	2.579	84.423	5.606	92.608
PRES. ON RATE LEVEL	18.385	34.720	9.922	63.027
DERIVED BY FORMULA	18.385	35.217	9.879	63.481
UNDERLYING PRES. RATE	18.749	35.407	10.118	64.274
PROPOSED	18.385	35.217	9.879	63.481
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				79.29
MAN. RATES	98.62	89.70	82.54	+ 79.29
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
2003	1,256	108,986	8.677				1,256					3	3
2004	693	23,534	3.395				693					3	3
2005	598	1,153	.192				598						
2006	610	1,345	.220				610						
2007	638	793	.124				638						
TOTAL	3,795	135,811	3.579				3,795					6	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					37,119					68,721	3,146
2004					2,226					18,652	2,656
2005											1,153
2006											1,345
2007											793
TOTAL					39,345					87,373	9,093

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					53,710					161,151	2,800
2004		19	291	92	3,097		45	3,046	1,472	36,781	2,502
2005											1,034
2006											1,194
2007											822
TOTAL		19	291	92	56,807		45	3,046	1,472	197,932	8,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,401	256,303	8,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,891	-39,942	91	
TOTAL LOSSES		216,361	8,443	
EXPECTED LOSSES	179,541	99,354	10,398	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5.701	.222	5.923
INDICATED (POST-TEST)	.000	4.407	.172	4.579
PRES. ON RATE LEVEL	4.639	2.567	.269	7.475
DERIVED BY FORMULA	4.639	2.585	.268	7.492
UNDERLYING PRES. RATE	4.731	2.618	.274	7.623
PROPOSED	4.629	2.579	.267	7.475

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	9.336
IND. RATES				9.34	MINIMUM PREMIUM	2000
MAN. RATES	13.84	11.78	9.79	+ 9.34	PRESENT	2630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	14,025	703,531	5.016				14,025			4	3	9	16
2004	13,395	883,275	6.594				13,395			2	5	22	29
2005	10,777	358,814	3.329				10,777				4	6	10
2006	15,076	203,927	1.352				15,076				1	5	6
2007	11,035	232,513	2.107				11,035			1	2	7	10
TOTAL	64,308	2,382,060	3.704				64,308			7	15	49	71

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			330,036	33,129	11,890			190,109	67,401	34,393	36,573
2004			233,716	164,436	46,536			135,521	117,189	131,061	54,816
2005				107,548	23,812				177,698	18,777	30,979
2006				23,901	27,878				64,289	67,589	20,270
2007			84,269	46,982	10,527			20,112	58,110	10,410	2,103
TOTAL			648,021	375,996	120,643			345,742	484,687	262,230	144,741

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			485,483	48,236	17,205			557,209	177,129	80,652	32,550
2004		13,633	342,666	217,705	68,959		8,421	433,564	294,567	264,076	51,637
2005		6,106	46,428	121,684	38,014		5,651	101,310	328,462	55,270	27,788
2006		4,748	35,787	29,402	33,275		9,117	113,538	131,009	114,845	18,000
2007	1,299	40,862	184,171	41,079	17,730	1,097	47,995	181,231	80,200	30,956	2,181
TOTAL	1,299	65,349	1,094,535	458,106	175,183	1,097	71,184	1,386,852	1,011,367	545,799	132,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,620,316	2,190,455	132,156	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-471,649	-498,367	1,379	
TOTAL LOSSES	2,148,667	1,692,088	133,535	
EXPECTED LOSSES	1,460,435	1,275,871	147,910	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.341	2.631	.208	6.180
INDICATED (POST-TEST)	2.583	2.034	.161	4.778
PRES. ON RATE LEVEL	2.227	1.946	.225	4.398
DERIVED BY FORMULA	2.234	1.952	.220	4.406
UNDERLYING PRES. RATE	2.271	1.984	.230	4.485
PROPOSED	2.234	1.952	.220	4.406
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.50
MAN. RATES	7.16	6.50	5.76	+ 5.50
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
2003	109	4,533	41.587										
2004	93	7,546	81.139									1	1
2005	110	803	7.300										
2006	104	5,206	50.057										
2007	115	35,454	308.295								1	1	2
TOTAL	531	53,542	100.832								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											4,533
2004					3,080					4,466	
2005											803
2006											5,206
2007				14,250	2,289				8,900	5,422	4,593
TOTAL				14,250	5,369				8,900	9,888	15,135

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											4,034
2004		29	403	129	4,286		10	729	352	8,808	
2005											720
2006											4,623
2007	59	3,957	22,394	9,594	3,652	78	4,927	24,248	13,927	9,014	4,763
TOTAL	59	3,986	22,797	9,723	7,938	78	4,937	24,977	14,279	17,822	14,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,834	49,762	14,140	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,730	-22,421	81	
TOTAL LOSSES	40,104	27,341	14,221	
EXPECTED LOSSES	51,757	58,711	7,908	
CREDIBILITY	.00	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	75.525	51.490	26.782	153.797
INDICATED (POST-TEST)	58.381	39.802	20.702	118.885
PRES. ON RATE LEVEL	95.578	108.420	14.603	218.601
DERIVED BY FORMULA	95.578	107.048	14.786	217.412
UNDERLYING PRES. RATE	97.469	110.565	14.892	222.926
PROPOSED	95.578	107.048	14.786	217.412
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				271.55
MAN. RATES	338.76	312.87	286.28	+271.55
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				271.547
				531
				559

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	148	12,344	83.405									1	1
2004	120	28,098	234.150									1	1
2005	138												
2006	136	20,183	148.404									1	1
2007	153	52,314	341.921									2	2
TOTAL	695	112,939	162.502									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					1,237					859	10,248	
2004					4,281					19,638	4,179	
2006					572					3,155	16,456	
2007					28,903					20,674	2,737	
TOTAL					34,993					44,326	33,620	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					1,790					2,014	9,121	
2004		40	560	178	5,957		46	3,208	1,553	38,727	3,937	
2006		54	364	167	635		148	1,810	1,197	4,816	14,613	
2007	280	9,256	40,082	15,359	23,473	104	5,459	25,239	13,865	24,566	2,838	
TOTAL	280	9,350	41,006	15,704	31,855	104	5,653	30,257	16,615	70,123	30,509	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	86,650	134,297	30,509	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,291	-35,504	113	
TOTAL LOSSES	51,359	98,793	30,622	
EXPECTED LOSSES	109,551	93,239	10,912	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	73.898	142.148	44.060	260.106
INDICATED (POST-TEST)	57.123	109.880	34.058	201.061
PRES. ON RATE LEVEL	154.570	131.553	15.397	301.520
DERIVED BY FORMULA	153.596	130.903	15.957	300.456
UNDERLYING PRES. RATE	157.628	134.156	15.701	307.485
PROPOSED	153.596	130.903	15.957	300.456
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				375.269
MAN. RATES	411.86	369.61	394.87	375.27
				MINIMUM PREMIUM
				635
				PRESENT
				671

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	61,459	1,263,515	2.055							3	9	30	42
2004	69,309	2,255,397	3.254							4	12	31	47
2005	66,178	983,865	1.486							2	4	26	32
2006	51,182	1,013,069	1.979								12	24	36
2007	48,996	678,319	1.384								6	16	22
TOTAL	297,124	6,194,165	2.085							9	43	127	179

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			232,680	220,802	54,469			167,310	170,623	256,156	161,475
2004			551,617	261,855	79,028			790,174	233,337	196,441	142,945
2005			226,419	132,958	56,124			117,008	145,073	211,492	94,791
2006				202,044	43,086				481,732	173,694	112,513
2007				157,649	80,015				134,334	181,397	124,924
TOTAL			1,010,716	975,308	312,722			1,074,492	1,165,099	1,019,180	636,648

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			342,272	321,488	78,817			490,386	448,398	600,686	143,713
2004		25,412	633,455	347,589	116,918		33,673	1,676,569	593,115	399,986	134,654
2005		52,935	387,670	158,829	87,408		56,356	479,043	308,240	427,007	85,028
2006		21,645	179,752	192,539	68,274		53,045	659,768	855,242	352,543	99,912
2007	1,193	61,258	323,596	135,202	84,821	1,690	100,609	487,540	276,972	254,377	129,546
TOTAL	1,193	161,250	1,866,745	1,155,647	436,238	1,690	243,683	3,793,306	2,481,967	2,034,599	592,853

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,067,867	6,108,451	592,853	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,237,518	-1,430,928	3,115	
TOTAL LOSSES	4,830,349	4,677,523	595,968	
EXPECTED LOSSES	3,678,394	3,559,545	350,607	
CREDIBILITY	.06	.20	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.626	1.574	.201	3.401
INDICATED (POST-TEST)	1.257	1.217	.155	2.629
PRES. ON RATE LEVEL	1.214	1.175	.115	2.504
DERIVED BY FORMULA	1.217	1.183	.124	2.524
UNDERLYING PRES. RATE	1.238	1.198	.118	2.554
PROPOSED	1.217	1.183	.124	2.524
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.15
MAN. RATES	3.98	3.63	3.28	+ 3.15
				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
2003	2,052	2,267	.110				2,052					1	1
2004	2,128	18,282	.859				2,128				1	1	2
2005	2,680	7,346	.274				2,680					1	1
2006	2,664	18,941	.710				2,664				1	1	2
2007	3,186	77,081	2.419				3,186				1	1	2
TOTAL	12,710	123,917	.975				12,710				3	5	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					66					1,137	1,064
2004				1,397	604				7,902	1,347	7,032
2005					686					365	6,295
2006				9,893	1,334				4,352	2,668	694
2007				25,008	3,237				44,495	4,051	290
TOTAL				36,298	5,927				56,749	9,568	15,375

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					96					2,666	947
2004		5	264	1,837	868		3	1,628	18,896	2,988	6,624
2005		45	197	83	925		6	107	58	704	5,647
2006		985	8,305	9,201	2,484		526	6,591	8,144	4,864	616
2007	98	6,691	38,220	16,426	5,774	283	18,525	93,074	54,160	17,680	301
TOTAL	98	7,726	46,986	27,547	10,147	283	19,060	101,400	81,258	28,902	14,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	175,553	147,854	14,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,567	-68,847	254	
TOTAL LOSSES	113,986	79,007	14,389	
EXPECTED LOSSES	198,784	186,457	22,497	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.897	.622	.113	1.632
INDICATED (POST-TEST)	.693	.481	.087	1.261
PRES. ON RATE LEVEL	1.534	1.439	.173	3.146
DERIVED BY FORMULA	1.526	1.420	.170	3.116
UNDERLYING PRES. RATE	1.564	1.467	.177	3.208
PROPOSED	1.526	1.420	.170	3.116
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.89
MAN. RATES	5.56	4.80	4.12	+ 3.89
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.891
				1175
				1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	62,011	783,354	1.263				62,011	1		2	1	25	28
2004	65,248	581,934	.891			65,248	5			16	22		
2005	68,355	1,140,856	1.669			68,355	2			7	25	34	
2006	70,795	964,082	1.361			70,795	2			7	21	30	
2007	75,981	1,023,110	1.346			75,981	1			3	35	39	
TOTAL	342,390	4,493,336	1.312				342,390	1		7	23	122	153

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			271,126	7,191	73,789			175,491	20,780	155,358	79,619
2004	150,000			123,837	20,485				133,581	76,738	77,293
2005			260,856	145,954	53,034			302,071	201,377	105,443	72,121
2006			198,375	100,161	20,348			315,435	179,242	78,022	72,499
2007			102,735	99,515	117,081			23,580	275,092	296,764	108,343
TOTAL	150,000		833,092	476,658	284,737			816,577	810,072	712,325	409,875

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			398,827	10,470	106,772			514,364	54,610	364,314	70,861
2004	541,747	194	19,121	161,468	30,989		184	36,334	323,682	156,966	72,810
2005		55,323	406,719	173,063	84,168		103,041	821,391	403,185	231,630	64,693
2006	776	47,884	345,308	104,053	37,591	4,033	177,464	1,180,573	365,278	165,438	64,379
2007	2,681	90,748	414,098	125,098	110,488	3,683	196,496	888,798	476,835	422,420	112,352
TOTAL	545,204	194,149	1,584,073	574,152	370,008	7,716	477,185	3,441,460	1,623,590	1,340,768	385,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,249,787	3,908,518	385,095	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-621,567	-883,252	3,274	
TOTAL LOSSES	5,628,220	3,025,266	388,369	
EXPECTED LOSSES	1,968,742	2,331,677	311,575	
CREDIBILITY	.07	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.644	.884	.113	2.641
INDICATED (POST-TEST)	1.271	.683	.087	2.041
PRES. ON RATE LEVEL	.564	.668	.089	1.321
DERIVED BY FORMULA	.613	.671	.089	1.373
UNDERLYING PRES. RATE	.575	.681	.091	1.347
PROPOSED	.613	.671	.089	1.373
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.71
MAN. RATES	2.17	1.95	1.73	+ 1.71
				PRESENT
				685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	79,863	2,746,233	3.438				79,863			5	4	55	64
2004	87,965	1,615,905	1.836				87,965			3	10	53	66
2005	79,114	4,268,468	5.395				79,114			7	8	47	62
2006	76,459	1,333,715	1.744				76,459			1	6	56	63
2007	83,047	1,631,989	1.965				83,047			1	6	41	48
TOTAL	406,448	11,596,310	2.853				406,448			17	34	252	303

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			707,331	97,340	97,924			1,305,255	154,041	246,068	138,274
2004			398,139	118,459	128,659			227,581	275,031	326,900	141,136
2005			989,486	218,080	220,014			1,771,792	498,955	410,865	159,276
2006			209,761	183,052	116,249			146,877	202,960	342,776	132,040
2007			79,963	151,893	311,519			221,000	260,677	478,808	128,129
TOTAL			2,384,680	768,824	874,365			3,672,505	1,391,664	1,805,417	698,855

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			652,098	141,727	141,695			1,778,774	404,820	577,029	123,064
2004		23,693	568,737	163,265	182,949		14,398	759,458	689,130	657,399	132,950
2005		156,921	1,128,436	283,128	322,013		529,082	4,025,746	1,072,790	881,321	142,871
2006	822	66,536	484,296	206,327	152,423	1,886	108,182	866,425	482,402	566,550	117,252
2007	4,256	154,732	718,474	260,902	274,640	10,211	428,322	1,576,219	676,097	660,149	132,870
TOTAL	5,078	401,882	3,552,041	1,055,349	1,073,720	12,097	1,079,984	9,006,622	3,325,239	3,342,448	649,007

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,057,704	8,796,756	649,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,113,002	-2,124,583	4,888	
TOTAL LOSSES	11,944,702	6,672,173	653,895	
EXPECTED LOSSES	6,584,458	5,487,050	491,802	
CREDIBILITY	.08	.24	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.939	1.642	.161	4.742
INDICATED (POST-TEST)	2.272	1.269	.124	3.665
PRES. ON RATE LEVEL	1.588	1.324	.119	3.031
DERIVED BY FORMULA	1.643	1.311	.120	3.074
UNDERLYING PRES. RATE	1.620	1.350	.121	3.091
PROPOSED	1.643	1.311	.120	3.074
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.84
MAN. RATES	4.95	4.49	3.97	+ 3.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	4,505	65,002	1.442				4,505				1	7	8
2004	6,460	66,409	1.028				6,460				1	4	5
2005	3,795	236,500	6.231				3,795			1		2	3
2006	4,584	173,348	3.781				4,584					1	1
2007	4,764	1,438	.030				4,764						
TOTAL	24,108	542,697	2.251				24,108			1	2	14	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				18,589	10,571				22,720	10,623	2,499
2004				2,477	24,436				860	35,600	3,036
2005			82,590		2,329			134,756		7,344	9,481
2006					68,349					100,013	4,986
2007											1,438
TOTAL			82,590	21,066	105,685			134,756	23,580	153,580	21,440

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				27,066	15,296				59,708	24,911	2,224
2004		231	3,528	4,232	34,051		85	5,968	4,855	70,243	2,860
2005		16,070	118,354	2,182	4,773		54,285	392,111	11,172	17,910	8,504
2006		6,568	43,565	19,877	75,607		4,579	57,403	38,003	152,682	4,428
2007											1,491
TOTAL		22,869	165,447	53,357	129,727		58,949	455,482	113,738	265,746	19,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	702,747	562,568	19,507	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,787	-124,572	299	
TOTAL LOSSES	618,960	437,996	19,806	
EXPECTED LOSSES	269,045	319,913	30,617	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.567	1.817	.082	4.466
INDICATED (POST-TEST)	1.984	1.405	.063	3.452
PRES. ON RATE LEVEL	1.094	1.301	.125	2.520
DERIVED BY FORMULA	1.103	1.305	.123	2.531
UNDERLYING PRES. RATE	1.116	1.327	.127	2.570
PROPOSED	1.103	1.305	.123	2.531
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.16
MAN. RATES	4.09	3.67	3.30	+ 3.16
				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
2003	6,641	26,489	.398				6,641					2	2
2004	6,579	53,351	.810				6,579					3	3
2005	6,052	89,593	1.480				6,052					3	3
2006	6,352	18,571	.292				6,352				1	1	2
2007	6,010	78,717	1.309				6,010				1	1	2
TOTAL	31,634	266,721	.843				31,634				2	10	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					618					7,384	18,487
2004					2,478					14,460	36,413
2005					38,131					49,539	1,923
2006				2,500	680				8,325	2,853	4,213
2007				7,389	561				44,079	25,950	738
TOTAL				9,889	42,468				52,404	100,186	61,774

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					894					17,315	16,453
2004		24	325	103	3,449		34	2,362	1,143	28,518	34,301
2005		2,508	10,919	4,545	51,344		1,210	14,587	7,928	95,628	1,725
2006		282	2,319	2,423	1,007		903	11,311	14,719	5,865	3,741
2007	24	1,851	10,744	4,642	1,387	390	24,167	118,991	68,367	43,582	765
TOTAL	24	4,665	24,307	11,713	58,081	390	26,314	147,251	92,157	190,908	56,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	202,951	352,859	56,985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,225	-118,981	345	
TOTAL LOSSES	81,726	233,878	57,330	
EXPECTED LOSSES	373,282	305,269	35,746	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.258	.739	.181	1.178
INDICATED (POST-TEST)	.199	.571	.140	.910
PRES. ON RATE LEVEL	1.157	.946	.111	2.214
DERIVED BY FORMULA	1.147	.931	.112	2.190
UNDERLYING PRES. RATE	1.180	.965	.113	2.258
PROPOSED	1.147	.931	.112	2.190
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.74
MAN. RATES	3.70	3.32	2.90	+ 2.74
				PRESENT
				905
				965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	17,469	301,102	1.723				17,469			1		4	5
2004	17,946	195,269	1.088				17,946				2	1	3
2005	19,580	78,524	.401				19,580			1		1	2
2006	19,703	3,209	.016				19,703						
2007	19,454	114,086	.586				19,454					2	2
TOTAL	94,152	692,190	.735				94,152			2	2	8	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			205,388		19,197			37,289		35,714	3,514
2004				64,001	3,256				121,722	1,027	5,263
2005			58,355		711			15,731		1,646	2,081
2006											3,209
2007					46,109					63,736	4,241
TOTAL			263,743	64,001	69,273			53,020	121,722	102,123	18,308

