

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,791	269,642	5.628				4,791			1	2	2	5
2005	4,905	196,661	4.009				4,905			1		4	5
2006	4,937	26,483	.536				4,937					2	2
2007	6,161	51,041	.828				6,161				1	2	3
2008	6,007	99,336	1.653				6,007					3	3
TOTAL	26,801	643,163	2.400				26,801			2	3	13	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			61,927	50,825	975			68,242	68,172	10,230	9,271
2005			76,795		9,967			30,948		75,731	3,220
2006					3,719					11,132	11,632
2007				9,952	2,605				22,731	7,319	8,434
2008					7,054					49,828	42,454
TOTAL			138,722	60,777	24,320			99,190	90,903	154,240	75,011

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			104,409	84,065	1,640			240,553	195,380	26,823	10,272
2005		6,325	135,944	1,706	16,197		6,077	115,314	8,790	193,288	3,294
2006		150	1,140	626	5,279		593	3,227	2,801	24,538	11,818
2007		1,755	10,529	11,413	4,235		7,462	34,332	48,392	19,224	10,138
2008		2,483	11,733	4,601	6,122		12,653	85,977	41,277	71,910	52,558
TOTAL		10,713	263,755	102,411	33,473		26,785	479,403	296,640	335,783	88,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	780,656	768,307	88,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,015	-270,612	1,144	
TOTAL LOSSES	653,641	497,695	89,224	
EXPECTED LOSSES	2,777,655	1,253,214	104,524	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.439	1.857	.333	4.629
INDICATED (POST-TEST)	1.634	1.244	.223	3.101
PRES. ON RATE LEVEL	12.042	5.433	.453	17.928
DERIVED BY FORMULA	11.938	5.265	.444	17.647
UNDERLYING PRES. RATE	10.364	4.676	.390	15.430
PROPOSED	11.938	5.265	.444	17.647

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	21.148
IND. RATES				21.15	MINIMUM PREMIUM	2000
MAN. RATES	22.53	19.95	19.29	+ 21.15	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,541	236,401	6.676						1				1
2005	3,295	8,868	.269								1		1
2006	3,200	385,223	12.038						1		1		2
2007	3,308	3,108	.093										
2008	4,382	22,331	.509								1		1
TOTAL	17,726	655,931	3.700						2		3		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			66,025					156,770			13,606
2005					319					2,861	5,688
2006			285,232		149			96,700		402	2,740
2007											3,108
2008					7,867					7,470	6,994
TOTAL			351,257		8,335			253,470		10,733	32,136

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			111,318					552,614			15,075
2005		7	40	21	509		86	240	277	7,294	5,819
2006		58,891	470,107	8,277	4,904		29,911	381,276	11,205	3,306	2,784
2007											3,736
2008		2,766	13,085	5,134	6,830		1,905	12,888	6,186	10,781	8,659
TOTAL		61,664	594,550	13,432	12,243		31,902	947,018	17,668	21,381	36,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,635,134	64,724	36,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,273	-31,245	259	
TOTAL LOSSES	1,611,861	33,479	36,332	
EXPECTED LOSSES	493,847	143,935	23,044	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.093	.189	.205	9.487
INDICATED (POST-TEST)	6.092	.127	.137	6.356
PRES. ON RATE LEVEL	3.237	.944	.151	4.332
DERIVED BY FORMULA	3.266	.919	.151	4.336
UNDERLYING PRES. RATE	2.786	.812	.130	3.728
PROPOSED	3.266	.919	.151	4.336

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	5.196
IND. RATES				5.20	MINIMUM PREMIUM	895
MAN. RATES	5.96	5.02	4.66	+ 5.20	PRESENT	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
2004	233						233						
2005	417	234,763	56.298				417			1			1
2006	443						443						
2007	791						791						
2008	785	7,425	.945				785				1		1
TOTAL	2,669	242,188	9.074				2,669			1	1		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			88,636					146,127			
2008				3,500					2,000		1,925
TOTAL			88,636	3,500				146,127	2,000		1,925

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		7,077	155,443	1,243	344		17,968	514,356	6,977	962	
2008		843	5,776	2,595	492		696	6,000	2,930	676	2,383
TOTAL		7,920	161,219	3,838	836		18,664	520,356	9,907	1,638	2,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	708,159	16,219	2,383	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-972	-10,516	65	
TOTAL LOSSES	707,187	5,703	2,448	
EXPECTED LOSSES	60,213	63,282	4,804	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	26.496	.214	.092	26.802
INDICATED (POST-TEST)	17.752	.143	.062	17.957
PRES. ON RATE LEVEL	2.621	2.755	.209	5.585
DERIVED BY FORMULA	2.621	2.729	.208	5.558
UNDERLYING PRES. RATE	2.256	2.371	.180	4.807
PROPOSED	2.634	2.742	.209	5.585

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	6.693
IND. RATES				6.69	MINIMUM PREMIUM	1875
MAN. RATES	7.34	6.34	6.01	+ 6.69	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	191												
2005	73												
2006	34												
2007	115												
2008	8												
TOTAL	421												

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.			-522	-878	1		
TOTAL LOSSES					1		
EXPECTED LOSSES			5,402	2,683	336		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			1.491	.740	.093	2.324	
DERIVED BY FORMULA			1.491	.740	.093	2.324	
UNDERLYING PRES. RATE			1.283	.637	.080	2.000	
PROPOSED			1.491	.740	.093	2.324	