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			302,126		27,778			109,294		83,749	3,127
2004		31	8,921	83,144	5,816		2	21,851	289,502	7,160	4,958
2005		11,292	83,359	1,430	2,113		6,353	46,003	1,428	3,614	1,867
2006											2,850
2007	449	14,770	63,946	24,505	37,452	318	16,815	77,817	42,745	75,732	4,398
TOTAL	449	26,093	458,352	109,079	73,159	318	23,170	254,965	333,675	170,255	17,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	763,347	686,168	17,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,221	-57,011	143	
TOTAL LOSSES	665,126	629,157	17,343	
EXPECTED LOSSES	305,995	148,760	14,122	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.706	.668	.018	1.392
INDICATED (POST-TEST)	.546	.516	.014	1.076
PRES. ON RATE LEVEL	.318	.155	.015	.488
DERIVED BY FORMULA	.325	.187	.015	.527
UNDERLYING PRES. RATE	.325	.158	.015	.498
PROPOSED	.325	.187	.015	.527
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.66
MAN. RATES	.73	.70	.64	+ .66
				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
2003	4,205	641,436	15.254						1		3	5	
2004	3,692	609,615	16.511						1		5	6	
2005	3,927	27,935	.711								2	2	
2006	3,299	10,685	.323								1	1	
2007	3,562	92,350	2.592								4	4	
TOTAL	18,685	1,382,021	7.396						2	1	15	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			452,265	5,000	2,657			149,978	683	15,445	15,408
2004			183,594		3,707			400,088		14,679	7,547
2005					3,470					6,924	17,541
2006					1,887					1,102	7,696
2007					32,782					46,358	13,210
TOTAL			635,859	5,000	44,503			550,066	683	84,508	61,402

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			546,267	7,280	3,845			360,947	1,795	36,218	13,713
2004		6,484	154,358	1,377	5,599		14,928	721,280	11,376	30,180	7,109
2005		230	993	414	4,672		161	2,037	1,106	13,367	15,734
2006		182	1,202	551	2,086		51	636	419	1,681	6,834
2007	318	10,498	45,462	17,418	26,624	234	12,232	56,603	31,088	55,077	13,699
TOTAL	318	17,394	748,282	27,040	42,826	234	27,372	1,141,503	45,784	136,523	57,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,935,103	252,173	57,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,134	-173,148	354	
TOTAL LOSSES	1,794,969	79,025	57,443	
EXPECTED LOSSES	421,347	440,592	37,183	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.606	.423	.307	10.336
INDICATED (POST-TEST)	7.425	.327	.237	7.989
PRES. ON RATE LEVEL	2.211	2.312	.196	4.719
DERIVED BY FORMULA	2.263	2.252	.197	4.712
UNDERLYING PRES. RATE	2.255	2.358	.199	4.812
PROPOSED	2.267	2.255	.197	4.719
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.89
MAN. RATES	7.09	6.72	6.18	+ 5.89
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,478	880	.059									1	1
2004	1,136												
2005	803												
2006	844	800	.094										
2007	830												
TOTAL	5,091	1,680	.033									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					880						
2006											800
TOTAL					880						800

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,273						
2006											710
TOTAL					1,273						710

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		1,273	710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,532	-21,105	51	
TOTAL LOSSES			761	
EXPECTED LOSSES	90,415	52,335	5,905	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.012	.012
PRES. ON RATE LEVEL	1.742	1.007	.114	2.863
DERIVED BY FORMULA	1.742	.997	.113	2.852
UNDERLYING PRES. RATE	1.776	1.028	.116	2.920
PROPOSED	1.742	.997	.113	2.852
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.56
MAN. RATES	4.93	4.33	3.75	+ 3.56
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.562
				1095
				1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	66,745	961,489	1.440				66,745			2	6	21	29
2004	71,616	1,992,104	2.781				71,616			3	5	20	28
2005	70,807	970,343	1.370				70,807			2	6	15	23
2006	80,929	1,076,001	1.329				80,929			3	9	17	29
2007	83,113	1,346,319	1.619				83,113			1	17	30	48
TOTAL	373,210	6,346,256	1.700				373,210			11	43	103	157

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			321,924	70,560	56,979			205,038	101,992	112,397	92,599
2004			391,278	165,857	240,449			658,378	261,773	184,835	89,534
2005			222,109	79,086	22,933			303,754	227,499	35,432	79,530
2006			196,263	146,253	33,962			294,946	162,423	112,405	129,749
2007			115,718	321,776	109,992			83,958	340,901	252,623	121,351
TOTAL			1,247,292	783,532	464,315			1,546,074	1,094,588	697,692	512,763

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			473,550	102,735	82,448			600,967	268,035	263,573	82,413
2004		19,639	467,627	228,426	339,112		30,255	1,515,977	657,491	378,022	84,341
2005		47,639	352,186	95,243	39,653		129,493	1,012,035	444,866	101,172	71,338
2006	869	57,700	419,727	150,147	57,942	4,266	186,632	1,235,184	353,244	215,686	115,218
2007	3,393	144,822	732,365	258,438	134,311	6,224	294,101	1,206,623	588,695	406,186	125,841
TOTAL	4,262	269,800	2,445,455	834,989	653,466	10,490	640,481	5,570,786	2,312,331	1,364,639	479,151

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,941,274	5,165,425	479,151	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,648,330	-1,462,271	4,931	
TOTAL LOSSES	7,292,944	3,703,154	484,082	
EXPECTED LOSSES	5,273,458	3,877,652	466,512	
CREDIBILITY	.07	.23	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.954	.992	.130	3.076
INDICATED (POST-TEST)	1.510	.767	.100	2.377
PRES. ON RATE LEVEL	1.386	1.019	.122	2.527
DERIVED BY FORMULA	1.395	.961	.116	2.472
UNDERLYING PRES. RATE	1.413	1.039	.125	2.577
PROPOSED	1.395	.961	.116	2.472
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.09
MAN. RATES	4.44	3.87	3.31	+ 3.09
				PRESENT
				1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	53,617	1,855,700	3.461				53,617			4	4	23	31
2004	60,556	1,413,474	2.334				60,556			2	4	34	40
2005	62,862	1,485,799	2.363				62,862			3	1	35	39
2006	62,768	711,340	1.133				62,768			1	3	23	27
2007	62,067	602,382	.970				62,067				3	9	12
TOTAL	301,870	6,068,695	2.010				301,870			10	15	124	149

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			483,367	72,064	82,830			694,043	27,674	320,187	175,535
2004			261,970	133,347	121,601			252,402	141,685	399,678	102,791
2005			377,775	2,778	179,533			489,841	37,711	330,605	67,556
2006			114,120	97,050	64,990			82,318	115,170	157,586	80,106
2007				154,968	37,738				237,741	103,939	67,996
TOTAL			1,237,232	460,207	486,692			1,518,604	559,981	1,311,995	493,984

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			682,623	104,925	119,853			1,948,141	72,728	750,839	156,226
2004		15,945	386,413	180,821	172,905		16,052	819,251	378,836	795,412	96,829
2005		71,899	495,889	31,643	248,073		165,890	1,247,413	150,961	653,004	60,598
2006	507	39,022	282,559	111,186	84,979	1,200	64,705	500,053	261,041	265,576	71,134
2007	778	47,107	261,352	111,163	50,153	1,912	120,731	597,778	344,583	192,244	70,512
TOTAL	1,285	173,973	2,108,836	539,738	675,963	3,112	367,378	5,112,636	1,208,149	2,657,075	455,299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,767,220	5,080,925	455,299	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-781,818	-1,025,443	3,633	
TOTAL LOSSES	6,985,402	4,055,482	458,932	
EXPECTED LOSSES	2,445,148	2,671,550	359,226	
CREDIBILITY	.06	.20	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.314	1.343	.152	3.809
INDICATED (POST-TEST)	1.789	1.038	.117	2.944
PRES. ON RATE LEVEL	.794	.868	.117	1.779
DERIVED BY FORMULA	.854	.902	.117	1.873
UNDERLYING PRES. RATE	.810	.885	.119	1.814
PROPOSED	.854	.902	.117	1.873
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.34
MAN. RATES	2.67	2.55	2.33	+ 2.34
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.339
				810
				825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	16,493	538,063	3.262				16,493			1	8	11	20
2004	20,844	332,920	1.597				20,844				2	18	20
2005	21,409	419,050	1.957				21,409			1	3	12	16
2006	22,501	503,498	2.237				22,501			3	1	12	16
2007	22,381	568,483	2.540				22,381			1	1	8	10
TOTAL	103,628	2,362,014	2.279				103,628			6	15	61	82

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			80,580	88,147	58,789			45,499	128,350	115,859	20,839
2004				56,715	52,511				108,103	88,773	26,818
2005			76,618	89,664	28,124			19,381	70,709	99,211	35,343
2006			254,881	51,409	22,507			61,438	9,167	76,681	27,415
2007			118,258	56,495	47,619			161,669	63,714	102,126	18,602
TOTAL			530,337	342,430	209,550			287,987	380,043	482,650	129,017

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			118,533	128,342	85,067			133,358	337,304	271,689	18,547
2004		500	14,397	75,750	74,209		215	33,762	264,054	179,627	25,263
2005		20,399	150,253	104,198	44,339		12,260	123,414	146,823	199,615	31,703
2006	1,134	61,049	428,264	65,363	37,258	898	39,242	260,443	53,481	121,789	24,345
2007	2,023	63,342	281,840	68,856	50,080	6,203	220,969	653,170	187,509	153,190	19,291
TOTAL	3,157	145,290	993,287	442,509	290,953	7,101	272,686	1,204,147	989,171	925,910	119,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,625,668	2,648,543	119,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-441,033	-437,068	1,439	
TOTAL LOSSES	2,184,635	2,211,475	120,588	
EXPECTED LOSSES	1,405,196	1,152,343	137,826	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.108	2.134	.116	4.358
INDICATED (POST-TEST)	1.629	1.650	.090	3.369
PRES. ON RATE LEVEL	1.330	1.091	.130	2.551
DERIVED BY FORMULA	1.339	1.147	.126	2.612
UNDERLYING PRES. RATE	1.356	1.112	.133	2.601
PROPOSED	1.339	1.147	.126	2.612
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.26
MAN. RATES	4.16	3.77	3.34	+ 3.26
				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
2003	71,869	451,003	.627							1	3	15	19
2004	79,561	553,648	.695							1	1	12	14
2005	78,047	593,627	.760							1	5	18	24
2006	61,701	658,156	1.066								2	9	11
2007	90,753	525,405	.578									19	19
TOTAL	381,931	2,781,839	.728							3	11	73	87

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			68,220	60,733	24,356			82,252	133,400	60,045	21,997
2004			214,931	29,000	18,128			160,897	7,487	87,475	35,730
2005			81,038	166,803	13,567			51,151	161,706	36,873	82,489
2006				26,573	160,029				125,212	323,124	23,218
2007					170,130					294,036	61,239
TOTAL			364,189	283,109	386,210			294,300	427,805	801,553	224,673

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			100,352	88,428	35,243			241,081	350,575	140,806	19,577
2004		12,307	295,672	40,666	26,639		9,832	480,161	31,319	173,620	33,658
2005		23,548	180,800	187,805	29,098		26,144	246,029	305,861	89,907	73,993
2006		16,557	114,519	66,784	166,702		25,334	316,066	318,008	476,199	20,618
2007	1,647	54,493	235,947	90,425	138,184	1,471	77,616	359,020	197,181	349,369	63,505
TOTAL	1,647	106,905	927,290	474,108	395,866	1,471	138,926	1,642,357	1,202,944	1,229,901	211,351

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,818,596	3,302,819	211,351	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-607,278	-537,817	1,586	
TOTAL LOSSES	2,211,318	2,765,002	212,937	
EXPECTED LOSSES	1,917,293	1,413,145	148,953	
CREDIBILITY	.07	.23	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.579	.724	.056	1.359
INDICATED (POST-TEST)	.448	.560	.043	1.051
PRES. ON RATE LEVEL	.492	.363	.038	.893
DERIVED BY FORMULA	.489	.408	.039	.936
UNDERLYING PRES. RATE	.502	.370	.039	.911
PROPOSED	.489	.408	.039	.936
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.17
MAN. RATES	1.54	1.34	1.17	+ 1.17
				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
2003	191,194	6,159,911	3.221				191,194		1	6	16	80	103
2004	200,493	4,130,924	2.060				200,493	1		8	13	119	141
2005	202,538	3,433,717	1.695				202,538			5	20	80	105
2006	217,485	3,981,826	1.830				217,485			6	13	93	112
2007	263,639	4,143,317	1.571				263,639				24	124	148
TOTAL	1,075,349	21,849,695	2.032				1,075,349	1	1	25	86	496	609

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		267,218	595,916	318,247	218,343		2,951,257	760,715	299,340	412,816	336,059
2004	4,116		702,571	258,088	432,508	3,087		1,098,165	312,126	895,675	424,588
2005			374,362	474,756	305,842			488,312	704,740	667,153	418,552
2006			523,553	333,788	433,390			803,846	324,355	1,028,882	534,012
2007			671,624	569,102					934,960	1,369,933	597,698
TOTAL	4,116	267,218	2,196,402	2,056,503	1,959,185	3,087	2,951,257	3,151,038	2,575,521	4,374,459	2,310,909

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		36,248	876,592	463,368	315,941		790,125	2,229,655	786,669	968,055	299,093
2004	14,866	36,071	853,393	358,825	609,221	138,936	53,229	2,668,281	847,982	1,783,726	399,962
2005		110,293	781,050	569,474	445,271		218,239	1,884,201	1,431,031	1,375,768	375,441
2006	2,225	177,438	1,264,415	448,935	527,444	10,901	501,874	3,473,235	1,035,767	1,666,904	474,202
2007	7,307	334,021	1,695,133	697,308	546,736	12,354	728,480	3,524,418	1,999,751	1,898,087	619,813
TOTAL	24,398	694,071	5,470,583	2,537,910	2,444,613	162,191	2,291,947	13,779,790	6,101,200	7,692,540	2,168,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,422,980	18,776,263	2,168,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,990,879	-3,285,465	16,525	
TOTAL LOSSES	19,432,101	15,490,798	2,185,036	
EXPECTED LOSSES	9,688,894	8,828,616	1,494,735	
CREDIBILITY	.15	.46	.52	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.807	1.441	.203	3.451
INDICATED (POST-TEST)	1.397	1.114	.157	2.668
PRES. ON RATE LEVEL	.884	.805	.136	1.825
DERIVED BY FORMULA	.961	.947	.147	2.055
UNDERLYING PRES. RATE	.901	.821	.139	1.861
PROPOSED	.961	.947	.147	2.055
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.57
MAN. RATES	3.11	2.65	2.39	+ 2.57
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.566
				865
				845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	12,205	2,505	.020									1	1
2004	17,648	28,149	.159									4	4
2005	21,536	14,144	.065									1	1
2006	19,725	61,998	.314									6	6
2007	1,764	1,328	.075									1	1
TOTAL	72,878	108,124	.148									13	13

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					395					15	2,095	
2004					7,548					11,631	8,970	
2005					95					202	13,847	
2006					38,461					14,008	9,529	
2007					114					651	563	
TOTAL					46,613					26,507	35,004	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					572					35	1,865	
2004		73	987	316	10,504		25	1,900	917	22,936	8,450	
2005		7	27	12	127			62	31	389	12,421	
2006		3,691	24,516	11,181	42,545		640	8,040	5,319	21,382	8,462	
2007	1	38	158	60	91	3	172	797	438	770	584	
TOTAL	1	3,809	25,688	11,569	53,839	3	837	10,799	6,705	45,512	31,782	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,137	117,625	31,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-632,388	-356,393	607	
TOTAL LOSSES			32,389	
EXPECTED LOSSES	1,724,294	824,979	101,301	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.044	.044
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	2.320	1.110	.136	3.566
DERIVED BY FORMULA	2.274	1.021	.127	3.422
UNDERLYING PRES. RATE	2.366	1.132	.139	3.637
PROPOSED	2.274	1.021	.127	3.422
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.27
MAN. RATES	6.40	5.55	4.67	+ 4.27
IND. RATE				
MINIMUM PREMIUM				1265
PRESENT				1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	12,457	58,261	.467							1	4	5	
2004	11,971	2,961	.024										
2005	16,919	6,887	.040								1	1	
2006	13,356	10,507	.078								3	3	
2007	12,328	26,229	.212								2	2	
TOTAL	67,031	104,845	.156							1	10	11	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				17,680	2,185				30,960	6,514	922
2004					29					27	2,961
2005					1,934					1,615	6,831
2006					4,060					13,258	6,958
2007					8,208					21,414	8,911
TOTAL				17,680	8,208				30,960	21,414	26,583

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				25,742	3,162				81,363	15,276	821
2004											2,789
2005			9	4	38			7	4	52	6,127
2006		184	1,234	562	2,136		72	920	612	2,463	6,179
2007	41	1,297	5,630	2,156	3,299	66	3,498	16,185	8,890	15,751	9,241
TOTAL	41	1,481	6,873	28,464	8,635	66	3,570	17,112	90,869	33,542	25,157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,143	161,510	25,157	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-89,725	-95,585	250	
TOTAL LOSSES		65,925	25,407	
EXPECTED LOSSES	267,453	243,992	26,142	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.098	.038	.136
INDICATED (POST-TEST)	.000	.076	.029	.105
PRES. ON RATE LEVEL	.391	.357	.038	.786
DERIVED BY FORMULA	.383	.337	.037	.757
UNDERLYING PRES. RATE	.399	.364	.039	.802
PROPOSED	.383	.337	.037	.757
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.95
MAN. RATES	1.41	1.21	1.03	+ .95
				PRESENT
				515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	6,950	369,099	5.310				6,950			1		5	6
2004	6,496	373,763	5.753				6,496			1		3	4
2005	7,085	44,729	.631				7,085					3	3
2006	6,690	44,409	.663				6,690					2	2
2007	6,900	19,330	.280				6,900					2	2
TOTAL	34,121	851,330	2.495				34,121			2		15	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			138,319		29,604			156,645		42,083	2,448
2004			75,242		145,467			80,930		55,592	16,532
2005					5,583					13,450	25,696
2006					2,548					23,513	18,348
2007					2,936					10,147	6,247
TOTAL			213,561		186,138			237,575		144,785	69,271

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			203,467		42,837			459,126		98,685	2,179
2004		5,626	120,363	6,874	202,714		4,972	242,739	7,716	110,032	15,573
2005		367	1,599	667	7,519		329	3,961	2,155	25,961	23,049
2006		248	1,625	741	2,821		1,073	13,498	8,936	35,893	16,293
2007	28	942	4,067	1,559	2,381	52	2,674	12,383	6,805	12,054	6,478
TOTAL	28	7,183	331,121	9,841	258,272	52	9,048	731,707	25,612	282,625	63,572

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,079,139	576,350	63,572	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,326	-154,560	347	
TOTAL LOSSES	854,813	421,790	63,919	
EXPECTED LOSSES	689,244	399,898	34,804	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.505	1.236	.187	3.928
INDICATED (POST-TEST)	1.936	.955	.145	3.036
PRES. ON RATE LEVEL	1.981	1.149	.100	3.230
DERIVED BY FORMULA	1.981	1.139	.102	3.222
UNDERLYING PRES. RATE	2.020	1.172	.102	3.294
PROPOSED	1.981	1.139	.102	3.222
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.02
MAN. RATES	5.24	4.76	4.23	+ 4.02
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.024
				1205
				1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	20,581	417,638	2.029				20,581				1	15	16
2004	22,174	702,671	3.168				22,174			1	8	9	18
2005	21,994	387,197	1.760				21,994			1	3	10	14
2006	21,715	948,449	4.367				21,715			1	7	16	24
2007	20,932	100,631	.480				20,932					9	9
TOTAL	107,396	2,556,586	2.381				107,396			3	19	59	81

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				37,785	47,574				90,434	127,418	114,427
2004			59,945	201,784	21,253			42,988	284,099	57,506	35,096
2005			74,268	51,800	30,508			90,512	45,127	65,057	29,925
2006			258,518	142,582	84,307			16,091	115,475	296,868	34,608
2007					29,622					31,602	39,407
TOTAL			392,731	433,951	213,264			149,591	535,135	578,451	253,463

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				55,015	68,838				237,661	298,796	101,840
2004		3,587	110,297	263,235	33,856		2,709	184,116	681,814	125,606	33,060
2005		18,508	133,644	62,591	45,413		39,226	305,399	99,772	132,916	26,843
2006	1,152	75,666	541,731	164,742	115,013	237	33,535	358,542	304,428	474,961	30,732
2007	292	9,500	41,083	15,742	24,062	162	8,337	38,578	21,198	37,545	40,865
TOTAL	1,444	107,261	826,755	561,325	287,182	399	83,807	886,635	1,344,873	1,069,824	233,340

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,906,301	3,263,204	233,340	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-441,648	-433,417	1,495	
TOTAL LOSSES	1,464,653	2,829,787	234,835	
EXPECTED LOSSES	1,365,005	1,116,919	152,501	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.364	2.635	.219	4.218
INDICATED (POST-TEST)	1.054	2.037	.169	3.260
PRES. ON RATE LEVEL	1.246	1.020	.139	2.405
DERIVED BY FORMULA	1.240	1.122	.142	2.504
UNDERLYING PRES. RATE	1.271	1.040	.142	2.453
PROPOSED	1.240	1.122	.142	2.504
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.13
MAN. RATES	3.78	3.48	3.15	+ 3.13
				PRESENT
				1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,799	163,666	2.822				5,799				3	12	15
2004	7,253	38,101	.525				7,253					4	4
2005	6,889	10,440	.151				6,889				1	1	2
2006	6,653	44,405	.667				6,653				1		1
2007	7,080	15,157	.214				7,080				1	1	2
TOTAL	33,674	271,769	.807				33,674				6	18	24

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				49,068	26,054				33,665	49,588	5,291	
2004					3,794					13,456	20,851	
2005				1,087	434				758	315	7,846	
2006				9,871					23,293		11,241	
2007				7,965	453				4,975	33	1,731	
TOTAL				67,991	30,735				62,691	63,392	46,960	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				71,444	37,702				88,471	116,285	4,709	
2004		37	496	158	5,279		32	2,198	1,061	26,536	19,642	
2005		73	525	1,253	643		28	498	1,439	690	7,038	
2006		855	7,439	8,794	1,005		2,179	27,079	38,162	4,224	9,982	
2007	24	1,944	11,370	4,924	1,369	29	1,955	9,895	5,772	1,478	1,795	
TOTAL	24	2,909	19,830	86,573	45,998	29	4,194	39,670	134,905	149,213	43,166	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	66,656	416,689	43,166	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,882	-92,070	346	
TOTAL LOSSES		324,619	43,512	
EXPECTED LOSSES	229,656	239,759	34,012	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.964	.129	1.093
INDICATED (POST-TEST)	.000	.745	.100	.845
PRES. ON RATE LEVEL	.669	.698	.099	1.466
DERIVED BY FORMULA	.662	.700	.099	1.461
UNDERLYING PRES. RATE	.682	.712	.101	1.495
PROPOSED	.662	.700	.099	1.461
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.82
MAN. RATES	2.40	2.17	1.92	+ 1.82
IND. RATE				
MINIMUM PREMIUM				690
PRESENT				730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	42,486	30,993	.072									2	2
2004	34,896	2,705	.007									1	1
2005	37,335	4,191	.011										
2006	24,997	20,408	.081									2	2
2007	31,757	41,479	.130									2	2
TOTAL	171,471	99,776	.058									7	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					3,493					26,945	555	
2004					517					657	1,531	
2005											4,191	
2006					4,833					5,589	9,986	
2007					11,923					27,458	2,098	
TOTAL					20,766					60,649	18,361	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					5,054					63,186	494	
2004		5	67	22	720		2	108	51	1,297	1,442	
2005											3,759	
2006		468	3,083	1,405	5,345		250	3,205	2,121	8,534	8,868	
2007	116	3,823	16,535	6,337	9,685	138	7,242	33,529	18,421	32,627	2,176	
TOTAL	116	4,296	19,685	7,764	20,804	138	7,494	36,842	20,593	105,644	16,739	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,571	154,805	16,739	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,355	-94,458	205	
TOTAL LOSSES		60,347	16,944	
EXPECTED LOSSES	488,692	236,630	22,291	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.035	.010	.045
INDICATED (POST-TEST)	.000	.027	.008	.035
PRES. ON RATE LEVEL	.280	.135	.013	.428
DERIVED BY FORMULA	.269	.120	.012	.401
UNDERLYING PRES. RATE	.285	.138	.013	.436
PROPOSED	.269	.120	.012	.401
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.50
MAN. RATES	.83	.69	.56	+ .50
IND. RATE				
MINIMUM PREMIUM				380
PRESENT				400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	2,448	102,466	4.185							1	1	2	
2004	1,034	58,374	5.645							2		2	
2005	1,516	18,507	1.220								2	2	
2006	3,544	37,131	1.047								4	4	
2007	8,671	82,862	.955								5	5	
TOTAL	17,213	299,340	1.739							3	12	15	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				29,704	347				68,107	1,247	3,061	
2004				29,615					28,759			
2005					425					6,803	11,279	
2006					7,577					18,611	10,943	
2007					24,899					37,149	20,814	
TOTAL				59,319	33,248				96,866	63,810	46,097	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				43,249	502				178,985	2,924	2,724	
2004			3,930	38,409	595			5,123	68,381	1,214		
2005		26	123	51	572		167	2,000	1,087	13,131	10,117	
2006		729	4,827	2,203	8,378		848	10,676	7,072	28,412	9,717	
2007	239	7,976	34,525	13,229	20,215	188	9,812	45,360	24,918	44,142	21,584	
TOTAL	239	8,731	43,405	97,141	30,262	188	10,827	63,159	280,443	89,823	44,142	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	126,549	497,669	44,142	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-252,385	-200,507	875	
TOTAL LOSSES		297,162	45,017	
EXPECTED LOSSES	1,072,543	692,479	49,918	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.726	.262	1.988
INDICATED (POST-TEST)	.000	1.334	.203	1.537
PRES. ON RATE LEVEL	6.110	3.945	.284	10.339
DERIVED BY FORMULA	6.049	3.867	.282	10.198
UNDERLYING PRES. RATE	6.231	4.023	.290	10.544
PROPOSED	6.049	3.867	.282	10.198

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	12.737
IND. RATES				12.74	MINIMUM PREMIUM	2000
MAN. RATES	19.21	16.15	13.54	+ 12.74	PRESENT	3535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	52						52						
2004	38						38						
2005	26						26						
2006	83						83						
2007	106						106						
TOTAL	305						305						

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.	-1,841	-2,167	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	6,972	6,581	981	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.242	2.116	.316	4.674
DERIVED BY FORMULA	2.242	2.116	.316	4.674
UNDERLYING PRES. RATE	2.286	2.158	.322	4.766
PROPOSED	2.242	2.116	.316	4.674
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.84
MAN. RATES	7.72	6.88	6.12	+ 5.84
				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
2003	4,176	108,273	2.592									6	6
2004	4,586	168,316	3.670								2	7	9
2005	4,761	496,211	10.422								3	1	4
2006	5,451	24,907	.456									4	4
2007	5,550	133,947	2.413								1	2	3
TOTAL	24,524	931,654	3.799								6	20	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					38,078					60,717	9,478
2004				66,408	15,570				56,856	15,089	14,393
2005				75,000	4,597				371,233	13,427	31,954
2006					4,616					1,598	18,693
2007				35,951	8,483				33,170	29,456	26,887
TOTAL				177,359	71,344				461,259	120,287	101,405

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					55,099					142,382	8,435
2004		147	10,852	86,776	22,999		37	12,591	136,384	32,156	13,558
2005		3,406	28,404	81,824	10,258		10,856	198,019	661,575	64,475	28,663
2006		446	2,944	1,340	5,105		68	920	610	2,438	16,600
2007	177	10,846	60,254	25,644	11,413	343	20,798	101,663	58,108	44,593	27,882
TOTAL	177	14,845	102,454	195,584	104,874	343	31,759	313,193	856,677	286,044	95,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	462,771	1,443,179	95,138	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,250	-186,218	624	
TOTAL LOSSES	308,521	1,256,961	95,762	
EXPECTED LOSSES	495,631	496,366	58,367	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.258	5.125	.390	6.773
INDICATED (POST-TEST)	.972	3.962	.301	5.235
PRES. ON RATE LEVEL	1.982	1.985	.233	4.200
DERIVED BY FORMULA	1.972	2.064	.236	4.272
UNDERLYING PRES. RATE	2.021	2.024	.238	4.283
PROPOSED	1.972	2.064	.236	4.272
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.34
MAN. RATES	7.45	6.43	5.50	+ 5.34
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.335
				1515
				1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	42,915	1,329,892	3.098							1	2	32	35
2004	40,116	697,995	1.739							1	4	25	30
2005	44,803	554,218	1.237								1	27	28
2006	50,170	819,766	1.633								7	27	34
2007	53,063	938,398	1.768							2	5	32	39
TOTAL	231,067	4,340,269	1.878							4	19	143	166

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			239,382	36,206	309,418			323,799	28,742	289,839	102,506
2004			66,489	129,707	91,125			16,040	209,268	127,734	57,632
2005				18,310	172,362				4,691	282,081	76,774
2006				220,976	43,936				290,961	117,706	146,187
2007			162,985	94,398	125,944			163,795	133,014	218,965	39,297
TOTAL			468,856	499,597	742,785			503,634	666,676	1,036,325	422,396

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			233,359	52,716	447,728			628,944	75,534	679,670	91,230
2004		4,615	118,681	172,732	129,668		1,261	104,448	508,340	260,802	54,289
2005		12,123	56,100	40,774	233,099		6,972	85,589	53,748	544,985	68,866
2006		23,353	194,548	209,631	71,131		32,635	405,858	521,416	232,450	129,814
2007	3,552	113,652	507,389	137,638	120,498	7,649	292,750	965,913	349,682	313,145	40,751
TOTAL	3,552	153,743	1,110,077	613,491	1,002,124	7,649	333,618	2,190,752	1,508,720	2,031,052	384,950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,799,391	5,155,387	384,950	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-687,893	-1,055,519	3,973	
TOTAL LOSSES	3,111,498	4,099,868	388,923	
EXPECTED LOSSES	2,192,825	2,816,707	369,708	
CREDIBILITY	.05	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.347	1.774	.168	3.289
INDICATED (POST-TEST)	1.041	1.371	.130	2.542
PRES. ON RATE LEVEL	.931	1.195	.157	2.283
DERIVED BY FORMULA	.937	1.225	.152	2.314
UNDERLYING PRES. RATE	.949	1.219	.160	2.328
PROPOSED	.937	1.225	.152	2.314
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.89
MAN. RATES	3.82	3.40	2.99	+ 2.89
				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
2003	21,038	501,547	2.384								5	6	11
2004	28,039	286,388	1.021								4	18	22
2005	29,426	290,412	.986								3	14	17
2006	30,568	1,187,957	3.886					1		3	5	24	33
2007	30,529	263,243	.862								1	27	28
TOTAL	139,600	2,529,547	1.812					1		3	18	89	111

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				122,392	9,661				274,287	49,959	45,248
2004				68,407	56,360				50,798	70,394	40,429
2005				71,484	37,007				69,412	85,921	26,588
2006	1,851		249,953	208,655	81,742			270,768	153,449	162,688	58,851
2007				25,000	53,849				8,300	147,676	28,418
TOTAL	1,851		249,953	495,938	238,619			270,768	556,246	516,638	199,534

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				178,202	13,979				720,826	117,154	40,270
2004		530	16,455	91,069	79,800		168	20,545	126,350	140,966	38,084
2005		5,460	36,926	83,401	53,783		4,117	62,717	140,876	173,277	23,849
2006	3,441	79,329	577,290	222,417	118,687	3,944	175,436	1,178,667	354,279	289,702	52,260
2007	587	22,886	108,396	43,313	46,884	785	42,215	196,741	108,634	177,871	29,469
TOTAL	4,028	108,205	739,067	618,402	313,133	4,729	221,936	1,458,670	1,450,965	898,970	183,932

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,536,635	3,281,470	183,932	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-402,071	-715,364	1,689	
TOTAL LOSSES	2,134,564	2,566,106	185,621	
EXPECTED LOSSES	1,285,715	1,891,579	160,540	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.529	1.838	.133	3.500
INDICATED (POST-TEST)	1.182	1.421	.103	2.706
PRES. ON RATE LEVEL	.903	1.329	.113	2.345
DERIVED BY FORMULA	.914	1.340	.112	2.366
UNDERLYING PRES. RATE	.921	1.355	.115	2.391
PROPOSED	.914	1.340	.112	2.366
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.96
MAN. RATES	3.98	3.47	3.07	+ 2.96
				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
2003	8,687	610,718	7.030							1	1	11	13
2004	10,563	312,062	2.954							1	2	11	14
2005	12,875	105,491	.819									5	5
2006	12,653	117,359	.927								1	9	10
2007	21,041	169,546	.805								1	17	18
TOTAL	65,819	1,315,176	1.998							2	5	53	60

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			131,944	35,624	78,956			225,547	44,453	79,350	14,844
2004			70,171	19,259	78,059			42,496	5,565	91,316	5,196
2005					28,211					53,401	23,879
2006				3,500	31,979				7,788	40,803	33,289
2007				27,177	63,788					57,094	21,487
TOTAL			202,115	85,560	280,993			268,043	57,806	321,964	98,695

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			194,090	51,869	114,249			661,078	116,822	186,075	13,211
2004		4,701	107,269	28,986	109,277		2,762	138,602	22,193	180,525	4,895
2005		1,852	8,082	3,362	37,986		1,284	15,723	8,551	103,080	21,419
2006		3,370	23,022	12,418	35,726		2,576	32,474	28,262	63,708	29,561
2007	689	26,575	125,118	49,875	55,233	286	15,066	69,699	38,297	67,841	22,282
TOTAL	689	36,498	457,581	146,510	352,471	286	21,688	917,576	214,125	601,229	91,368

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,434,318	1,314,335	91,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-646,486	-488,078	679	
TOTAL LOSSES	787,832	826,257	92,047	
EXPECTED LOSSES	2,233,239	1,394,047	52,655	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.197	1.255	.140	2.592
INDICATED (POST-TEST)	.925	.970	.108	2.003
PRES. ON RATE LEVEL	3.327	2.077	.079	5.483
DERIVED BY FORMULA	3.279	2.000	.081	5.360
UNDERLYING PRES. RATE	3.393	2.118	.080	5.591
PROPOSED	3.279	2.000	.081	5.360
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				6.69
MAN. RATES	9.28	8.25	7.18	+ 6.69
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	24,058	395,839	1.645				24,058				1	17	18
2004	26,462	626,830	2.368				26,462			1	7	15	23
2005	29,982	1,759,162	5.867				29,982			4	3	10	17
2006	31,085	666,095	2.142				31,085			2	1	8	11
2007	33,398	737,445	2.208				33,398				3	16	19
TOTAL	144,985	4,185,371	2.887				144,985			7	15	66	88

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				10,350	143,258				38,830	183,281	20,120
2004			58,883	94,369	27,337			113,616	203,528	83,608	45,489
2005			809,295	26,332	11,270			721,556	42,882	84,023	63,804
2006			368,072	7,500	12,615			177,769	13,788	52,227	34,124
2007				108,035	106,478				136,563	266,060	120,309
TOTAL			1,236,250	246,586	300,958			1,012,941	435,591	669,199	283,846