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		2.785
IND. RATES				2.79	MINIMUM PREMIUM		940
MAN. RATES	2.88	2.55	2.50	+ 2.79	PRESENT		865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005													
2006	4						4						
2007	13						13						
2008	3						3						
TOTAL	20						20						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			75	-139			
TOTAL LOSSES			75				
EXPECTED LOSSES			3,767	1,026	31		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.375	.000	.000	.375	
INDICATED (POST-TEST)			.251	.000	.000	.251	
PRES. ON RATE LEVEL			21.887	5.964	.180	28.031	
DERIVED BY FORMULA			21.887	5.964	.180	28.031	
UNDERLYING PRES. RATE			18.837	5.133	.155	24.125	
PROPOSED			21.887	5.964	.180	28.031	
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		33.592
IND. RATES				33.59	MINIMUM PREMIUM		2000
MAN. RATES	35.63	31.44	30.16	+ 33.59	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
2004	2,582	37,635	1.457				2,582					6	6
2005	830						830						
2006	396						396						
2007	385						385						
2008	319						319						
TOTAL	4,512	37,635	.834				4,512					6	6

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					15,875					16,159	5,601
TOTAL					15,875					16,159	5,601

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					26,702					42,368	6,206
TOTAL					26,702					42,368	6,206

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B				69,070	6,206		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-7,694	-21,552	73		
TOTAL LOSSES				47,518	6,279		
EXPECTED LOSSES			67,816	61,138	14,347		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	1.053	.139	1.192	
INDICATED (POST-TEST)			.000	.706	.093	.799	
PRES. ON RATE LEVEL			1.746	1.574	.370	3.690	
DERIVED BY FORMULA			1.746	1.565	.367	3.678	
UNDERLYING PRES. RATE			1.503	1.355	.318	3.176	
PROPOSED			1.746	1.565	.367	3.678	
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		4.407
IND. RATES				4.41	MINIMUM PREMIUM		1330
MAN. RATES	4.64	4.12	3.97	+ 4.41	PRESENT		1220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	34,179	633,620	1.853						2	2	17	21	
2005	40,868	1,050,997	2.571						2	5	23	30	
2006	42,901	1,288,034	3.002						4	4	15	23	
2007	40,508	937,372	2.314						2	6	16	24	
2008	38,043	813,526	2.138							5	18	23	
TOTAL	196,499	4,723,549	2.404						10	22	89	121	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			196,751	76,120	37,613			122,217	60,850	77,446	62,623
2005			184,309	141,534	120,190			302,953	120,547	141,767	39,697
2006			439,143	45,849	79,269			379,897	70,514	169,596	103,766
2007			179,140	176,491	107,593			61,746	258,116	97,683	56,603
2008				148,657	137,122				258,672	218,212	50,863
TOTAL			999,343	588,651	481,787			866,813	768,699	704,704	313,552

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			331,722	125,903	63,266			430,815	174,397	203,064	69,386
2005		15,349	323,847	222,740	195,280		35,583	944,988	325,855	369,227	40,610
2006		105,543	820,567	85,208	122,967		147,140	1,717,328	267,442	393,006	105,426
2007		74,266	523,052	238,800	153,824		115,612	611,719	570,297	249,880	68,037
2008		83,983	473,365	199,716	139,924		145,846	1,152,164	559,665	402,572	62,969
TOTAL		279,141	2,472,553	872,367	675,261		444,181	4,857,014	1,897,656	1,617,749	346,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,052,889	5,063,033	346,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-220,300	-784,148	2,953	
TOTAL LOSSES	7,832,589	4,278,885	349,381	
EXPECTED LOSSES	3,835,660	3,397,467	296,714	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.986	2.178	.178	6.342
INDICATED (POST-TEST)	2.671	1.459	.119	4.249
PRES. ON RATE LEVEL	2.268	2.009	.175	4.452
DERIVED BY FORMULA	2.288	1.932	.166	4.386
UNDERLYING PRES. RATE	1.952	1.729	.151	3.832
PROPOSED	2.288	1.932	.166	4.386
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.26
MAN. RATES	6.18	5.23	4.79	+ 5.26
				PRESENT
				1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,751	277,456	5.839				4,751			1		3	4
2005	3,758	151,076	4.020				3,758			1		2	3
2006	4,801	57,054	1.188				4,801				2	1	3
2007	4,295	48,462	1.128				4,295					2	2
2008	3,674	51,799	1.409				3,674					2	2
TOTAL	21,279	585,847	2.753				21,279			2	2	10	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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					29,116	92
2008					19,730					30,658	1,411
TOTAL			142,686	13,364	57,897			234,139	39,066	86,456	12,239