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				15,070	207,295				102,045	429,793	17,907
2004		3,582	95,402	124,159	40,162		6,992	377,942	495,205	174,030	42,851
2005		108,315	800,188	43,170	27,577		149,038	1,098,274	118,917	176,827	57,232
2006	1,568	77,004	531,574	28,304	24,547	2,416	97,763	601,467	67,586	90,511	30,302
2007	1,317	58,515	293,383	120,099	100,072	2,136	123,802	595,341	336,318	355,617	124,761
TOTAL	2,885	247,416	1,720,547	330,802	399,653	4,552	377,595	2,673,024	1,120,071	1,226,778	273,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,026,019	3,077,304	273,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-621,022	-566,559	1,999	
TOTAL LOSSES	4,404,997	2,510,745	275,052	
EXPECTED LOSSES	1,984,846	1,510,743	185,580	
CREDIBILITY	.04	.12	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.038	1.732	.190	4.960
INDICATED (POST-TEST)	2.348	1.339	.147	3.834
PRES. ON RATE LEVEL	1.342	1.022	.126	2.490
DERIVED BY FORMULA	1.382	1.060	.129	2.571
UNDERLYING PRES. RATE	1.369	1.042	.128	2.539
PROPOSED	1.382	1.060	.129	2.571
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.21
MAN. RATES	4.09	3.68	3.26	+ 3.21
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.211
				1015
				1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	6,419	20,420	.318				6,419					4	4
2004	7,991	7,528	.094				7,991					1	1
2005	8,720	35,110	.402				8,720					4	4
2006	6,969	303,025	4.348				6,969				5	4	9
2007	6,365	36,881	.579				6,365				1	2	3
TOTAL	36,464	402,964	1.105				36,464				6	15	21

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					4,135					9,303	6,982	
2004					516					863	6,149	
2005					8,044					14,037	13,029	
2006				78,115	10,301				150,377	39,961	24,271	
2007				13,757	1,161				11,701	3,140	7,122	
TOTAL				91,872	24,157				162,078	67,304	57,553	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003					5,983					21,815	6,214	
2004		5	67	22	718		2	140	68	1,702	5,792	
2005		530	2,302	958	10,829		335	4,134	2,247	27,093	11,687	
2006		7,752	65,445	72,585	19,358		15,935	197,771	261,534	88,269	21,553	
2007	49	3,488	20,161	8,705	2,674	84	5,417	27,011	15,636	7,115	7,386	
TOTAL	49	11,775	87,975	82,270	39,562	84	21,689	229,056	279,485	145,994	52,632	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	350,628	547,311	52,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,534	-176,392	494	
TOTAL LOSSES	186,094	370,919	53,126	
EXPECTED LOSSES	495,182	445,225	53,238	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.510	1.017	.146	1.673
INDICATED (POST-TEST)	.394	.786	.113	1.293
PRES. ON RATE LEVEL	1.332	1.197	.143	2.672
DERIVED BY FORMULA	1.313	1.176	.142	2.631
UNDERLYING PRES. RATE	1.358	1.221	.146	2.725
PROPOSED	1.313	1.176	.142	2.631

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	3.286
IND. RATES				3.29	MINIMUM PREMIUM	1035
MAN. RATES	4.52	3.99	3.50	+ 3.29	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	16,650	12,418	.074									3	3
2004	12,036	7,750	.064									1	1
2005	11,870	186,281	1.569							1		1	2
2006	8,903	50,040	.562								1	1	2
2007	8,711	117,504	1.348								1	2	3
TOTAL	58,170	373,993	.643							1	2	8	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,267					2,055	9,096
2004					297					126	7,327
2005			112,369		5,163			63,626		178	4,945
2006				13,607	18,450					16,013	1,970
2007				30,030	17,840				39,271	27,985	2,378
TOTAL			112,369	43,637	43,017			63,626	39,271	46,357	25,716

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					1,833					4,819	8,095
2004		3	38	12	413			22	10	248	6,902
2005		21,993	161,599	3,205	9,177		25,553	184,171	4,747	2,107	4,436
2006		2,953	22,014	17,491	21,799		734	9,192	6,082	24,445	1,749
2007	251	12,498	65,245	27,137	18,265	372	22,811	111,946	64,170	44,609	2,466
TOTAL	251	37,447	248,896	47,845	51,487	372	49,098	305,331	75,009	76,228	23,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	641,395	250,569	23,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-394,066	-311,572	319	
TOTAL LOSSES	247,329		23,967	
EXPECTED LOSSES	1,125,008	761,445	38,392	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.425	.000	.041	.466
INDICATED (POST-TEST)	.329	.000	.032	.361
PRES. ON RATE LEVEL	1.896	1.284	.065	3.245
DERIVED BY FORMULA	1.865	1.194	.063	3.122
UNDERLYING PRES. RATE	1.934	1.309	.066	3.309
PROPOSED	1.865	1.194	.063	3.122
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.90
MAN. RATES	5.58	4.99	4.25	+ 3.90
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.899
				1175
				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,717	94,520	2.542								2	4	6
2004	4,568	86,564	1.895								3	6	9
2005	6,184	469,589	7.593							1	5	6	12
2006	3,715	46,679	1.256								1	2	3
2007	5,684	34,433	.605									2	2
TOTAL	23,868	731,785	3.066							1	11	20	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				26,891	7,657				39,068	19,096	1,808
2004				36,812	12,659				8,060	27,365	1,668
2005			106,978	47,180	26,854			150,501	25,007	112,429	640
2006				17,306	2,320				20,000	3,474	3,579
2007					6,829					15,810	11,794
TOTAL			106,978	128,189	56,319			150,501	92,135	178,174	19,489

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				39,153	11,079				102,671	44,780	1,609
2004		119	6,545	48,275	18,359		64	5,909	21,328	54,305	1,571
2005		24,377	177,505	57,801	40,892		63,897	482,094	74,962	223,867	574
2006		1,722	14,520	16,093	4,328		2,027	25,247	34,086	8,925	3,178
2007	66	2,184	9,470	3,631	5,546	78	4,171	19,305	10,599	18,784	12,230
TOTAL	66	28,402	208,040	164,953	80,204	78	70,159	532,555	243,646	350,661	19,162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	839,300	839,464	19,162	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-191,888	-190,179	503	
TOTAL LOSSES	647,412	649,285	19,665	
EXPECTED LOSSES	593,358	498,842	47,019	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.712	2.720	.082	5.514
INDICATED (POST-TEST)	2.096	2.103	.063	4.262
PRES. ON RATE LEVEL	2.438	2.049	.193	4.680
DERIVED BY FORMULA	2.435	2.051	.188	4.674
UNDERLYING PRES. RATE	2.486	2.090	.197	4.773
PROPOSED	2.435	2.051	.188	4.674
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.84
MAN. RATES	8.37	7.54	6.13	+ 5.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.837
				1630
				1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	13,276	51,844	.390								2	1	3
2004	14,371	365,044	2.540							1	1	8	10
2005	11,812	110,438	.934									5	5
2006	11,185	34,143	.305									2	2
2007	14,934	153,155	1.025								3	6	9
TOTAL	65,578	714,624	1.090							1	6	22	29

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				19,372	1,061				13,730	1,006	16,675	
2004			97,236	40,475	13,585			92,622	49,836	44,774	26,516	
2005					53,493					27,763	29,182	
2006					1,717					7,286	25,140	
2007				55,552	11,860				30,947	35,319	19,477	
TOTAL			97,236	115,399	81,716			92,622	94,513	116,148	116,990	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				28,206	1,535				36,082	2,359	14,841	
2004		5,621	138,100	54,101	20,093		5,649	283,604	125,836	90,859	24,978	
2005		3,520	15,322	6,373	72,028		681	8,173	4,445	53,595	26,176	
2006		164	1,093	498	1,899		327	4,181	2,770	11,124	22,324	
2007	265	16,350	91,374	38,962	16,622	359	21,478	104,410	59,469	50,916	20,198	
TOTAL	265	25,655	245,889	128,140	112,177	359	28,135	400,368	228,602	208,853	108,517	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	700,671	677,772	108,517	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,389	-200,873	546	
TOTAL LOSSES	596,282	476,899	109,063	
EXPECTED LOSSES	331,170	525,280	52,463	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.909	.727	.166	1.802
INDICATED (POST-TEST)	.703	.562	.128	1.393
PRES. ON RATE LEVEL	.495	.786	.078	1.359
DERIVED BY FORMULA	.499	.770	.082	1.351
UNDERLYING PRES. RATE	.505	.801	.080	1.386
PROPOSED	.502	.775	.082	1.359

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	1.697
IND. RATES				1.70	MINIMUM PREMIUM	660
MAN. RATES	2.27	2.03	1.78	+ 1.70	PRESENT	695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	10,812	10,912	.100								1	1	
2004	10,845	271,601	2.504						1		1	2	
2005	9,052	59,736	.659							1		1	
2006	14,522	519	.003										
2007	11,025	914	.008										
TOTAL	56,256	343,682	.611						1	1	2	4	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					2,169					3,055	5,688
2004			187,799		22,000			46,530		5,090	10,182
2005				36,490					17,600		5,646
2006											519
2007											914
TOTAL			187,799	36,490	24,169			46,530	17,600	8,145	22,949

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,139					7,164	5,062
2004		10,812	255,788	2,928	31,340		2,795	135,172	2,313	10,270	9,591
2005		1,543	13,439	40,322	2,017		519	9,486	32,233	1,885	5,064
2006											461
2007											948
TOTAL		12,355	269,227	43,250	36,496		3,314	144,658	34,546	19,319	21,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	429,554	133,611	21,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,869	-78,552	210	
TOTAL LOSSES	351,685	55,059	21,336	
EXPECTED LOSSES	249,777	207,022	20,814	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.625	.098	.038	.761
INDICATED (POST-TEST)	.483	.076	.029	.588
PRES. ON RATE LEVEL	.436	.361	.036	.833
DERIVED BY FORMULA	.437	.344	.036	.817
UNDERLYING PRES. RATE	.444	.368	.037	.849
PROPOSED	.437	.344	.036	.817

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	1.020
IND. RATES				1.02	MINIMUM PREMIUM	500
MAN. RATES	1.39	1.25	1.09	+ 1.02	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	620,723	2,176,410	.350							7	9	43	59
2004	675,549	3,274,277	.484							6	7	37	50
2005	713,980	1,572,934	.220							2	10	23	35
2006	730,450	2,134,419	.292							4	8	39	51
2007	747,690	1,247,519	.166							1	4	33	38
TOTAL	3,488,392	10,405,559	.298							20	38	175	233

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			737,011	173,005	117,136			563,633	225,522	231,718	128,385
2004			787,438	85,139	290,542			1,488,880	136,251	278,374	207,653
2005			479,874	116,166	87,495			317,992	227,276	131,184	212,947
2006			405,827	82,380	151,874			602,316	141,801	553,175	197,046
2007			151,421	81,151	117,133			253,451	156,506	303,679	184,178
TOTAL			2,561,571	537,841	764,180			3,226,272	887,356	1,498,130	930,209

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,039,189	251,895	169,496			1,555,189	592,672	543,378	114,262
2004		37,812	885,581	129,182	408,412		49,541	2,429,150	379,497	558,769	195,609
2005		94,804	690,030	148,855	132,888		107,598	865,626	455,318	284,308	191,013
2006	1,519	94,639	661,457	134,983	185,951	5,913	268,853	1,841,785	504,065	890,465	174,977
2007	2,752	90,893	410,362	120,220	109,603	8,896	346,839	1,169,333	439,690	422,379	190,993
TOTAL	4,271	318,148	3,686,619	785,135	1,006,350	14,809	772,831	7,861,083	2,371,242	2,699,299	866,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,657,761	6,862,026	866,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,289,253	-1,487,914	6,851	
TOTAL LOSSES	9,368,508	5,374,112	873,705	
EXPECTED LOSSES	10,360,525	3,907,000	662,794	
CREDIBILITY	.32	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.269	.154	.025	.448
INDICATED (POST-TEST)	.208	.119	.019	.346
PRES. ON RATE LEVEL	.291	.110	.019	.420
DERIVED BY FORMULA	.264	.119	.019	.402
UNDERLYING PRES. RATE	.297	.112	.019	.428
PROPOSED	.264	.119	.019	.402
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.50
MAN. RATES	.82	.67	.55	+ .50
				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
2003	48,318	127,729	.264								1	3	4
2004	54,678	146,543	.268								1	6	7
2005	46,151	102,632	.222								1	3	4
2006	54,020	376,149	.696							1	2	3	6
2007	50,706	74,573	.147									5	5
TOTAL	253,873	827,626	.326							1	5	20	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				38,131	12,406				13,299	33,169	30,724
2004				6,200	16,587				21,140	72,292	30,324
2005				30,435	3,944				19,029	33,000	16,224
2006			91,120	47,642	8,352			51,234	112,407	52,209	13,185
2007					21,522					32,288	20,763
TOTAL			91,120	122,408	62,811			51,234	165,875	222,958	111,220

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				55,519	17,952				34,950	77,781	27,345
2004		155	2,994	8,731	23,207		172	15,573	55,978	143,452	28,565
2005		1,545	12,338	34,103	6,994		1,355	19,971	40,138	65,738	14,553
2006	406	24,390	175,356	49,522	16,639	746	41,981	332,252	211,765	102,643	11,708
2007	209	6,896	29,844	11,439	17,482	162	8,529	39,422	21,655	38,362	21,531
TOTAL	615	32,986	220,532	159,314	82,274	908	52,037	407,218	364,486	427,976	103,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	714,296	1,034,050	103,702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-350,707	-184,753	935	
TOTAL LOSSES	363,589	849,297	104,637	
EXPECTED LOSSES	1,106,885	479,819	93,933	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.143	.335	.041	.519
INDICATED (POST-TEST)	.111	.259	.032	.402
PRES. ON RATE LEVEL	.428	.185	.036	.649
DERIVED BY FORMULA	.409	.198	.035	.642
UNDERLYING PRES. RATE	.436	.189	.037	.662
PROPOSED	.409	.198	.035	.642
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.80
MAN. RATES	1.09	.96	.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
2003	2,882,135	9,510,990	.329						2	20	24	119	165
2004	3,054,595	5,467,755	.179							10	37	94	141
2005	3,250,091	9,243,260	.284					1	1	9	38	77	126
2006	3,585,056	8,954,299	.249						1	7	52	82	142
2007	3,790,904	5,987,155	.157					1	1	2	28	85	117
TOTAL	16,562,781	39,163,459	.236					2	5	48	179	457	691

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		1,375,276	2,538,570	452,469	549,237		275,532	2,314,062	624,092	868,085	513,667
2004			1,486,646	572,910	361,826			1,058,427	738,531	659,955	589,460
2005	1,499,981	377,999	1,070,086	715,644	243,057	2,000,018	613,954	552,763	920,609	616,818	632,331
2006		797,691	829,335	905,240	294,888		2,363,554	441,965	1,804,786	789,717	727,123
2007	424,320	471,517	251,577	636,518	546,931	2,000	650,050	181,382	603,831	1,444,054	774,975
TOTAL	1,924,301	3,022,483	6,176,214	3,282,781	1,995,939	2,002,018	3,903,090	4,548,599	4,691,849	4,378,629	3,237,556

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		1,233,880	3,440,975	658,796	794,746		490,726	5,522,780	1,640,113	2,035,659	457,164
2004		83,224	2,026,710	773,240	520,459		59,088	3,015,510	1,847,644	1,337,387	555,271
2005	416,958	390,046	1,784,325	843,224	386,998	466,056	936,835	2,172,114	1,823,098	1,303,514	567,201
2006	14,889	373,864	2,085,507	925,473	440,647	54,717	1,151,180	3,922,212	3,166,238	1,537,436	645,685
2007	534,835	543,186	1,952,839	689,127	534,373	91,179	1,374,848	3,468,926	1,723,098	1,907,004	803,649
TOTAL	966,682	2,624,200	11,290,356	3,889,860	2,677,223	611,952	4,012,677	18,101,542	10,200,191	8,121,000	3,028,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,607,409	24,888,274	3,028,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,478,894	-5,903,269	24,892	
TOTAL LOSSES	29,128,515	18,985,005	3,053,862	
EXPECTED LOSSES	27,162,961	15,734,641	2,318,790	
CREDIBILITY	.91	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.176	.115	.018	.309
INDICATED (POST-TEST)	.136	.089	.014	.239
PRES. ON RATE LEVEL	.161	.093	.014	.268
DERIVED BY FORMULA	.138	.089	.014	.241
UNDERLYING PRES. RATE	.164	.095	.014	.273
PROPOSED	.138	.089	.014	.241
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.30
MAN. RATES	.51	.40	.35	+ .30
				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
2003	34,104	443,025	1.299				34,104				4	14	18
2004	36,138	574,275	1.589				36,138				5	13	18
2005	39,565	946,893	2.393				39,565			1	2	19	22
2006	38,316	784,421	2.047				38,316			1	4	8	13
2007	43,405	472,802	1.089				43,405				1	17	18
TOTAL	191,528	3,221,416	1.682				191,528			2	16	71	89

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				102,309	53,137				159,053	85,963	42,563
2004				143,340	69,365				272,670	59,046	29,854
2005			98,435	76,205	104,435			46,580	351,195	229,847	40,196
2006			75,837	89,991	108,520			31,000	207,852	242,142	29,079
2007				61,997	121,227				107,500	137,845	44,233
TOTAL			174,272	473,842	456,684			77,580	1,098,270	754,843	185,925

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				148,962	76,889				417,992	201,582	37,881
2004		660	28,103	188,798	99,402		140	58,226	653,005	127,941	28,122
2005		29,059	198,237	98,922	146,794		34,554	391,775	683,461	482,571	36,056
2006	337	34,425	248,631	115,600	131,340	454	48,150	484,472	437,245	408,901	25,822
2007	1,340	52,845	251,740	100,879	106,269	1,318	78,601	381,213	216,728	194,869	45,870
TOTAL	1,677	116,989	726,711	653,161	560,694	1,772	161,445	1,315,686	2,408,431	1,415,864	173,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,324,280	5,038,150	173,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-990,009	-892,648	1,542	
TOTAL LOSSES	1,334,271	4,145,502	175,293	
EXPECTED LOSSES	3,131,483	2,359,625	145,561	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.697	2.164	.092	2.953
INDICATED (POST-TEST)	.539	1.673	.071	2.283
PRES. ON RATE LEVEL	1.603	1.208	.075	2.886
DERIVED BY FORMULA	1.550	1.278	.074	2.902
UNDERLYING PRES. RATE	1.635	1.232	.076	2.943
PROPOSED	1.541	1.271	.074	2.886
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.60
MAN. RATES	4.79	4.29	3.78	+ 3.60
				PRESENT
				1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	154,106	753,461	.488				154,106				13	15	28
2004	169,201	819,716	.484				169,201			2	1	11	14
2005	239,292	674,336	.281				239,292			1	4	10	15
2006	280,533	828,674	.295				280,533			1	4	12	17
2007	266,398	288,843	.108				266,398				1	15	16
TOTAL	1,109,530	3,365,030	.303				1,109,530			4	23	63	90

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				182,899	38,906				205,590	160,180	165,886
2004			258,729	4,399	33,216			320,371	23,787	110,839	68,375
2005			59,610	99,782	23,401			24,854	238,482	114,789	113,418
2006			212,248	98,556	60,486			227,302	39,597	129,805	60,680
2007				47,285	44,616				50,573	90,666	55,703
TOTAL			530,587	432,921	200,625			572,527	558,029	606,279	464,062

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				266,301	56,298				540,290	375,623	147,639
2004		13,008	307,636	9,495	47,178		16,054	784,715	76,155	220,896	64,409
2005		17,245	128,398	114,420	38,207		19,723	234,268	457,003	247,803	101,736
2006	652	45,638	328,408	112,871	81,053	2,285	98,632	645,816	137,962	213,169	53,884
2007	557	24,972	125,654	51,508	42,180	749	43,760	210,877	119,272	122,344	57,764
TOTAL	1,209	100,863	890,096	554,595	264,916	3,034	178,169	1,875,676	1,330,682	1,179,835	425,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,049,047	3,330,028	425,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,485,882	-918,265	4,876	
TOTAL LOSSES	1,563,165	2,411,763	430,308	
EXPECTED LOSSES	4,837,550	2,507,538	432,716	
CREDIBILITY	.15	.47	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.141	.217	.039	.397
INDICATED (POST-TEST)	.109	.168	.030	.307
PRES. ON RATE LEVEL	.428	.222	.037	.687
DERIVED BY FORMULA	.380	.197	.033	.610
UNDERLYING PRES. RATE	.436	.226	.039	.701
PROPOSED	.380	.197	.033	.610
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.76
MAN. RATES	1.16	1.02	.90	+ .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
2003	245,933	141,545	.057								1	2	3
2004	271,641	316,707	.116							1	2	8	11
2005	299,772	329,015	.109							1	1	7	9
2006	323,961	329,227	.101							1	2	4	7
2007	337,332	252,149	.074							2	1		3
TOTAL	1,478,639	1,368,643	.093							5	7	21	33

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				6,650	52,191				7,987	36,366	38,351	
2004			63,116	72,518	39,240			5,000	35,396	60,388	41,049	
2005			68,754	8,500	20,521			77,466		68,361	85,413	
2006			85,253	69,381	2,616			37,569	78,571	9,776	46,061	
2007			202,353	1,550				19,109	4,096		25,041	
TOTAL			419,476	158,599	114,568			139,144	126,050	174,891	235,915	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				9,682	75,520				20,990	85,278	34,132	
2004		3,937	99,759	96,366	56,303		445	30,604	89,136	120,605	38,668	
2005		14,953	106,980	13,426	29,464		32,759	244,296	16,683	134,104	76,615	
2006	380	24,476	179,451	66,918	12,351	546	29,116	222,790	138,138	31,047	40,902	
2007	2,583	64,880	257,110	19,792	8,036	693	22,936	58,880	10,457	2,880	25,968	
TOTAL	2,963	108,246	643,300	206,184	181,674	1,239	85,256	556,570	275,404	373,914	216,285	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,397,574	1,037,176	216,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-420,156	-293,910	1,908	
TOTAL LOSSES	977,418	743,266	218,193	
EXPECTED LOSSES	1,345,562	783,678	177,437	
CREDIBILITY	.18	.57	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.066	.050	.015	.131
INDICATED (POST-TEST)	.051	.039	.012	.102
PRES. ON RATE LEVEL	.089	.052	.012	.153
DERIVED BY FORMULA	.082	.045	.012	.139
UNDERLYING PRES. RATE	.091	.053	.012	.156
PROPOSED	.082	.045	.012	.139
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.17
MAN. RATES	.30	.24	.20	+ .17
+PROPOSED				

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	455,348	2,139,980	.469							5	9	34	48
2004	483,611	2,154,924	.445							4	8	32	44
2005	509,924	1,612,073	.316							3	6	30	39
2006	567,176	3,546,136	.625						1	6	6	34	47
2007	614,969	1,395,370	.226							1	11	47	59
TOTAL	2,631,028	10,848,483	.412						1	19	40	177	237

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			602,281	148,595	68,735			872,074	120,833	152,426	175,036
2004			625,008	124,900	77,089			640,798	180,871	310,267	195,991
2005			411,464	210,352	153,572			192,425	306,809	193,032	144,419
2006		579,655	934,870	182,860	121,063		223,000	906,965	184,152	273,741	139,830
2007			101,946	324,045	130,829			63,095	260,567	271,716	243,172
TOTAL		579,655	2,675,569	990,752	551,288		223,000	2,675,357	1,053,232	1,201,182	898,448

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			705,407	216,355	99,461			1,764,108	317,548	357,435	155,782
2004		36,021	868,371	171,898	112,195		39,070	1,932,989	480,883	622,671	184,623
2005		98,273	707,762	260,225	226,569		90,910	779,035	607,095	410,784	129,544
2006	51,342	594,491	1,472,367	242,125	176,302	35,091	748,008	2,319,973	494,766	480,366	124,169
2007	3,422	147,630	746,964	269,560	150,989	5,097	244,338	1,015,440	502,364	403,773	252,169
TOTAL	54,764	876,415	4,500,871	1,160,163	765,516	40,188	1,122,326	7,811,545	2,402,656	2,275,029	846,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,406,109	6,603,364	846,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,206,563	-1,475,126	6,850	
TOTAL LOSSES	12,199,546	5,128,238	853,137	
EXPECTED LOSSES	7,103,776	3,946,543	631,448	
CREDIBILITY	.27	.84	.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.464	.195	.032	.691
INDICATED (POST-TEST)	.359	.151	.025	.535
PRES. ON RATE LEVEL	.265	.147	.023	.435
DERIVED BY FORMULA	.290	.150	.025	.465
UNDERLYING PRES. RATE	.270	.150	.024	.444
PROPOSED	.290	.150	.025	.465
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.58
MAN. RATES	.71	.62	.57	+ .58
				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
2003	13,792	72,302	.524								2	2	4
2004	15,078	65,987	.437								1	3	4
2005	13,101	190,721	1.455								2	2	4
2006	11,817	209,705	1.774							1	1	1	3
2007	17,906	23,267	.129										
TOTAL	71,694	561,982	.784							1	6	8	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				27,159	573				24,070	3,195	17,305
2004				26,000	3,728				9,885	2,559	23,815
2005				45,418	5,311				112,235	21,345	6,412
2006			87,019	19,759	65			88,421	5,501	270	8,670
2007											23,267
TOTAL			87,019	118,336	9,677			88,421	151,691	27,369	79,469

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				39,544	830				63,256	7,492	15,401
2004		36	3,939	33,878	5,710		5	2,179	23,706	5,463	22,434
2005		2,274	18,248	50,822	9,664		3,799	66,779	208,976	53,222	5,752
2006	387	20,303	143,025	22,065	4,518	1,289	50,702	302,700	22,519	5,823	7,699
2007											24,128
TOTAL	387	22,613	165,212	146,309	20,722	1,289	54,506	371,658	318,457	72,000	75,414

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	615,665	557,488	75,414	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,276	-110,069	832	
TOTAL LOSSES	494,389	447,419	76,246	
EXPECTED LOSSES	390,732	292,510	75,996	
CREDIBILITY	.02	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.690	.624	.106	1.420
INDICATED (POST-TEST)	.533	.482	.082	1.097
PRES. ON RATE LEVEL	.534	.400	.104	1.038
DERIVED BY FORMULA	.534	.407	.102	1.043
UNDERLYING PRES. RATE	.545	.408	.106	1.059
PROPOSED	.534	.407	.102	1.043

YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	1.302
IND. RATES				1.30	MINIMUM PREMIUM	565
MAN. RATES	1.72	1.54	1.36	+ 1.30	PRESENT	595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	20,818	274,091	1.316				20,818				2	5	7
2004	23,300	623,341	2.675				23,300			1	3	7	11
2005	27,407	91,030	.332				27,407				2	8	10
2006	29,291	261,496	.892				29,291					13	13
2007	30,783	82,171	.266				30,783					6	6
TOTAL	131,599	1,332,129	1.012				131,599			1	7	39	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				25,924	54,278				50,935	111,776	31,178
2004			99,700	56,794	7,210			312,429	40,925	29,841	76,442
2005				1,814	6,305				22,669	18,872	41,370
2006					15,069					99,430	146,997
2007					8,274					27,384	46,513
TOTAL			99,700	84,532	91,136			312,429	114,529	287,303	342,500

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				37,745	78,540				133,858	262,115	27,748
2004		4,579	116,038	74,815	11,480		15,040	734,757	109,941	61,815	72,009
2005		488	2,473	2,758	8,586		1,110	17,773	44,537	38,859	37,109
2006		1,447	9,609	4,384	16,665		4,549	57,078	37,780	151,791	130,533
2007	79	2,652	11,471	4,396	6,721	134	7,216	33,434	18,358	32,543	48,234
TOTAL	79	9,166	139,591	124,098	121,992	134	27,915	843,042	344,474	547,123	315,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,019,927	1,137,687	315,633	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,247	-360,974	2,241	
TOTAL LOSSES	750,680	776,713	317,874	
EXPECTED LOSSES	865,921	968,569	205,294	
CREDIBILITY	.04	.11	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.570	.590	.242	1.402
INDICATED (POST-TEST)	.441	.456	.187	1.084
PRES. ON RATE LEVEL	.645	.722	.153	1.520
DERIVED BY FORMULA	.637	.693	.157	1.487
UNDERLYING PRES. RATE	.658	.736	.156	1.550
PROPOSED	.637	.693	.157	1.487
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.86
MAN. RATES	2.53	2.27	1.99	+ 1.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.857
				695
				745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	93,436	5,846,863	6.257				93,436		1	10	6	104	121
2004	109,202	3,220,886	2.949				109,202			8	22	90	120
2005	113,383	4,111,393	3.626				113,383			7	12	92	111
2006	130,362	2,228,245	1.709				130,362			2	8	65	75
2007	130,111	1,996,990	1.534				130,111			1	9	67	77
TOTAL	576,494	17,404,377	3.019				576,494		1	28	57	418	504

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		165,796	1,865,623	68,561	658,645		53,857	1,969,362	145,275	699,337	220,407
2004			793,305	401,693	335,065			447,713	448,700	540,037	254,373
2005			806,808	366,650	332,095			1,248,609	425,818	593,771	337,642
2006			184,515	224,998	502,752			117,633	220,219	625,785	352,343
2007			63,833	220,903	546,079			104,232	167,888	618,268	275,787
TOTAL		165,796	3,714,084	1,282,805	2,374,636		53,857	3,887,549	1,407,900	3,077,198	1,440,552

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		420,956	2,151,165	99,824	953,062		269,877	4,195,646	381,783	1,639,954	196,162
2004		47,965	1,165,524	543,443	477,386		28,073	1,460,783	1,127,925	1,086,139	239,619
2005		169,687	1,208,869	460,566	481,054		421,017	3,244,968	947,752	1,218,929	302,865
2006	823	107,215	761,624	356,070	584,234	1,713	116,006	1,009,167	616,422	1,001,125	312,881
2007	6,695	245,158	1,135,713	426,056	473,796	7,745	345,374	1,364,287	639,957	792,400	285,991
TOTAL	7,518	990,981	6,422,895	1,885,959	2,969,532	9,458	1,180,347	11,274,851	3,713,839	5,738,547	1,337,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,886,050	14,307,877	1,337,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,569,957	-3,813,929	11,556	
TOTAL LOSSES	16,316,093	10,493,948	1,349,074	
EXPECTED LOSSES	11,506,822	10,175,118	1,078,044	
CREDIBILITY	.10	.30	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.830	1.820	.234	4.884
INDICATED (POST-TEST)	2.188	1.407	.181	3.776
PRES. ON RATE LEVEL	1.957	1.731	.183	3.871
DERIVED BY FORMULA	1.980	1.634	.182	3.796
UNDERLYING PRES. RATE	1.996	1.765	.187	3.948
PROPOSED	1.980	1.634	.182	3.796
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.74
MAN. RATES	6.31	5.73	5.07	+ 4.74
				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
2003	265,000	1,005,077	.379							1	1	58	60
2004	274,667	1,127,370	.410							2	3	41	46
2005	305,405	2,004,781	.656							3	9	52	64
2006	306,064	1,382,445	.451							2	5	52	59
2007	326,772	2,179,337	.666							3	10	74	87
TOTAL	1,477,908	7,699,010	.521							11	28	277	316

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			100,968	3,439	276,867			25,000	46,752	389,194	162,857
2004			177,562	109,160	236,202			57,609	59,960	358,385	128,492
2005			323,685	241,971	320,388			250,527	227,984	477,178	163,048
2006			127,199	125,505	205,727			105,941	166,203	488,137	163,733
2007			226,196	250,361	321,834			350,148	254,052	565,922	210,824
TOTAL			955,610	730,436	1,361,018			789,225	754,951	2,278,816	828,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			148,524	5,007	400,631			73,275	122,864	912,660	144,943
2004		12,265	284,521	153,329	331,562		4,301	235,555	173,247	709,563	121,039
2005		93,659	642,117	313,024	451,207		118,843	988,342	512,513	952,453	146,254
2006	568	57,805	412,960	178,128	243,914	1,542	98,011	828,252	473,845	780,615	145,395
2007	6,503	227,565	1,052,470	338,117	301,141	15,295	597,925	2,024,526	766,880	773,575	218,624
TOTAL	7,071	391,294	2,540,592	987,605	1,728,455	16,837	819,080	4,149,950	2,049,349	4,128,866	776,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,924,824	8,894,275	776,255	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,188,823	-1,529,086	6,049	
TOTAL LOSSES	5,736,001	7,365,189	782,304	
EXPECTED LOSSES	6,901,830	4,034,690	576,384	
CREDIBILITY	.18	.57	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.388	.498	.053	.939
INDICATED (POST-TEST)	.300	.385	.041	.726
PRES. ON RATE LEVEL	.458	.268	.038	.764
DERIVED BY FORMULA	.430	.335	.040	.805
UNDERLYING PRES. RATE	.467	.273	.039	.779
PROPOSED	.408	.318	.038	.764
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.95
MAN. RATES	1.27	1.16	1.00	+ .95
				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
2003	99,236	46,033	.046								1		1
2004	87,183	7,452	.008									1	1
2005	97,184	18,095	.018									1	1
2006	99,593	114,760	.115										
2007	106,495	47											
TOTAL	489,691	186,387	.038								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				22,281					23,187		565
2004					1,571					1,174	4,707
2005											18,095
2006					42,620					29,879	42,261
2007											47
TOTAL				22,281	44,191				23,187	31,053	65,675

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				32,441					60,935		503
2004		14	206	66	2,186		3	191	94	2,316	4,434
2005											16,231
2006		4,096	27,168	12,394	47,146		1,365	17,148	11,355	45,613	37,528
2007											49
TOTAL		4,110	27,374	44,901	49,332		1,368	17,339	72,384	47,929	58,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	50,191	214,546	58,745	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,341	-48,453	355	
TOTAL LOSSES		166,093	59,100	
EXPECTED LOSSES	450,515	127,320	34,280	
CREDIBILITY	.09	.27	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.034	.012	.046
INDICATED (POST-TEST)	.000	.026	.009	.035
PRES. ON RATE LEVEL	.090	.026	.007	.123
DERIVED BY FORMULA	.082	.026	.008	.116
UNDERLYING PRES. RATE	.092	.026	.007	.125
PROPOSED	.082	.026	.008	.116
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.14
MAN. RATES	.21	.19	.16	+ .14
				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
2003	49,406	91,971	.186								1	4	5
2004	53,101	118,856	.223								1	3	4
2005	55,051	197,359	.358							1			1
2006	59,275	75,359	.127									4	4
2007	69,698	616,610	.884							2	1	3	6
TOTAL	286,531	1,100,155	.384							3	3	14	20

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				550	11,523					26,694	53,204	
2004				23,400	4,066					12,178	79,212	
2005			75,000					1,736			120,623	
2006					10,762					31,343	33,254	
2007			270,948	30,371	4,980			195,076	49,138	20,311	45,786	
TOTAL			345,948	54,321	31,331			196,812	49,138	90,526	332,079	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				801	16,673					62,598	47,352	
2004		38	3,637	30,519	6,127		30	1,989	963	24,016	74,618	
2005		14,454	106,873	1,728	1,486		703	5,023	130	49	108,199	
2006		1,031	6,856	3,133	11,905		1,433	17,991	11,911	47,850	29,530	
2007	3,585	94,870	389,338	45,783	18,365	7,246	242,352	640,346	128,854	55,631	47,480	
TOTAL	3,585	110,393	506,704	81,964	54,556	7,246	244,518	665,349	141,858	190,144	307,179	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,537,795	468,522	307,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-196,395	-219,615	1,740	
TOTAL LOSSES	1,341,400	248,907	308,919	
EXPECTED LOSSES	636,099	590,254	157,592	
CREDIBILITY	.06	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.468	.087	.108	.663
INDICATED (POST-TEST)	.362	.067	.083	.512
PRES. ON RATE LEVEL	.218	.202	.054	.474
DERIVED BY FORMULA	.227	.176	.060	.463
UNDERLYING PRES. RATE	.222	.206	.055	.483
PROPOSED	.232	.180	.062	.474
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.59
MAN. RATES	.89	.75	.62	+ .59
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	11,878	176,144	1.482								1	8	9
2004	12,920	111,907	.866								4	3	7
2005	15,906	293,165	1.843									16	16
2006	13,669	649,257	4.749							2	2	9	13
2007	16,276	661,573	4.064								9	15	24
TOTAL	70,649	1,892,046	2.678							2	16	51	69