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			141,656		24,032			609,272		9,730	2,875
2005		4,760	103,397	1,077	6,633		8,211	217,667	5,113	58,149	4,551
2006		1,523	5,933	17,070	1,659		6,804	34,127	98,680	5,653	3,751
2007		1,749	12,424	7,289	23,153		3,368	14,966	13,450	55,723	111
2008		6,946	32,818	12,878	17,126		7,797	52,901	25,404	44,246	1,747
TOTAL		14,978	296,228	38,314	72,603		26,180	928,933	142,647	173,501	13,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,266,319	427,065	13,035	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,018	-92,872	337	
TOTAL LOSSES	1,239,301	334,193	13,372	
EXPECTED LOSSES	450,688	384,298	36,387	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.824	1.571	.063	7.458
INDICATED (POST-TEST)	3.902	1.053	.042	4.997
PRES. ON RATE LEVEL	2.461	2.098	.199	4.758
DERIVED BY FORMULA	2.475	2.067	.193	4.735
UNDERLYING PRES. RATE	2.118	1.806	.171	4.095
PROPOSED	2.487	2.077	.194	4.758
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.70
MAN. RATES	5.37	5.09	5.12	+ 5.70
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	15												
2005													
2006													
2007													
2008													
TOTAL	15												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-247	-220		
TOTAL LOSSES				
EXPECTED LOSSES	1,864	508	14	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	14.438	3.938	.110	18.486
DERIVED BY FORMULA	14.438	3.938	.110	18.486
UNDERLYING PRES. RATE	12.426	3.389	.095	15.910
PROPOSED	14.438	3.938	.110	18.486

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	22.153
IND. RATES				22.15	MINIMUM PREMIUM	2000
MAN. RATES	24.69	21.20	19.89	+ 22.15	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005													
2006	1,894	92,969	4.908								1	2	3
2007	1,071												
2008													
TOTAL	2,965	92,969	3.136								1	2	3

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		4,684	18,701	51,863	8,818		7,657	38,520	108,619	16,523	616
TOTAL		4,684	18,701	51,863	8,818		7,657	38,520	108,619	16,523	616

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	69,562	185,823	616	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,491	-8,667	43	
TOTAL LOSSES	68,071	177,156	659	
EXPECTED LOSSES	41,599	42,073	6,938	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.296	5.975	.022	8.293
INDICATED (POST-TEST)	1.538	4.003	.015	5.556
PRES. ON RATE LEVEL	1.630	1.649	.272	3.551
DERIVED BY FORMULA	1.630	1.673	.269	3.572
UNDERLYING PRES. RATE	1.403	1.419	.234	3.056
PROPOSED	1.630	1.673	.269	3.572
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.28
MAN. RATES	4.54	4.00	3.82	+ 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
2004	15,184	99,564	.655				15,184				1		1
2005	16,578	293	.001				16,578						
2006	19,246	2,265,463	11.771				19,246			2	10	3	15
2007	22,498	108,975	.484				22,498				2	2	4
2008	23,946	4,588	.019				23,946						
TOTAL	97,452	2,478,883	2.544				97,452			2	13	5	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				30,000					62,258		7,306
2005											293
2006			804,551	136,214	33,237			920,875	150,530	21,846	198,210
2007				44,632	1,177				40,198	7,419	15,549
2008											4,588
TOTAL			804,551	210,846	34,414			920,875	252,986	29,265	225,946

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				49,620					178,431		8,095
2005											300
2006		74,329	529,903	186,632	59,861		79,552	803,613	404,850	71,438	201,381
2007		6,936	40,449	47,206	6,360		12,557	57,877	83,033	23,434	18,690
2008											5,680
TOTAL		81,265	570,352	283,458	66,221		92,109	861,490	666,314	94,872	234,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,605,216	1,110,865	234,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94,748	-283,644	2,745	
TOTAL LOSSES	1,510,468	827,221	236,891	
EXPECTED LOSSES	2,492,823	1,401,359	236,809	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.550	.849	.243	2.642
INDICATED (POST-TEST)	1.039	.569	.163	1.771
PRES. ON RATE LEVEL	2.972	1.671	.282	4.925
DERIVED BY FORMULA	2.914	1.572	.270	4.756
UNDERLYING PRES. RATE	2.558	1.438	.243	4.239
PROPOSED	2.914	1.572	.270	4.756

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	5.699
IND. RATES				5.70	MINIMUM PREMIUM	955
MAN. RATES	6.51	5.75	5.30	+ 5.70	PRESENT	900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	11,870	.936								1	1	2
2008	1,341	1,106	.082										
TOTAL	7,041	22,986	.326								1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,713					2,709	
2005											1,254
2006					1,609					1,788	937
2007				2,842	514				5,371	1,651	1,492
2008											1,106
TOTAL				2,842	3,836				5,371	6,148	4,789

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,881					7,103	
2005											1,283
2006		62	495	271	2,283		94	518	450	3,941	952
2007		481	2,861	3,172	933		1,746	8,069	11,402	4,393	1,793
2008											1,369
TOTAL		543	3,356	3,443	6,097		1,840	8,587	11,852	15,437	5,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,326	36,829	5,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,914	-38,249	267	
TOTAL LOSSES	7,412		5,664	
EXPECTED LOSSES	101,743	153,635	27,881	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.105	.000	.080	.185
INDICATED (POST-TEST)	.070	.000	.054	.124
PRES. ON RATE LEVEL	1.679	2.535	.460	4.674
DERIVED BY FORMULA	1.663	2.484	.452	4.599
UNDERLYING PRES. RATE	1.445	2.182	.396	4.023
PROPOSED	1.663	2.484	.452	4.599
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.51
MAN. RATES	6.10	5.31	5.03	+ 5.51
				PRESENT
				865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,333	49,778	.933				5,333					2	2
2005	5,007	11,849	.236				5,007					2	2
2006	5,567	60,955	1.094				5,567				1	3	4
2007	5,076	72,261	1.423				5,076					2	2
2008	4,061	91,935	2.263				4,061				1	2	3
TOTAL	25,044	286,778	1.145				25,044				2	11	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					7,027					38,620	4,131
2005					773					6,675	4,401
2006				9,854	5,194				13,565	16,653	15,689
2007					16,200					51,755	4,306
2008				41,192	4,594				20,312	25,012	825
TOTAL				51,046	33,788				33,877	138,715	29,352

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					11,819					101,262	4,577
2005		14	99	49	1,234		200	564	644	17,019	4,502
2006		1,313	5,831	13,387	7,955		3,228	16,650	38,429	38,423	15,940
2007		1,475	10,453	6,129	19,479		5,991	26,591	23,910	99,055	5,176
2008		11,513	75,609	33,547	9,780		13,461	104,055	50,475	42,993	1,021
TOTAL		14,315	91,992	53,112	50,267		22,880	147,860	113,458	298,752	31,216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	277,047	515,589	31,216	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,760	-54,986	192	
TOTAL LOSSES	230,287	460,603	31,408	
EXPECTED LOSSES	720,015	222,641	21,288	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.920	1.839	.125	2.884
INDICATED (POST-TEST)	.616	1.232	.084	1.932
PRES. ON RATE LEVEL	3.340	1.033	.099	4.472
DERIVED BY FORMULA	3.313	1.041	.098	4.452
UNDERLYING PRES. RATE	2.875	.889	.085	3.849
PROPOSED	3.313	1.041	.098	4.452

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	6.035
IND. RATES				6.04	MINIMUM PREMIUM	1720
MAN. RATES	6.71	5.73	5.27	+ 6.04	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,711	35,720	2.087									1	1
2005	513	33,945	6.616								1		1
2006	228	325	.142										
2007	162												
2008	234												
TOTAL	2,848	69,990	2.458								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					26,416	1,413	
2005				33,345					600			
2006											325	
TOTAL				33,345	7,891				600	26,416	1,738	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					13,273					69,263	1,566	
2005			5,291	50,149	686			178	1,494	32		
2006											330	
TOTAL			5,291	50,149	13,959			178	1,494	69,295	1,896	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,469	134,897	1,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,583	-12,156	31	
TOTAL LOSSES		122,741	1,927	
EXPECTED LOSSES	65,874	34,119	5,895	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.310	.068	4.378
INDICATED (POST-TEST)	.000	2.888	.046	2.934
PRES. ON RATE LEVEL	2.687	1.392	.241	4.320
DERIVED BY FORMULA	2.687	1.407	.239	4.333
UNDERLYING PRES. RATE	2.313	1.198	.207	3.718
PROPOSED	2.679	1.403	.238	4.320
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.86
MAN. RATES	5.68	5.20	5.09	+ 5.86
IND. RATE				
				5.856
MINIMUM PREMIUM				1675
PRESENT				1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	165,948	33.524				495			1			1
2008	424						424						
TOTAL	3,321	280,025	8.432				3,321			1	1		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				46,014					61,034		2,485
2005											1,112
2006											3,432
2007			129,173					36,500			275
TOTAL			129,173	46,014				36,500	61,034		7,304

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				76,107					174,923		2,753
2005											1,138
2006											3,487
2007		27,030	213,944	9,495	3,538		17,307	126,731	8,266	2,160	331
TOTAL		27,030	213,944	85,602	3,538		17,307	126,731	183,189	2,160	7,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	385,012	274,489	7,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,105	-16,456	130	
TOTAL LOSSES	377,907	258,033	7,839	
EXPECTED LOSSES	84,487	58,283	17,136	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.379	7.770	.236	19.385
INDICATED (POST-TEST)	7.624	5.206	.158	12.988
PRES. ON RATE LEVEL	2.956	2.039	.600	5.595
DERIVED BY FORMULA	2.956	2.071	.596	5.623
UNDERLYING PRES. RATE	2.544	1.755	.516	4.815
PROPOSED	2.956	2.071	.596	5.623
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.74
MAN. RATES	7.38	6.38	6.02	+ 6.74
				PRESENT
				985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	166,887	1.897							1		2	
2008	8,850	85,405	.965								1	1	
TOTAL	37,467	306,852	.819							1	2	4	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				17,031	241				5,368	8,522	2,699	
2005					1,449					4,720	4,180	
2006											10,350	
2007			110,499		7,679			15,215		22,427	11,067	
2008				34,612					30,524		20,269	
TOTAL			110,499	51,643	9,369			15,215	35,892	35,669	48,565	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				28,169	405				15,385	22,345	2,990	
2005		27	183	91	2,312		143	398	457	12,035	4,276	
2006											10,516	
2007		23,825	187,968	11,028	12,263		9,811	64,350	13,814	43,821	13,303	
2008		8,322	57,107	25,667	4,869		10,660	91,532	44,714	10,342	25,093	
TOTAL		32,174	245,258	64,955	19,849		20,614	156,280	74,370	88,543	56,178	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	454,326	247,717	56,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,053	-59,598	419	
TOTAL LOSSES	420,273	188,119	56,597	
EXPECTED LOSSES	828,396	295,240	36,717	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.122	.502	.151	1.775
INDICATED (POST-TEST)	.752	.336	.101	1.189
PRES. ON RATE LEVEL	2.569	.916	.113	3.598
DERIVED BY FORMULA	2.533	.887	.112	3.532
UNDERLYING PRES. RATE	2.211	.788	.098	3.097
PROPOSED	2.533	.887	.112	3.532
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.43
MAN. RATES	5.23	4.67	4.31	+ 4.43
IND. RATE				
				4.425
				MINIMUM PREMIUM
				1335
				PRESENT
				1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	27,391	4,680,483	17.087						1	5	7	10	23
2005	26,098	2,014,485	7.718							5	3	9	17
2006	28,224	275,121	.974								2	5	7
2007	29,310	604,337	2.061							1		8	9
2008	28,289	855,748	3.025							1	5	10	16
TOTAL	139,312	8,430,174	6.051						1	12	17	42	72