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				7,414	22,771				19,240	112,178	14,541	
2004				46,801	2,697				18,698	5,382	38,329	
2005					80,575					140,448	72,142	
2006			134,072	36,093	36,481			275,882	28,860	78,053	59,816	
2007				101,965	72,687				218,467	198,007	70,447	
TOTAL			134,072	192,273	215,211			275,882	285,265	534,068	255,275	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				10,795	32,950				50,563	263,056	12,941	
2004		27	6,563	60,811	4,694		14	4,209	44,884	11,404	36,106	
2005		5,310	23,077	9,605	108,501		3,397	41,351	22,479	271,101	64,711	
2006	597	35,261	247,809	49,606	47,778	4,020	162,786	1,002,354	118,761	138,168	53,117	
2007	971	46,315	238,331	98,583	71,869	2,274	137,978	674,457	385,383	298,430	73,054	
TOTAL	1,568	86,913	515,780	229,400	265,792	6,294	304,175	1,722,371	622,070	982,159	239,929	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,637,101	2,099,421	239,929	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,643	-330,670	1,691	
TOTAL LOSSES	2,491,458	1,768,751	241,620	
EXPECTED LOSSES	457,805	874,635	158,254	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.527	2.504	.342	6.373
INDICATED (POST-TEST)	2.726	1.936	.264	4.926
PRES. ON RATE LEVEL	.635	1.214	.220	2.069
DERIVED BY FORMULA	.677	1.272	.224	2.173
UNDERLYING PRES. RATE	.648	1.238	.224	2.110
PROPOSED	.677	1.272	.224	2.173
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.71
MAN. RATES	3.32	3.03	2.71	+ 2.71
+PROPOSED				
				895
				920

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	186,116	1,262,150	.678							1	7	20	28
2004	213,186	439,450	.206								5	9	14
2005	229,253	584,002	.254								2	17	19
2006	239,795	376,406	.156								3	14	17
2007	274,703	531,673	.193								3	12	15
TOTAL	1,143,053	3,193,681	.279							1	20	72	93

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			58,505	46,093	260,789			380,403	43,842	344,926	127,592
2004				110,249	31,685				62,537	158,554	76,425
2005				80,721	40,598				53,969	211,660	197,054
2006				37,549	59,069				39,034	135,761	104,993
2007				119,929	38,684				97,076	115,351	160,633
TOTAL			58,505	394,541	430,825			380,403	296,458	966,252	666,697

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			59,215	67,111	377,359			767,158	115,216	808,849	113,557
2004		299	18,783	144,309	46,303		379	37,037	161,228	315,314	71,992
2005		6,084	41,360	94,038	59,128		6,708	91,405	132,726	414,340	176,758
2006		8,931	65,944	50,626	69,172		9,864	123,307	115,532	214,328	93,234
2007	692	39,487	215,411	91,069	46,509	1,148	68,522	333,109	189,595	165,123	166,576
TOTAL	692	54,801	400,713	447,153	598,471	1,148	85,473	1,352,016	714,297	1,917,954	622,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,894,843	3,677,875	622,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-777,778	-843,278	4,275	
TOTAL LOSSES	1,117,065	2,834,597	626,392	
EXPECTED LOSSES	2,514,717	2,263,245	388,637	
CREDIBILITY	.15	.48	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.098	.248	.055	.401
INDICATED (POST-TEST)	.076	.192	.043	.311
PRES. ON RATE LEVEL	.216	.194	.033	.443
DERIVED BY FORMULA	.195	.193	.038	.426
UNDERLYING PRES. RATE	.220	.198	.034	.452
PROPOSED	.195	.193	.038	.426
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.53
MAN. RATES	.73	.65	.58	+ .53
				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
2003	3,947												
2004	3,942	4,347	.110										
2005	3,944	40,527	1.027								1		1
2006	4,525	14,933	.330									4	4
2007	4,974	393,498	7.911							1		5	6
TOTAL	21,332	453,305	2.125							1	1	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,347
2005				20,972					17,332		2,223
2006					6,199					3,010	5,724
2007			147,109		66,510			51,218		122,018	6,643
TOTAL			147,109	20,972	72,709			51,218	17,332	125,028	18,937

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,095
2005		886	7,725	23,176	1,161		502	9,341	31,742	1,855	1,994
2006		591	3,952	1,801	6,860		140	1,723	1,148	4,595	5,083
2007	2,521	68,212	277,631	49,073	59,720	2,411	89,378	285,049	97,178	149,514	6,889
TOTAL	2,521	69,689	289,308	74,050	67,741	2,411	90,020	296,113	130,068	155,964	18,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	750,062	427,823	18,061	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,763	-73,804	242	
TOTAL LOSSES	674,299	354,019	18,303	
EXPECTED LOSSES	243,612	197,108	22,398	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.161	1.660	.086	4.907
INDICATED (POST-TEST)	2.443	1.283	.066	3.792
PRES. ON RATE LEVEL	1.120	.906	.103	2.129
DERIVED BY FORMULA	1.133	.917	.102	2.152
UNDERLYING PRES. RATE	1.142	.924	.105	2.171
PROPOSED	1.133	.917	.102	2.152
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.94
MAN. RATES	4.20	3.58	3.05	+ 2.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.936
				950
				1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	8,910	6,636	.074										
2004	9,490	4,616	.048								1		1
2005	9,453	7,825	.082										
2006	9,332	157,906	1.692									2	2
2007	9,432	383	.004										
TOTAL	46,617	177,366	.380								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											6,636
2004				1,840							2,776
2005											7,825
2006					20,077					25,638	112,191
2007											383
TOTAL				1,840	20,077					25,638	129,811

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											5,906
2004			244	2,386	37						2,615
2005											7,019
2006		1,929	12,798	5,839	22,212		1,174	14,717	9,744	39,139	99,626
2007											397
TOTAL		1,929	13,042	8,225	22,249		1,174	14,717	9,744	39,139	115,563

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,862	79,357	115,563	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,204	-56,680	377	
TOTAL LOSSES		22,677	115,940	
EXPECTED LOSSES	152,904	146,845	37,760	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.049	.249	.298
INDICATED (POST-TEST)	.000	.038	.192	.230
PRES. ON RATE LEVEL	.322	.309	.079	.710
DERIVED BY FORMULA	.316	.293	.086	.695
UNDERLYING PRES. RATE	.328	.315	.081	.724
PROPOSED	.316	.293	.086	.695
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.87
MAN. RATES	1.21	1.06	.93	+ .87
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	5,931	61,118	1.030				5,931					3	3
2004	5,978	39,140	.654				5,978					1	1
2005	7,352	366,367	4.983				7,352			1			1
2006	6,958	50,114	.720				6,958				1	3	4
2007	7,163	516	.007				7,163						
TOTAL	33,382	517,255	1.550				33,382			1	1	7	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					8,738					19,417	32,963
2004					1,449					31,556	6,135
2005			196,000					164,890			5,477
2006				892	3,314				10,961	6,113	28,834
2007											516
TOTAL			196,000	892	13,501			164,890	10,961	57,086	73,925

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					12,644					45,533	29,337
2004		14	189	60	2,016		75	5,153	2,495	62,230	5,779
2005		36,776	271,938	4,398	3,779		64,467	464,587	11,908	4,446	4,913
2006		392	2,785	1,760	3,755		1,306	16,254	20,283	11,322	25,605
2007											535
TOTAL		37,182	274,912	6,218	22,194		65,848	485,994	34,686	123,531	66,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	863,936	186,629	66,169	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-124,537	-91,144	394	
TOTAL LOSSES	739,399	95,485	66,563	
EXPECTED LOSSES	387,898	239,349	38,055	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.215	.286	.199	2.700
INDICATED (POST-TEST)	1.712	.221	.154	2.087
PRES. ON RATE LEVEL	1.139	.703	.112	1.954
DERIVED BY FORMULA	1.145	.679	.114	1.938
UNDERLYING PRES. RATE	1.162	.717	.114	1.993
PROPOSED	1.154	.685	.115	1.954
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.44
MAN. RATES	3.23	2.91	2.56	+ 2.44
				PRESENT
				885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	15,329	657,834	4.291				15,329			1	7	12	20
2004	17,740	1,241,505	6.998				17,740			2		20	22
2005	21,348	316,905	1.484				21,348				3	20	23
2006	19,974	401,871	2.011				19,974				4	14	18
2007	20,596	773,661	3.756				20,596			1	1	14	16
TOTAL	94,987	3,391,776	3.571				94,987			4	15	80	99

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			64,960	155,894	22,084			100,700	196,978	42,919	74,299
2004			328,835		255,368			282,989		292,913	81,400
2005				30,803	99,256				28,469	123,344	35,033
2006				51,419	74,627				53,442	140,619	81,764
2007			111,466	3,250	141,957			178,420		294,894	43,674
TOTAL			505,261	241,366	593,292			562,109	278,889	894,689	316,170

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			95,556	226,982	31,956			295,152	517,658	100,645	66,126
2004		19,130	432,000	13,820	356,493		16,145	793,447	33,744	578,915	76,679
2005		7,827	39,770	45,872	135,364		3,815	51,655	71,878	241,136	31,425
2006		11,625	86,320	67,517	87,801		11,437	142,825	140,998	224,363	72,606
2007	2,690	78,795	330,014	86,887	119,671	7,225	260,384	794,481	246,746	364,879	45,290
TOTAL	2,690	117,377	983,660	441,078	731,285	7,225	291,781	2,077,560	1,011,024	1,509,938	292,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,480,293	3,693,325	292,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-692,338	-622,498	2,132	
TOTAL LOSSES	2,787,955	3,070,827	294,258	
EXPECTED LOSSES	2,173,302	1,638,526	204,221	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.935	3.233	.310	6.478
INDICATED (POST-TEST)	2.269	2.499	.240	5.008
PRES. ON RATE LEVEL	2.244	1.691	.211	4.146
DERIVED BY FORMULA	2.245	1.764	.214	4.223
UNDERLYING PRES. RATE	2.288	1.725	.215	4.228
PROPOSED	2.245	1.764	.214	4.223
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.27
MAN. RATES	6.82	6.15	5.43	+ 5.27
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003													
2004	1												
2005	12												
2006	12												
2007	11	387	3.518										
TOTAL	36	387	1.075										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											387
TOTAL											387

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											401
TOTAL											401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-226	-310	14	
TOTAL LOSSES			415	
EXPECTED LOSSES	762	928	981	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.153	1.153
INDICATED (POST-TEST)	.000	.000	.891	.891
PRES. ON RATE LEVEL	2.076	2.529	2.672	7.277
DERIVED BY FORMULA	2.076	2.529	2.672	7.277
UNDERLYING PRES. RATE	2.117	2.579	2.725	7.421
PROPOSED	2.076	2.529	2.672	7.277
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.09
MAN. RATES	11.96	10.82	9.53	+ 9.09
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				9.088
				2000
				2565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	110,971	4,901,366	4.416							8	16	67	91
2004	114,952	3,826,452	3.328							7	13	57	77
2005	104,200	3,389,825	3.253							6	29	51	86
2006	115,713	2,135,684	1.845							5	9	56	70
2007	118,596	1,966,743	1.658							2	9	43	54
TOTAL	564,432	16,220,070	2.874							28	76	274	378

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,620,735	312,246	345,325			1,399,655	554,590	488,984	179,831
2004			1,181,789	231,964	166,093			1,377,179	417,602	309,026	142,799
2005			482,287	576,948	103,770			443,102	1,357,504	262,825	163,389
2006			380,507	182,759	238,867			557,466	184,450	422,341	169,294
2007			208,733	227,460	250,942			165,007	362,783	569,763	182,055
TOTAL			3,874,051	1,531,377	1,104,997			3,942,409	2,876,929	2,052,939	837,368

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			1,995,774	454,629	499,684			2,860,482	1,457,463	1,146,668	160,050
2004		52,095	1,257,649	317,346	239,244		60,523	3,010,799	1,058,372	631,993	134,517
2005		124,115	929,458	661,030	181,173		223,938	2,091,263	2,561,218	664,946	146,560
2006	1,588	115,016	815,281	250,487	292,836	6,311	282,321	1,907,426	528,318	699,837	150,333
2007	5,696	198,347	917,865	286,561	240,521	10,779	476,909	1,852,522	850,968	796,490	188,791
TOTAL	7,284	489,573	5,916,027	1,970,053	1,453,458	17,090	1,043,691	11,722,492	6,456,339	3,939,934	780,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,196,157	13,819,784	780,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,743,427	-3,176,339	6,140	
TOTAL LOSSES	15,452,730	10,643,445	786,391	
EXPECTED LOSSES	11,802,273	8,297,150	603,943	
CREDIBILITY	.10	.30	.34	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.738	1.886	.139	4.763
INDICATED (POST-TEST)	2.116	1.458	.107	3.681
PRES. ON RATE LEVEL	2.050	1.442	.105	3.597
DERIVED BY FORMULA	2.057	1.447	.106	3.610
UNDERLYING PRES. RATE	2.091	1.470	.107	3.668
PROPOSED	2.057	1.447	.106	3.610
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.51
MAN. RATES	5.85	5.30	4.71	+ 4.51
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.508
				1320
				1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	31,668	1,168,489	3.689				31,668			2	7	24	33
2004	35,741	424,668	1.188				35,741			1	2	13	16
2005	39,104	1,102,447	2.819				39,104			3	3	18	24
2006	38,890	1,162,440	2.989				38,890	1			6	14	21
2007	42,076	689,892	1.639				42,076				2	22	24
TOTAL	187,479	4,547,936	2.426				187,479	1		6	20	91	118

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			137,006	134,980	97,693			296,862	251,706	199,046	51,196
2004			58,400	56,568	22,216			18,093	157,171	81,055	31,165
2005			257,467	89,917	39,079			427,266	92,123	115,732	80,863
2006	570,554			166,324	107,598				164,767	124,565	28,632
2007				59,073	205,580				109,750	256,123	59,366
TOTAL	570,554		452,873	506,862	472,166			742,221	775,517	776,521	251,222

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			201,536	196,532	141,359			870,102	661,483	466,765	45,564
2004		3,507	89,062	74,916	32,279		1,276	93,482	380,857	166,562	29,358
2005		51,116	375,132	109,366	62,189		158,238	1,184,430	215,457	243,799	72,534
2006	717,304	24,739	193,941	179,466	135,988		21,142	263,073	317,276	220,046	25,425
2007	2,152	79,192	364,784	143,988	174,401	1,933	110,645	530,087	298,670	336,071	61,563
TOTAL	719,456	158,554	1,224,455	704,268	546,216	1,933	291,301	2,941,174	1,873,743	1,433,243	234,444

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,336,873	4,557,470	234,444	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-697,530	-773,761	1,708	
TOTAL LOSSES	4,639,343	3,783,709	236,152	
EXPECTED LOSSES	2,214,127	2,047,272	161,230	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.475	2.018	.126	4.619
INDICATED (POST-TEST)	1.913	1.560	.097	3.570
PRES. ON RATE LEVEL	1.158	1.071	.084	2.313
DERIVED BY FORMULA	1.196	1.139	.086	2.421
UNDERLYING PRES. RATE	1.181	1.092	.086	2.359
PROPOSED	1.196	1.139	.086	2.421
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.02
MAN. RATES	3.66	3.34	3.03	+ 3.02
IND. RATE				
				3.023
MINIMUM PREMIUM				970
PRESENT				995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	26,166	1,039,159	3.971				26,166			2	1	19	22
2004	24,889	635,606	2.553				24,889			1		18	19
2005	22,060	294,199	1.333				22,060			1		13	14
2006	39,044	584,078	1.495				39,044				2	21	23
2007	40,286	472,487	1.172				40,286				1	21	22
TOTAL	152,445	3,025,529	1.985				152,445			4	4	92	100

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			141,254	37,579	225,250			167,330	78,948	338,928	49,870
2004			189,633		104,438			122,657		192,133	26,745
2005			72,560		67,830			70,869		67,265	15,675
2006				38,901	199,064				53,116	239,913	53,084
2007				25,949	90,468				12,129	233,089	110,852
TOTAL			403,447	102,429	687,050			360,856	144,193	1,071,328	256,226

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			207,785	54,715	325,938			490,445	207,475	794,785	44,384
2004		11,699	269,047	6,388	146,062		7,793	385,517	20,218	379,506	25,194
2005		18,446	122,820	9,757	92,774		30,088	224,878	16,030	131,798	14,061
2006		22,504	156,194	92,553	224,171		15,956	199,466	178,184	375,886	47,139
2007	946	34,835	160,452	63,342	76,734	1,228	66,306	308,602	170,341	280,456	114,954
TOTAL	946	87,484	916,298	226,755	865,679	1,228	120,143	1,608,908	592,248	1,962,431	245,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,735,007	3,647,113	245,732	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-632,778	-758,850	2,157	
TOTAL LOSSES	2,102,229	2,888,263	247,889	
EXPECTED LOSSES	2,161,670	2,118,985	182,934	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.379	1.895	.163	3.437
INDICATED (POST-TEST)	1.066	1.465	.126	2.657
PRES. ON RATE LEVEL	1.390	1.363	.118	2.871
DERIVED BY FORMULA	1.377	1.376	.119	2.872
UNDERLYING PRES. RATE	1.418	1.390	.120	2.928
PROPOSED	1.376	1.376	.119	2.871
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.59
MAN. RATES	4.75	4.25	3.76	+ 3.59
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.585
				1105
				1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	170,208	3,356,421	1.971				170,208		1		16	90	107
2004	182,359	2,486,241	1.363				182,359			1	23	85	109
2005	191,021	2,069,581	1.083				191,021			3	17	80	100
2006	201,292	2,186,269	1.086				201,292			2	20	62	84
2007	202,663	2,031,067	1.002				202,663			1	11	68	80
TOTAL	947,543	12,129,579	1.280				947,543		1	7	87	385	480

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		263,031		269,353	192,862		1,068,521		857,169	413,694	291,791
2004			158,163	394,287	223,177			305,062	636,859	419,894	348,799
2005			214,320	362,181	173,150			109,242	422,576	483,880	304,232
2006			229,596	293,937	240,696			130,306	512,078	433,679	345,977
2007			86,330	215,546	346,348			93,982	386,744	605,284	296,833
TOTAL		263,031	688,409	1,535,304	1,176,233		1,068,521	638,592	2,815,426	2,356,431	1,587,632