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		573,830	708,615	199,778	47,204		2,430,517	380,198	188,891	80,767	70,683
2005			798,372	104,872	151,582			645,307	134,928	116,114	63,310
2006				94,959	13,000				103,300	30,046	33,816
2007			189,920		32,977			198,676		133,929	48,835
2008			83,300	181,069	16,527			16,500	460,118	74,493	23,741
TOTAL		573,830	1,780,207	580,678	261,290		2,430,517	1,240,681	887,237	435,349	240,385

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		145,265	1,194,724	330,434	79,396		726,462	1,340,199	541,362	211,770	78,317
2005		59,568	1,279,843	177,237	246,728		65,695	1,831,196	371,163	306,203	64,766
2006		11,140	44,832	122,747	24,090		19,521	98,711	268,282	79,299	34,357
2007		31,528	247,097	22,500	43,390		83,145	564,054	94,179	264,770	58,700
2008		75,165	425,399	136,370	39,543		149,402	1,226,447	568,591	224,885	29,392
TOTAL		322,666	3,191,895	789,288	433,147		1,044,225	5,060,607	1,843,577	1,086,927	265,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,619,393	4,152,939	265,532	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-155,936	-281,161	1,350	
TOTAL LOSSES	9,463,457	3,871,778	266,882	
EXPECTED LOSSES	2,921,372	1,231,517	132,347	
CREDIBILITY	.04	.11	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.793	2.779	.192	9.764
INDICATED (POST-TEST)	4.551	1.862	.129	6.542
PRES. ON RATE LEVEL	2.437	1.027	.110	3.574
DERIVED BY FORMULA	2.522	1.119	.112	3.753
UNDERLYING PRES. RATE	2.097	.884	.095	3.076
PROPOSED	2.522	1.119	.112	3.753
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.70
MAN. RATES	4.51	4.31	4.28	+ 4.70
				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
2004	997						997						
2005	1,015	153	.015				1,015						
2006	1,051	2,267	.215				1,051						
2007	1,055						1,055						
2008	1,151						1,151						
TOTAL	5,269	2,420	.046				5,269						

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												157
2006												2,303
TOTAL												2,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,890	-15,574	51	
TOTAL LOSSES			2,511	
EXPECTED LOSSES	113,811	69,550	4,794	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.048	.048
INDICATED (POST-TEST)	.000	.000	.032	.032
PRES. ON RATE LEVEL	2.509	1.534	.106	4.149
DERIVED BY FORMULA	2.509	1.519	.105	4.133
UNDERLYING PRES. RATE	2.160	1.320	.091	3.571
PROPOSED	2.509	1.519	.105	4.133
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.18
MAN. RATES	5.89	5.40	4.97	+ 5.18
				PRESENT
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	79,114	5.026				1,574				2	2	4
2008	1,744	2,030	.116				1,744						
TOTAL	7,818	377,899	4.834				7,818				6	6	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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				25,392	575				51,415		1,732
2008											2,030
TOTAL				83,296	68,026				138,241	68,356	19,980

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				83,334					184,900		7,387
2005		1,265	9,519	15,454	104,871		1,787	11,700	61,277	153,046	6,958
2006		74	554	306	2,570		456	2,541	2,206	19,334	2,793
2007		3,934	22,954	26,823	3,506		14,932	69,146	101,822	11,809	2,082
2008											2,513
TOTAL		5,273	33,027	125,917	110,947		17,175	83,387	350,205	184,189	21,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	138,862	771,258	21,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,642	-25,921	115	
TOTAL LOSSES	127,220	745,337	21,848	
EXPECTED LOSSES	222,814	115,393	10,711	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.627	9.534	.279	11.440
INDICATED (POST-TEST)	1.090	6.388	.187	7.665
PRES. ON RATE LEVEL	3.312	1.715	.159	5.186
DERIVED BY FORMULA	3.290	1.808	.160	5.258
UNDERLYING PRES. RATE	2.850	1.476	.137	4.463
PROPOSED	3.290	1.808	.160	5.258
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.59
MAN. RATES	7.39	6.61	6.21	+ 6.59
				PRESENT
				1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	44,488	7.591									2	2
2008	819	37,209	4.543										
TOTAL	3,288	126,551	3.849									9	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					13,404					14,968	5,752	
2005					4,229					2,989	98	
2006					320					2,922	172	
2007					22,495					21,392	601	
2008											37,209	
TOTAL					40,448					42,271	43,832	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					22,546					39,247	6,373	
2005		82	536	266	6,747		91	253	287	7,620	100	
2006		11	98	54	455		159	849	735	6,441	175	
2007		2,048	14,515	8,512	27,048		2,473	10,990	9,885	40,942	722	
2008											46,065	
TOTAL		2,141	15,149	8,832	56,796		2,723	12,092	10,907	94,250	53,435	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,105	170,785	53,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,897	-6,998	19	
TOTAL LOSSES	30,208	163,787	53,454	
EXPECTED LOSSES	44,422	33,077	1,645	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.919	4.981	1.626	7.526
INDICATED (POST-TEST)	.616	3.337	1.089	5.042
PRES. ON RATE LEVEL	1.570	1.169	.058	2.797
DERIVED BY FORMULA	1.570	1.191	.068	2.829
UNDERLYING PRES. RATE	1.351	1.006	.050	2.407
PROPOSED	1.570	1.191	.068	2.829
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.54
MAN. RATES	4.26	3.71	3.35	+ 3.54
				PRESENT
				1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2008	1,741	37,459	2.151										
TOTAL	5,386	69,997	1.300									4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											871
2005					114					1,263	3,040
2006					1,045					14,953	1,994
2007					529					5,774	2,955
2008											37,459
TOTAL					1,688					21,990	46,319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											965
2005		2	14	8	182		38	107	121	3,220	3,110
2006		40	321	175	1,483		782	4,340	3,759	32,965	2,026
2007		51	342	198	634		665	2,967	2,667	11,049	3,552
2008											46,374
TOTAL		93	677	381	2,299		1,485	7,414	6,547	47,234	56,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,669	56,461	56,027	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,239	-14,623	95	
TOTAL LOSSES	7,430	41,838	56,122	
EXPECTED LOSSES	100,772	83,860	6,948	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.138	.777	1.042	1.957
INDICATED (POST-TEST)	.092	.521	.698	1.311
PRES. ON RATE LEVEL	2.174	1.809	.150	4.133
DERIVED BY FORMULA	2.174	1.796	.155	4.125
UNDERLYING PRES. RATE	1.871	1.557	.129	3.557
PROPOSED	2.174	1.796	.155	4.125
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.17
MAN. RATES	5.83	5.28	4.95	+ 5.17
				PRESENT
				1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,151	18,316	.851									2	2
2005	2,087	57,932	2.775								1	2	3
2006	2,030	17,984	.885									4	4
2007	2,061	147,189	7.141							1		3	4
2008	2,079	2,393	.115									1	1
TOTAL	10,408	243,814	2.343							1	1	12	14

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					2,537					4,961	10,818	
2005				28,583	5,336				14,093	8,293	1,627	
2006					2,438					12,292	3,254	
2007			81,528		3,932			42,530		14,652	4,547	
2008					259					688	1,446	
TOTAL			81,528	28,583	14,502			42,530	14,093	40,886	21,692	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					4,268					13,008	11,986	
2005		105	5,213	43,323	9,101		248	4,918	35,874	21,857	1,664	
2006		99	751	411	3,459		651	3,563	3,094	27,097	3,306	
2007		17,414	137,568	7,480	6,961		21,853	155,194	16,406	30,568	5,465	
2008		90	428	169	223		175	1,189	572	994	1,790	
TOTAL		17,708	143,960	51,383	24,012		22,927	164,864	55,946	93,524	24,211	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	349,459	224,865	24,211	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,268	-42,842	227	
TOTAL LOSSES	335,191	182,023	24,438	
EXPECTED LOSSES	246,461	182,557	22,689	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.221	1.749	.235	5.205
INDICATED (POST-TEST)	2.158	1.172	.157	3.487
PRES. ON RATE LEVEL	2.752	2.038	.253	5.043
DERIVED BY FORMULA	2.746	2.021	.251	5.018
UNDERLYING PRES. RATE	2.368	1.754	.218	4.340
PROPOSED	2.746	2.021	.251	5.018
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.29
MAN. RATES	7.34	6.58	6.04	+ 6.29
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	129												
2005	155												
2006	172	946	.550									1	1
2007	187												
2008	183												
TOTAL	826	946	.115									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		11	96	53	445		36	186	162	1,394		
TOTAL		11	96	53	445		36	186	162	1,394		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	329	2,054		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-531	-2,631	19	
TOTAL LOSSES			19	
EXPECTED LOSSES	11,589	12,324	1,726	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.630	1.734	.243	3.607
DERIVED BY FORMULA	1.630	1.734	.243	3.607
UNDERLYING PRES. RATE	1.403	1.492	.209	3.104
PROPOSED	1.630	1.734	.243	3.607
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.52
MAN. RATES	5.16	4.67	4.32	+ 4.52
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.519
				1355
				1305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	41	1,450	3.536				41					1	1
2005	41						41						
2006	53						53						
2007	46						46						
2008	65						65						
TOTAL	246	1,450	.589				246					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		7	42	21	519		33	94	108	2,867	
TOTAL		7	42	21	519		33	94	108	2,867	

		SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B		176	3,515			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.		-119	-1,051	4		
TOTAL LOSSES		57	2,464	4		
EXPECTED LOSSES		3,082	5,203	325		
CREDIBILITY		.00	.00	.00		
PURE PREMIUMS						
INDICATED (PRE-TEST)		.023	1.002	.002	1.027	
INDICATED (POST-TEST)		.015	.671	.001	.687	
PRES. ON RATE LEVEL		1.456	2.458	.153	4.067	
DERIVED BY FORMULA		1.456	2.458	.153	4.067	
UNDERLYING PRES. RATE		1.253	2.115	.132	3.500	
PROPOSED		1.456	2.458	.153	4.067	