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003		86,660		380,136	279,070		694,802		1,885,002	970,107	259,694
2004		8,256	227,895	521,846	318,895		13,538	787,244	1,556,051	855,956	328,569
2005		67,983	488,387	425,777	257,410		67,910	686,346	859,483	982,295	272,896
2006	1,021	97,613	712,913	343,586	302,633	1,897	141,785	1,280,741	1,023,486	761,447	307,227
2007	5,027	186,821	877,765	317,935	311,578	8,571	413,876	1,741,970	873,834	837,503	307,816
TOTAL	6,048	447,333	2,306,960	1,989,280	1,469,586	10,468	1,331,911	4,496,301	6,197,856	4,407,308	1,476,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,599,021	14,064,030	1,476,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,535,771	-3,057,530	11,948	
TOTAL LOSSES	6,063,250	11,006,500	1,488,150	
EXPECTED LOSSES	7,997,263	8,035,164	1,156,003	
CREDIBILITY	.13	.42	.48	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.640	1.162	.157	1.959
INDICATED (POST-TEST)	.495	.898	.121	1.514
PRES. ON RATE LEVEL	.828	.831	.120	1.779
DERIVED BY FORMULA	.785	.859	.120	1.764
UNDERLYING PRES. RATE	.844	.848	.122	1.814
PROPOSED	.785	.859	.120	1.764
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				2.20
MAN. RATES	3.37	2.75	2.33	+ 2.20
				PRESENT
				825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	44,409	466,869	1.051								3	22	25
2004	45,831	794,270	1.733							1	5	12	18
2005	46,963	574,921	1.224								4	18	22
2006	49,475	440,798	.890								3	11	14
2007	51,893	318,218	.613								2	10	12
TOTAL	238,571	2,595,076	1.088							1	17	73	91

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				56,099	114,961				59,215	189,597	46,997	
2004			113,528	127,862	17,088			127,326	299,045	55,342	54,079	
2005				94,616	173,249				32,339	196,103	78,614	
2006				73,615	30,571				81,393	123,291	131,928	
2007				53,005	16,505				110,531	71,928	66,249	
TOTAL			113,528	405,197	352,374			127,326	582,523	636,261	377,867	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				81,680	166,349				155,617	444,606	41,828	
2004		6,571	172,100	167,760	26,786		7,744	429,931	720,647	122,388	50,943	
2005		15,398	84,463	125,203	238,526		5,683	75,179	90,616	381,998	70,517	
2006		9,313	74,963	74,469	41,324		13,272	165,399	180,197	202,982	117,152	
2007	300	17,270	94,383	39,937	20,075	1,009	62,358	306,741	176,030	117,424	68,701	
TOTAL	300	48,552	425,909	489,049	493,060	1,009	89,057	977,250	1,323,107	1,269,398	349,141	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,542,077	3,574,614	349,141	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-409,568	-690,981	2,429	
TOTAL LOSSES	1,132,509	2,883,633	351,570	
EXPECTED LOSSES	1,293,055	1,817,912	233,800	
CREDIBILITY	.05	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.475	1.209	.147	1.831
INDICATED (POST-TEST)	.367	.935	.114	1.416
PRES. ON RATE LEVEL	.532	.747	.096	1.375
DERIVED BY FORMULA	.524	.779	.099	1.402
UNDERLYING PRES. RATE	.542	.762	.098	1.402
PROPOSED	.524	.779	.099	1.402
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.75
MAN. RATES	2.38	2.05	1.80	+ 1.75
IND. RATE				
MINIMUM PREMIUM				670
PRESENT				700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	35,637	156,631	.439				35,637				3	1	4
2004	38,258	233,824	.611				38,258			1		3	4
2005	40,377	30,821	.076				40,377					4	4
2006	43,434	57,690	.132				43,434				1	4	5
2007	43,840	136,259	.310				43,840				1	5	6
TOTAL	201,546	615,225	.305				201,546			1	5	17	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				69,334	405				81,317	684	4,891
2004			76,164		16,503			109,530		25,862	5,765
2005					6,871					16,672	7,278
2006				636	8,100				3,400	19,002	26,552
2007				5,268	15,272				8,565	59,248	47,906
TOTAL			76,164	75,238	47,151			109,530	93,282	121,468	92,392

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				100,951	586				213,701	1,604	4,353
2004		4,456	104,730	1,504	23,258		6,613	320,458	6,538	51,545	5,431
2005		449	1,967	817	9,247		401	4,911	2,670	32,182	6,528
2006		835	5,642	2,923	9,022		1,175	14,860	12,790	29,625	23,578
2007	163	6,083	28,288	11,214	13,067	344	18,990	89,305	49,639	72,875	49,679
TOTAL	163	11,823	140,627	117,409	55,180	344	27,179	429,534	285,338	187,831	89,569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	609,670	645,758	89,569	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-155,821	-192,450	526	
TOTAL LOSSES	453,849	453,308	90,095	
EXPECTED LOSSES	493,788	507,896	50,387	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.225	.225	.045	.495
INDICATED (POST-TEST)	.174	.174	.035	.383
PRES. ON RATE LEVEL	.240	.247	.025	.512
DERIVED BY FORMULA	.237	.236	.027	.500
UNDERLYING PRES. RATE	.245	.252	.025	.522
PROPOSED	.237	.236	.027	.500
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.62
MAN. RATES	.81	.74	.67	+ .62
				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
2003	2,761	6,566	.237										
2004	2,871	4,067	.141										
2005	2,468	4,468	.181									1	1
2006	2,316	8,451	.364									1	1
2007	2,553	9,155	.358										
TOTAL	12,969	32,707	.252									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											6,566
2004											4,067
2005					396					1,148	2,924
2006					2,331					2,119	4,001
2007											9,155
TOTAL					2,727					3,267	26,713

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											5,844
2004											3,831
2005		26	114	47	533		28	342	184	2,216	2,623
2006		222	1,485	678	2,578		98	1,217	804	3,236	3,553
2007											9,494
TOTAL		248	1,599	725	3,111		126	1,559	988	5,452	25,345

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,532	10,276	25,345	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,621	-39,646	234	
TOTAL LOSSES			25,579	
EXPECTED LOSSES	229,942	101,417	24,122	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.197	.197
INDICATED (POST-TEST)	.000	.000	.152	.152
PRES. ON RATE LEVEL	1.739	.767	.182	2.688
DERIVED BY FORMULA	1.722	.752	.181	2.655
UNDERLYING PRES. RATE	1.773	.782	.186	2.741
PROPOSED	1.722	.752	.181	2.655
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.32
MAN. RATES	4.56	4.04	3.52	+ 3.32
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.316
				1040
				1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	33,289	1,109,468	3.332							1	3	24	28
2004	26,650	277,292	1.040								2	10	12
2005	25,904	996,072	3.845							2	2	22	26
2006	11,052	461,358	4.174								3	8	11
2007	12,932	285,615	2.208								3	10	13
TOTAL	109,827	3,129,805	2.850							3	13	74	90

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			285,015	116,923	84,132			355,027	53,369	151,437	63,565
2004				35,484	31,055				93,568	75,958	41,227
2005			426,417	61,878	32,133			274,312	45,390	110,503	45,439
2006				116,200	22,746				270,385	42,719	9,308
2007				92,022	55,124				55,567	64,363	18,539
TOTAL			711,432	422,507	225,190			629,339	518,279	444,980	178,078

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			247,648	170,240	121,739			614,655	140,254	355,119	56,573
2004		295	8,771	47,314	43,925		182	29,075	228,481	153,741	38,835
2005		59,188	434,702	78,717	52,282		72,533	550,863	113,483	222,896	40,759
2006		12,256	102,076	110,139	37,012		27,288	338,882	459,211	114,254	8,266
2007	778	38,446	200,561	83,396	56,352	652	38,792	188,643	107,413	92,548	19,225
TOTAL	778	110,185	993,758	489,806	311,310	652	138,795	1,722,118	1,048,842	938,558	163,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,966,286	2,788,516	163,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-789,767	-757,091	1,272	
TOTAL LOSSES	2,176,519	2,031,425	164,930	
EXPECTED LOSSES	2,148,216	1,772,607	175,722	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.982	1.850	.150	3.982
INDICATED (POST-TEST)	1.532	1.430	.116	3.078
PRES. ON RATE LEVEL	1.918	1.583	.157	3.658
DERIVED BY FORMULA	1.906	1.568	.152	3.626
UNDERLYING PRES. RATE	1.956	1.614	.160	3.730
PROPOSED	1.906	1.568	.152	3.626
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.53
MAN. RATES	6.28	5.52	4.79	+ 4.53
				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
2003	27,978	290,363	1.037								1	24	25
2004	29,810	419,338	1.406					1			4	17	22
2005	31,817	653,700	2.054							1	5	20	26
2006	33,865	713,649	2.107							2	1	21	24
2007	35,964	4,366,980	12.142							2	6	18	26
TOTAL	159,434	6,444,030	4.042					1		5	17	100	123

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				22,970	57,157				299	141,409	68,528	
2004	5,319			60,792	35,430				155,274	103,647	58,876	
2005			69,386	121,625	48,474			88,377	97,688	127,030	101,120	
2006			261,466	15,119	48,799			163,023	16,501	130,742	77,999	
2007			149,884	219,426	59,237			3,519,879	215,372	102,018	101,164	
TOTAL	5,319		480,736	439,932	249,097			3,771,279	485,134	604,846	407,687	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				33,444	82,707				786	331,605	60,989	
2004	19,212	331	12,712	80,322	50,524		244	44,593	377,386	210,947	55,461	
2005		21,677	157,550	141,776	73,372		41,439	345,798	205,807	258,115	90,705	
2006	1,163	61,844	427,369	41,004	62,823	2,373	100,032	640,238	101,441	210,722	69,263	
2007	2,291	96,926	490,270	168,792	79,177	13,604	487,313	1,445,805	418,297	213,338	104,907	
TOTAL	22,666	180,778	1,087,901	465,338	348,603	15,977	629,028	2,476,434	1,103,717	1,224,727	381,325	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,412,784	3,142,385	381,325	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-885,724	-727,546	3,068	
TOTAL LOSSES	3,527,060	2,414,839	384,393	
EXPECTED LOSSES	2,821,983	1,930,746	288,576	
CREDIBILITY	.04	.13	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.212	1.515	.241	3.968
INDICATED (POST-TEST)	1.710	1.171	.186	3.067
PRES. ON RATE LEVEL	1.736	1.188	.177	3.101
DERIVED BY FORMULA	1.735	1.186	.178	3.099
UNDERLYING PRES. RATE	1.770	1.211	.181	3.162
PROPOSED	1.735	1.186	.178	3.099
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.87
MAN. RATES	5.31	4.70	4.06	+ 3.87
IND. RATE				
MINIMUM PREMIUM				1170
PRESENT				1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	38,110	555,949	1.458						1	1	15	17	
2004	35,827	619,156	1.728							4	20	24	
2005	44,117	1,125,661	2.551						1	4	24	29	
2006	37,388	588,226	1.573						1	4	14	19	
2007	37,691	693,005	1.838						1		27	28	
TOTAL	193,133	3,581,997	1.855						4	13	100	117	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			123,144	16,492	48,457			164,354	315	73,929	129,258
2004				26,156	123,216				162,506	264,055	43,223
2005			57,591	101,890	70,029			577,902	169,220	103,961	45,068
2006			124,591	73,328	55,021			126,745	109,957	70,689	27,895
2007			142,483		172,666			77,253		216,019	84,584
TOTAL			447,809	217,866	469,389			946,254	441,998	728,653	330,028

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			181,145	24,012	70,116			481,722	828	173,363	115,040
2004		1,169	19,592	39,061	171,981		633	72,084	407,269	527,583	40,716
2005		13,117	88,727	121,435	100,366		95,552	756,531	342,842	224,877	40,426
2006	555	38,242	273,734	87,688	71,814	1,847	85,423	592,904	226,232	134,181	24,771
2007	3,490	100,729	419,020	105,061	145,762	3,806	143,219	468,987	167,998	263,508	87,713
TOTAL	4,045	153,257	982,218	377,257	560,039	5,653	324,827	2,372,228	1,145,169	1,323,512	308,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,842,228	3,405,977	308,666	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-847,279	-768,698	3,399	
TOTAL LOSSES	2,994,949	2,637,279	312,065	
EXPECTED LOSSES	2,564,807	1,975,750	347,640	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.551	1.366	.162	3.079
INDICATED (POST-TEST)	1.199	1.056	.125	2.380
PRES. ON RATE LEVEL	1.302	1.003	.177	2.482
DERIVED BY FORMULA	1.297	1.011	.169	2.477
UNDERLYING PRES. RATE	1.328	1.023	.180	2.531
PROPOSED	1.297	1.011	.169	2.477
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				3.09
MAN. RATES	4.14	3.73	3.25	+ 3.09
				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
2003	2,894	175,544	6.065								2	6	8
2004	3,240	181,520	5.602								2	5	7
2005	2,973	30,712	1.033									6	6
2006	2,980	195,233	6.551								2	3	5
2007	2,757	318,270	11.544							1	1	6	8
TOTAL	14,844	901,279	6.072							1	7	26	34

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				53,901	19,029				54,357	41,406	6,851	
2004				50,447	18,211				65,597	33,607	13,658	
2005					8,003					16,509	6,200	
2006				83,289	15,895				55,141	29,345	11,563	
2007			78,885	28,004	35,290			78,694	42,933	50,608	3,856	
TOTAL			78,885	215,641	96,428			78,694	218,028	171,475	42,128	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2003				78,480	27,535				142,850	97,096	6,097	
2004		173	9,079	66,187	26,353		80	17,177	158,627	69,043	12,866	
2005		526	2,291	954	10,774		419	4,859	2,642	31,869	5,561	
2006		8,741	72,906	78,822	26,076		6,496	80,951	101,487	54,802	10,268	
2007	1,421	42,798	186,133	42,577	35,245	3,272	118,040	355,882	107,147	79,525	3,999	
TOTAL	1,421	52,238	270,409	267,020	125,983	3,272	125,035	458,869	512,753	332,335	38,791	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	911,244	1,238,091	38,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,499	-160,278	387	
TOTAL LOSSES	750,745	1,077,813	39,178	
EXPECTED LOSSES	494,305	409,694	40,377	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.058	7.261	.264	12.583
INDICATED (POST-TEST)	3.910	5.613	.204	9.727
PRES. ON RATE LEVEL	3.265	2.707	.267	6.239
DERIVED BY FORMULA	3.271	2.794	.265	6.330
UNDERLYING PRES. RATE	3.330	2.760	.272	6.362
PROPOSED	3.271	2.794	.265	6.330
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				7.91
MAN. RATES	9.73	8.97	8.17	+ 7.91
				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
2003	255,984	366,384	.143							1		7	8
2004	262,407	112,995	.043									8	8
2005	304,152	573,094	.188							1	2	11	14
2006	355,608	684,845	.192							1	4	9	14
2007	379,758	510,843	.134								8	10	18
TOTAL	1,557,909	2,248,161	.144							3	14	45	62

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			110,153		10,680			69,455		46,219	129,877
2004					21,250					30,834	60,911
2005			155,592	63,707	25,278			75,275	76,467	78,812	97,963
2006			106,316	99,076	33,668			29,560	161,222	115,076	139,927
2007				191,578	37,503				147,135	105,693	28,934
TOTAL			372,061	354,361	128,379			174,290	384,824	376,634	457,612

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			162,035		15,454			203,573		108,382	115,590
2004		201	2,783	886	29,570		75	5,035		60,804	57,378
2005		34,337	252,415	76,998	40,642		34,382	282,248	158,243	162,409	87,873
2006	474	34,525	252,635	103,483	50,315	431	37,127	352,484	312,349	206,398	124,255
2007	869	55,302	310,406	132,559	54,560	1,390	85,616	420,458	241,001	168,128	30,005
TOTAL	1,343	124,365	980,274	313,926	190,541	1,821	157,200	1,263,798	714,027	706,121	415,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,528,801	1,924,615	415,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-660,614	-373,349	4,006	
TOTAL LOSSES	1,868,187	1,551,266	419,107	
EXPECTED LOSSES	2,149,915	1,012,642	358,319	
CREDIBILITY	.19	.59	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.120	.100	.027	.247
INDICATED (POST-TEST)	.093	.077	.021	.191
PRES. ON RATE LEVEL	.135	.064	.023	.222
DERIVED BY FORMULA	.127	.072	.022	.221
UNDERLYING PRES. RATE	.138	.065	.023	.226
PROPOSED	.127	.072	.022	.221
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.28
MAN. RATES	.49	.37	.29	+ .28
				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
2003	16,014	194,249	1.212							1	8	9	
2004	16,688	246,073	1.474							2	5	7	
2005	17,422	184,392	1.058							3	8	11	
2006	18,992	169,131	.890							1	12	13	
2007	20,257	909,078	4.487					1		3	8	12	
TOTAL	89,373	1,702,923	1.905					1			10	41	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				21,514	13,423				43,511	37,918	77,883
2004				36,862	16,082				99,535	43,179	50,415
2005				36,580	12,962				55,186	11,001	68,663
2006				4,001	23,163				32,485	76,287	33,195
2007	568,220			115,180	12,660	5,000			144,304	33,555	30,159
TOTAL	568,220			214,137	78,290	5,000			375,021	201,940	260,315

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				31,324	19,424				114,347	88,919	69,316
2004		152	6,996	48,479	23,120		104	24,786	240,079	89,352	47,491
2005		2,402	17,181	41,965	19,478		1,885	32,982	102,830	27,143	61,591
2006		2,574	17,779	10,300	26,034		6,531	81,557	82,208	122,354	29,477
2007	644,978	30,092	172,915	74,443	24,776	10,795	65,471	326,774	189,355	81,598	31,275
TOTAL	644,978	35,220	214,871	206,511	112,832	10,795	73,991	466,099	728,819	409,366	239,150

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,445,954	1,457,528	239,150	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-668,673	-435,366	2,238	
TOTAL LOSSES	777,281	1,022,162	241,388	
EXPECTED LOSSES	2,134,226	1,156,487	210,027	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.870	1.144	.270	2.284
INDICATED (POST-TEST)	.673	.884	.209	1.766
PRES. ON RATE LEVEL	2.342	1.269	.230	3.841
DERIVED BY FORMULA	2.292	1.234	.228	3.754
UNDERLYING PRES. RATE	2.388	1.294	.235	3.917
PROPOSED	2.292	1.234	.228	3.754
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.69
MAN. RATES	6.53	5.81	5.03	+ 4.69
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	9,245	143,635	1.553								3		3
2004	10,254	100,451	.979								1	4	5
2005	10,999	407,927	3.708							1	2	3	6
2006	11,852	119,516	1.008								1	2	3
2007	13,028	233,597	1.793							1	1	4	6
TOTAL	55,378	1,005,126	1.815							2	8	13	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				58,848					82,553		2,234
2004				22,088	9,056				23,868	45,032	407
2005			124,842	26,840	2,811			204,987	6,438	30,524	11,485
2006				40,443	25,095				46,486	3,905	3,587
2007			121,725	18,949	6,130			50,000	1,540	26,932	8,321
TOTAL			246,567	167,168	43,092			254,987	160,885	106,393	26,034