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		5.095
IND. RATES				5.10	MINIMUM PREMIUM		1495
MAN. RATES	6.15	5.43	4.87	+ 5.10	PRESENT		1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	9,018	1,047,246	11.612				9,018			2	7	8	17
2005	6,409	315,123	4.916				6,409			1	9	13	23
2006	6,762	307,343	4.545				6,762				7	4	11
2007	7,426	481,984	6.490				7,426			1	4	8	13
2008	6,939	62,869	.906				6,939				2	3	5
TOTAL	36,554	2,214,565	6.058				36,554			4	29	36	69

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			300,556	134,012	18,304			278,160	240,672	25,840	49,702
2005			79,054	67,060	8,895			16,494	73,264	17,481	52,875
2006				141,348	3,410				120,112	5,281	37,192
2007			195,420	54,516	6,444			83,000	105,072	18,756	18,776
2008			17,199	2,462					24,569	965	17,674
TOTAL			575,030	414,135	39,515			377,654	563,689	68,323	176,219

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			418,941	221,657	30,788			720,890	689,766	67,751	55,070
2005		6,480	150,403	102,528	15,875		2,554	81,471	184,804	48,388	54,091
2006		15,948	61,838	180,017	13,228		21,149	106,177	304,489	26,838	37,787
2007		49,829	376,297	73,924	19,135		72,093	439,137	235,545	64,951	22,569
2008		4,996	32,478	14,361	4,557		8,825	75,342	36,789	9,716	21,880
TOTAL		77,253	1,039,957	592,487	83,583		104,621	1,423,017	1,451,393	217,644	191,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,644,848	2,345,107	191,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,355	-292,589	1,236	
TOTAL LOSSES	2,549,493	2,052,518	192,633	
EXPECTED LOSSES	1,648,951	1,215,786	127,208	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.975	5.615	.527	13.117
INDICATED (POST-TEST)	4.673	3.762	.353	8.788
PRES. ON RATE LEVEL	5.241	3.865	.404	9.510
DERIVED BY FORMULA	5.230	3.860	.401	9.491
UNDERLYING PRES. RATE	4.511	3.326	.348	8.185
PROPOSED	5.230	3.860	.401	9.491

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	11.892
IND. RATES				11.89	MINIMUM PREMIUM	2000
MAN. RATES	12.95	12.16	11.39	+ 11.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,936	141,636	2.869									3	3
2005	4,532	1,005,376	22.183						1			3	4
2006	5,203	31,496	.605									3	3
2007	8,227	39,573	.481								1	1	2
2008	5,354	465,793	8.699							1		3	4
TOTAL	28,252	1,683,874	5.960						1	1	1	13	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					50,458					77,337	13,841
2005		635,962			35,769		271,971			57,692	3,982
2006					2,548					15,783	13,165
2007				16,744	657				7,375	2,806	11,991
2008			101,429		65,466			151,624		99,987	47,287
TOTAL		635,962	101,429	16,744	154,898		271,971	151,624	7,375	253,605	90,266

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					84,871					202,778	15,336
2005		500,097	4,536	2,257	57,061		421,427	4,860	5,571	147,092	4,074
2006		96	782	432	3,614		824	4,580	3,971	34,793	13,376
2007		2,617	15,313	17,792	2,643		2,464	11,357	15,897	7,064	14,413
2008		56,288	255,941	53,417	60,303		112,184	747,963	132,550	156,995	58,541
TOTAL		559,098	276,572	73,898	208,492		536,899	768,760	157,989	548,722	105,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,141,329	989,101	105,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,471	-56,796	587	
TOTAL LOSSES	2,125,858	932,305	106,327	
EXPECTED LOSSES	361,626	262,179	56,222	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.525	3.300	.376	11.201
INDICATED (POST-TEST)	5.042	2.211	.252	7.505
PRES. ON RATE LEVEL	1.487	1.079	.231	2.797
DERIVED BY FORMULA	1.523	1.124	.232	2.879
UNDERLYING PRES. RATE	1.280	.928	.199	2.407
PROPOSED	1.523	1.124	.232	2.879
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.61
MAN. RATES	4.42	3.75	3.35	+ 3.61
				PRESENT
				1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	315	288,406	91.557									1	1
2005	327	5,005	1.530										
2006	234												
2007	201	18,676	9.291									2	2
2008	194	97,547	50.281								1		1
TOTAL	1,271	409,634	32.229								1	3	4

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	
2008				36,460					56,414		4,673	
TOTAL				36,460	5,540				56,414	301,112	10,108	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					6,632					745,862		
2005											5,120	
2007		147	1,030	604	1,921		1,923	8,552	7,693	31,863	517	
2008		8,767	60,157	27,035	5,126		19,716	169,159	82,636	19,110	5,785	
TOTAL		8,914	61,187	27,639	13,679		21,639	177,711	90,329	796,835	11,422	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	269,451	928,482	11,422	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,694	-11,572	34	
TOTAL LOSSES	265,757	916,910	11,456	
EXPECTED LOSSES	44,917	42,743	4,132	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.909	72.141	.901	93.951
INDICATED (POST-TEST)	14.009	48.334	.604	62.947
PRES. ON RATE LEVEL	4.106	3.907	.378	8.391
DERIVED BY FORMULA	4.106	3.907	.380	8.393
UNDERLYING PRES. RATE	3.534	3.363	.325	7.222
PROPOSED	4.106	3.907	.380	8.393