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				85,683					216,950		1,988
2004		87	4,117	29,024	13,045		107	11,609	60,310	89,811	383
2005		24,275	180,438	32,737	7,629		79,477	578,475	31,183	65,030	10,302
2006		5,916	46,477	43,327	31,887		4,542	56,290	77,643	14,391	3,185
2007	1,660	45,061	187,463	25,755	12,082	1,900	63,506	168,758	34,814	36,879	8,629
TOTAL	1,660	75,339	418,495	216,526	64,643	1,900	147,632	815,132	420,900	206,111	24,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,460,158	908,180	24,487	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,604	-112,947	375	
TOTAL LOSSES	1,346,554	795,233	24,862	
EXPECTED LOSSES	366,048	302,365	34,333	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.432	1.436	.045	3.913
INDICATED (POST-TEST)	1.880	1.110	.035	3.025
PRES. ON RATE LEVEL	.648	.535	.061	1.244
DERIVED BY FORMULA	.673	.570	.059	1.302
UNDERLYING PRES. RATE	.661	.546	.062	1.269
PROPOSED	.673	.570	.059	1.302
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.63
MAN. RATES	1.95	1.80	1.63	+ 1.63
				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
2003	426,044	298,999	.070								2	9	11
2004	455,346	1,212,798	.266							2	7	14	23
2005	513,877	473,436	.092							1	3	9	13
2006	522,239	1,567,339	.300							3	9	14	26
2007	963,430	518,469	.053								2	14	16
TOTAL	2,880,936	4,071,041	.141							6	23	60	89

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				58,627	26,017				17,382	79,623	117,350
2004			438,488	158,109	43,939			291,302	145,908	67,186	67,866
2005			113,655	60,542	28,717			150,660	45,526	29,292	45,044
2006			307,906	222,100	38,163			568,464	252,077	121,155	57,474
2007			22,497	101,415					21,065	313,707	59,785
TOTAL			860,049	521,875	238,251			1,010,426	481,958	610,963	347,519

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				85,361	37,648				45,680	186,716	104,441
2004		22,708	558,515	211,114	65,841		16,323	817,115	363,330	139,996	63,929
2005		26,348	192,470	72,941	44,265		62,545	469,142	99,249	65,590	40,404
2006	1,073	74,476	547,112	221,294	71,602	5,906	259,352	1,721,605	520,535	250,928	51,037
2007	1,042	37,561	170,988	67,120	85,201	1,691	91,069	424,738	234,727	378,820	61,998
TOTAL	2,115	161,093	1,469,085	657,830	304,557	7,597	429,289	3,432,600	1,263,521	1,022,050	321,809

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,501,779	3,247,958	321,809	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-709,413	-729,834	4,564	
TOTAL LOSSES	4,792,366	2,518,124	326,373	
EXPECTED LOSSES	2,477,606	2,103,083	345,713	
CREDIBILITY	.28	.89	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.166	.087	.011	.264
INDICATED (POST-TEST)	.128	.067	.009	.204
PRES. ON RATE LEVEL	.084	.072	.012	.168
DERIVED BY FORMULA	.096	.068	.009	.173
UNDERLYING PRES. RATE	.086	.073	.012	.171
PROPOSED	.096	.068	.009	.173
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.22
MAN. RATES	.27	.22	.22	+ .22
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	389												
2004	376												
2005													
2006	384												
2007	561												
TOTAL	1,710												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,989	-16,073	291	
TOTAL LOSSES			291	
EXPECTED LOSSES	57,695	46,870	22,333	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	3.308	2.688	1.281	7.277
DERIVED BY FORMULA	3.308	2.661	1.268	7.237
UNDERLYING PRES. RATE	3.374	2.741	1.306	7.421
PROPOSED	3.308	2.661	1.268	7.237
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.04
MAN. RATES	11.96	10.82	9.53	+ 9.04
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				9.039
				2000
				2565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,628												
2004	2,144	7,049	.328									1	1
2005	2,599	147,020	5.656								1	3	4
2006	2,906	287,481	9.892								1	5	6
2007	2,470	1,896	.076									1	1
TOTAL	11,747	443,446	3.775								2	10	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,000					5,049	
2005				39,340	36,565				10,296	59,928	891
2006				44,705	75,306				65,008	96,901	5,561
2007					624					617	655
TOTAL				84,045	114,495				75,304	162,495	7,107

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		19	262	84	2,784		12	823	400	9,957	
2005		4,067	24,959	47,829	51,416		1,741	23,195	28,452	116,777	799
2006		11,109	81,695	61,727	87,866		10,521	131,188	143,316	159,720	4,938
2007	6	200	864	331	507	3	156	750	413	732	679
TOTAL	6	15,395	107,780	109,971	142,573	3	12,430	155,956	172,581	287,186	6,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	291,570	712,311	6,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,546	-64,764	128	
TOTAL LOSSES	205,024	647,547	6,544	
EXPECTED LOSSES	276,055	171,976	12,099	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.745	5.512	.056	7.313
INDICATED (POST-TEST)	1.349	4.261	.043	5.653
PRES. ON RATE LEVEL	2.304	1.436	.101	3.841
DERIVED BY FORMULA	2.294	1.493	.099	3.886
UNDERLYING PRES. RATE	2.350	1.464	.103	3.917
PROPOSED	2.294	1.493	.099	3.886
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.85
MAN. RATES	6.48	5.74	5.03	+ 4.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.853
				1400
				1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	20,875	1,666,244	7.982							3	5	19	27
2004	23,889	1,688,476	7.068							4	1	22	27
2005	23,275	1,646,043	7.072							5	5	15	25
2006	23,807	760,062	3.192							3	3	19	25
2007	23,948	784,424	3.275							1	2	23	26
TOTAL	115,794	6,545,249	5.652							16	16	98	130

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			584,022	125,620	85,405			452,638	174,920	147,136	96,503
2004			633,999	47,621	85,789			608,455	17,519	181,851	113,242
2005			592,840	202,707	125,107			350,144	171,744	149,696	53,805
2006			267,074	76,307	75,989			142,633	24,186	135,368	38,505
2007			84,099	77,128	126,610			133,000	40,355	269,728	53,504
TOTAL			2,162,034	529,383	498,900			1,686,870	428,724	883,779	355,559

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003			776,736	182,903	123,581			985,148	459,690	345,034	85,888
2004		36,608	871,357	72,121	122,790		36,827	1,789,538	80,994	362,378	106,674
2005		131,047	955,260	252,573	191,419		149,270	1,149,862	364,491	317,057	48,263
2006	1,189	70,950	499,075	103,710	99,307	2,077	89,391	583,546	112,696	218,167	34,192
2007	2,506	84,811	385,602	120,476	115,802	6,254	235,417	762,584	267,379	343,935	55,484
TOTAL	3,695	323,416	3,488,030	731,783	652,899	8,331	510,905	5,270,678	1,285,250	1,586,571	330,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,605,055	4,256,503	330,501	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,785,296	-1,184,474	2,917	
TOTAL LOSSES	7,819,759	3,072,029	333,418	
EXPECTED LOSSES	5,606,746	3,085,911	288,328	
CREDIBILITY	.03	.10	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.753	2.653	.288	9.694
INDICATED (POST-TEST)	5.220	2.051	.223	7.494
PRES. ON RATE LEVEL	4.748	2.614	.244	7.606
DERIVED BY FORMULA	4.762	2.558	.241	7.561
UNDERLYING PRES. RATE	4.842	2.665	.249	7.756
PROPOSED	4.762	2.558	.241	7.561
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				9.44
MAN. RATES	12.32	11.21	9.96	+ 9.44
				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
2003	5,353	14,454	.270				5,353					1	1
2004	5,936						5,936						
2005	6,003	86,651	1.443				6,003				1		1
2006	6,933	22,700	.327				6,933					1	1
2007	6,610						6,610						
TOTAL	30,835	123,805	.402				30,835				1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					3,491					10,160	803
2005				51,868					34,783		
2006					11,937					6,806	3,957
TOTAL				51,868	15,428				34,783	16,966	4,760

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003					5,051					23,825	715
2005		2,191	19,101	57,317	2,868		1,021	18,747	63,707	3,725	
2006		1,148	7,608	3,471	13,204		314	3,905	2,587	10,391	3,514
TOTAL		3,339	26,709	60,788	21,123		1,335	22,652	66,294	37,941	4,229

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,035	186,146	4,229	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,072	-29,651	80	
TOTAL LOSSES	7,963	156,495	4,309	
EXPECTED LOSSES	146,774	78,321	7,709	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.026	.508	.014	.548
INDICATED (POST-TEST)	.020	.393	.011	.424
PRES. ON RATE LEVEL	.467	.249	.024	.740
DERIVED BY FORMULA	.463	.255	.023	.741
UNDERLYING PRES. RATE	.476	.254	.025	.755
PROPOSED	.462	.255	.023	.740
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.92
MAN. RATES	1.21	1.10	.97	+ .92
				PRESENT
				500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	1,079												
2004	1,183	97,612	8.251								1	1	2
2005	1,203	22,700	1.886										
2006	1,204												
2007	1,757	11,729	.667									1	1
TOTAL	6,426	132,041	2.055								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				18,631	2,714				63,103	13,164	
2005											22,700
2007					2,958					3,967	4,804
TOTAL				18,631	5,672				63,103	17,131	27,504

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		26	2,828	24,278	4,152		31	13,390	151,083	28,622	
2005											20,362
2007	29	949	4,103	1,572	2,402	20	1,053	4,847	2,662	4,714	4,982
TOTAL	29	975	6,931	25,850	6,554	20	1,084	18,237	153,745	33,336	25,344

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,276	219,485	25,344	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,794	-41,894	169	
TOTAL LOSSES		177,591	25,513	
EXPECTED LOSSES	158,144	114,640	14,459	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.764	.397	3.161
INDICATED (POST-TEST)	.000	2.137	.307	2.444
PRES. ON RATE LEVEL	2.413	1.749	.221	4.383
DERIVED BY FORMULA	2.413	1.757	.223	4.393
UNDERLYING PRES. RATE	2.461	1.784	.225	4.470
PROPOSED	2.408	1.753	.222	4.383
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				5.47
MAN. RATES	7.41	6.55	5.74	+ 5.47
				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
2003	52												
2004													
2005													
2006													
2007													
TOTAL	52												

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.	-324	-249		
TOTAL LOSSES				
EXPECTED LOSSES	1,169	513	38	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.205	.967	.072	3.244
DERIVED BY FORMULA	2.205	.967	.072	3.244
UNDERLYING PRES. RATE	2.249	.986	.073	3.308
PROPOSED	2.205	.967	.072	3.244
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.60
MAN. RATES	6.98	5.77	4.90	+ 4.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4,596
				1340
				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
2003	12						12						
2004	45						45						
2005	37						37						
2006	50						50						
2007	53						53						
TOTAL	197						197						

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.	-2,595	-1,657	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	9,240	4,632	457	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	4.599	2.305	.228	7.132
DERIVED BY FORMULA	4.599	2.305	.228	7.132
UNDERLYING PRES. RATE	4.690	2.351	.232	7.273
PROPOSED	4.599	2.305	.228	7.132
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				8.91
MAN. RATES	11.61	10.53	9.34	+ 8.91
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				8.907
				2000
				2520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	827												
2004	1,237	12,612	1.019									1	1
2005	481												
2006	660												
2007	707	5,615	.794										
TOTAL	3,912	18,227	.466									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					4,706					7,049	857	
2007											5,615	
TOTAL					4,706					7,049	6,472	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004		44	615	196	6,549		17	1,152	557	13,901	807	
2007											5,823	
TOTAL		44	615	196	6,549		17	1,152	557	13,901	6,630	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,828	21,203	6,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,247	-1,978	5	
TOTAL LOSSES		19,225	6,635	
EXPECTED LOSSES	29,692	4,968	665	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.491	.170	.661
INDICATED (POST-TEST)	.000	.380	.131	.511
PRES. ON RATE LEVEL	.743	.125	.017	.885
DERIVED BY FORMULA	.743	.128	.018	.889
UNDERLYING PRES. RATE	.759	.127	.017	.903
PROPOSED	.740	.127	.018	.885
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.11
MAN. RATES	1.73	1.35	1.16	+ 1.11
				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
2003	48												
2004													
2005													
2006	37												
2007	63												
TOTAL	148												

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.	-283	-212	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	1,080	693	221	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.716	.459	.146	1.321
DERIVED BY FORMULA	.716	.459	.146	1.321
UNDERLYING PRES. RATE	.730	.468	.149	1.347
PROPOSED	.716	.459	.146	1.321
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.65
MAN. RATES	2.18	1.97	1.73	+ 1.65
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.649
				650
				770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	3,395	15,170	.446										
2004	3,236												
2005	3,099	4,351	.140										
2006	3,616												
2007	4,168	2,892	.069										
TOTAL	17,514	22,413	.128										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											15,170
2005											4,351
2007											2,892
TOTAL											22,413

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003											13,501
2005											3,903
2007											2,999
TOTAL											20,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			20,403	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,198	-14,466	161	
TOTAL LOSSES			20,564	
EXPECTED LOSSES	232,762	38,706	14,888	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.117	.117
INDICATED (POST-TEST)	.000	.000	.090	.090
PRES. ON RATE LEVEL	1.303	.217	.083	1.603
DERIVED BY FORMULA	1.290	.210	.083	1.583
UNDERLYING PRES. RATE	1.329	.221	.085	1.635
PROPOSED	1.290	.210	.083	1.583
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.98
MAN. RATES	2.64	2.38	2.10	+ 1.98
				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
2003	1,607												
2004	1,921	2,639	.137										
2005	3,283	214,195	6.524							1			1
2006	4,150	2,461	.059									1	1
2007	3,415												
TOTAL	14,376	219,295	1.525							1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,639
2005			138,003					75,233			959
2006					113					884	1,464
TOTAL			138,003		113			75,233		884	5,062

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,486
2005		26,592	196,648	3,181	2,733		30,205	217,704	5,579	2,085	860
2006		12	70	33	123		38	507	335	1,349	1,300
TOTAL		26,604	196,718	3,214	2,856		30,243	218,211	5,914	3,434	4,646

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	471,776	15,418	4,646	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-137,551	-33,434	113	
TOTAL LOSSES	334,225		4,759	
EXPECTED LOSSES	451,838	92,438	9,919	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.325	.000	.033	2.358
INDICATED (POST-TEST)	1.797	.000	.026	1.823
PRES. ON RATE LEVEL	3.081	.631	.068	3.780
DERIVED BY FORMULA	3.068	.612	.067	3.747
UNDERLYING PRES. RATE	3.143	.643	.069	3.855
PROPOSED	3.068	.612	.067	3.747
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				4.68
MAN. RATES	6.24	5.61	4.95	+ 4.68
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.680
				1360
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	19,671	74,205	.377							1	3	4	
2004	19,518	207,381	1.062							1	5	6	
2005	24,947	52,198	.209								2	2	
2006	26,903	168,682	.627							1	2	3	
2007	31,466	326,902	1.038							3	7	10	
TOTAL	122,505	829,368	.677							6	19	25	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				15,035	5,470				17,829	10,754	25,117
2004				33,758	31,354				16,008	85,967	40,294
2005					4,078					23,204	24,916
2006				27,840	6,532				69,184	10,015	55,111
2007				113,359	30,619				67,779	46,307	68,838
TOTAL				189,992	78,053				170,800	176,247	214,276

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2003				21,891	7,916				46,855	25,218	22,354
2004		296	8,585	45,089	44,310		205	16,894	44,857	170,206	37,957
2005		268	1,168	487	5,491		557	6,833	3,715	44,791	22,350
2006		3,044	25,144	26,704	10,067		6,941	86,187	117,151	27,832	48,939
2007	592	35,425	195,351	82,912	39,133	631	38,809	190,772	109,421	74,622	71,385
TOTAL	592	39,033	230,248	177,083	106,917	631	46,512	300,686	321,999	342,669	202,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	617,702	948,668	202,985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-381,575	-190,893	1,182	
TOTAL LOSSES	236,127	757,775	204,167	
EXPECTED LOSSES	1,244,651	521,871	102,904	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.193	.619	.167	.979
INDICATED (POST-TEST)	.149	.478	.129	.756
PRES. ON RATE LEVEL	.996	.418	.082	1.496
DERIVED BY FORMULA	.971	.425	.088	1.484
UNDERLYING PRES. RATE	1.016	.426	.084	1.526
PROPOSED	.971	.425	.088	1.484
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				1.85
MAN. RATES	2.50	2.24	1.96	+ 1.85
				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
2003	827												
2004	1,237												
2005	481												
2006	660												
2007	707												
TOTAL	3,912												

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.	-1,354	-2,787	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	4,343	7,002	547	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.109	.176	.013	.298
DERIVED BY FORMULA	.109	.174	.013	.296
UNDERLYING PRES. RATE	.111	.179	.014	.304
PROPOSED	.109	.174	.013	.296
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.37
MAN. RATES	.57	.45	.39	+ .37
IND. RATE				
MINIMUM PREMIUM				345
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	13												
2004													
2005													
2006	37												
2007	63												
TOTAL	113												

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.	-50	-16		
TOTAL LOSSES				
EXPECTED LOSSES	252	61	3	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.219	.053	.003	.275
DERIVED BY FORMULA	.219	.053	.003	.275
UNDERLYING PRES. RATE	.223	.054	.003	.280
PROPOSED	.219	.053	.003	.275
YEAR	10-1-08	12-1-08	12-1-09	12-1-10
IND. RATES				.34
MAN. RATES	.46	.42	.36	+ .34

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2003	133												
2004	107												
2005	169												
2006	113												
2007	145												
TOTAL	667												

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.	-17,319	-3				
TOTAL LOSSES						
EXPECTED LOSSES	51,931	8				
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	76.346	.013	.000	76.359		
DERIVED BY FORMULA	76.346	.013	.000	76.359		
UNDERLYING PRES. RATE	77.857	.013	.000	77.870		
PROPOSED	76.346	.013	.000	76.359		
YEAR	10-1-08	12-1-08	12-1-09	12-1-10	IND. RATE	95.372
IND. RATES				95.37	MINIMUM PREMIUM	355
MAN. RATES	100.00	100.00	100.00	+ 95.37	PRESENT	

+PROPOSED