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	10.516
IND. RATES				10.52	MINIMUM PREMIUM	2000
MAN. RATES	12.36	10.97	10.05	+ 10.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	120												
2005	131												
2006	111	21,274	19.165									1	1
2007	125	295,947	236.757							1			1
2008	164												
TOTAL	651	317,221	48.728							1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006					4,090					17,184	
2007			265,097					30,850			
TOTAL			265,097		4,090			30,850		17,184	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006		165	1,257	691	5,804		905	4,982	4,321	37,882	
2007		55,475	439,067	19,486	7,264		14,622	107,117	6,984	1,832	
TOTAL		55,640	440,324	20,177	13,068		15,527	112,099	11,305	39,714	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	623,590	84,264		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239	-1,086	16	
TOTAL LOSSES	623,351	83,178	16	
EXPECTED LOSSES	5,057	5,052	1,354	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	95.753	12.777	.002	108.532
INDICATED (POST-TEST)	64.155	8.561	.001	72.717
PRES. ON RATE LEVEL	.903	.902	.241	2.046
DERIVED BY FORMULA	.903	.902	.241	2.046
UNDERLYING PRES. RATE	.777	.776	.208	1.761
PROPOSED	.903	.902	.241	2.046
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.56
MAN. RATES	2.82	2.59	2.45	+ 2.56
				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
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
2008	402						402						
TOTAL	3,978	53,179	1.337				3,978					4	4

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,992					6,757	
2005					14,894					19,773	785
2006					617					2,717	
2007					67					3,118	2,459
TOTAL					17,570					32,365	3,244

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,351					17,717	
2005		288	1,889	940	23,761		596	1,665	1,907	50,413	803
2006		26	188	104	876		138	789	681	5,990	
2007		3	42	25	80		363	1,603	1,444	5,967	2,956
TOTAL		317	2,119	1,069	28,068		1,097	4,057	4,032	80,087	3,759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,590	113,256	3,759	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,660	-19,016	108	
TOTAL LOSSES		94,240	3,867	
EXPECTED LOSSES	102,871	65,519	15,434	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.369	.097	2.466
INDICATED (POST-TEST)	.000	1.587	.065	1.652
PRES. ON RATE LEVEL	3.005	1.913	.451	5.369
DERIVED BY FORMULA	3.005	1.910	.447	5.362
UNDERLYING PRES. RATE	2.586	1.647	.388	4.621
PROPOSED	3.005	1.910	.447	5.362
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.72
MAN. RATES	8.05	7.09	6.43	+ 6.72
IND. RATE				
				6.718
MINIMUM PREMIUM				1885
PRESENT				1815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	27,615	12,578	.045									1	1
2005	18,524	3,609	.019										
2006	12,945	63,916	.493								2		2
2007	17,052	90											
2008	9,002	24,169	.268								1		1
TOTAL	85,138	104,362	.123								3	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					558					3,336	8,684
2005											3,609
2006				37,157					25,399		1,360
2007											90
2008				2,393					10,053		11,723
TOTAL				39,550	558				35,452	3,336	25,466

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					939					8,747	9,622
2005											3,692
2006		4,160	15,981	47,170	2,204		4,423	22,124	64,103	3,214	1,382
2007											108
2008		579	3,949	1,774	334		3,510	30,142	14,723	3,404	14,513
TOTAL		4,739	19,930	48,944	3,477		7,933	52,266	78,826	15,365	29,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,868	146,612	29,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,405	-172,060	788	
TOTAL LOSSES	24,463		30,105	
EXPECTED LOSSES	704,091	594,264	108,978	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.029	.000	.035	.064
INDICATED (POST-TEST)	.019	.000	.023	.042
PRES. ON RATE LEVEL	.961	.811	.149	1.921
DERIVED BY FORMULA	.933	.746	.138	1.817
UNDERLYING PRES. RATE	.827	.698	.128	1.653
PROPOSED	.933	.746	.138	1.817
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.28
MAN. RATES	2.98	2.60	2.30	+ 2.28
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.276
				815
				815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	909	124,336	13.678							1			1
2005	778	553	.071										
2006	1,054	462	.043										
2007	924	669	.072										
2008	971	293	.030										
TOTAL	4,636	126,313	2.725							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											669
2008											293
TOTAL			80,391					43,050			2,872

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			135,539					151,751			992
2005											566
2006											469
2007											804
2008											363
TOTAL			135,539					151,751			3,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	287,290		3,194	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,918	-9,872	129	
TOTAL LOSSES	283,372		3,323	
EXPECTED LOSSES	78,301	44,135	12,471	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.112	.000	.072	6.184
INDICATED (POST-TEST)	4.095	.000	.048	4.143
PRES. ON RATE LEVEL	1.962	1.106	.313	3.381
DERIVED BY FORMULA	1.962	1.095	.310	3.367
UNDERLYING PRES. RATE	1.689	.952	.269	2.910
PROPOSED	1.970	1.100	.311	3.381
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.24
MAN. RATES	3.96	4.04	4.05	+ 4.24
IND. RATE				
				4.236
MINIMUM PREMIUM				1290
PRESENT				1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	276												
2005	278												
2006	237												
2007	313												
2008	302												
TOTAL	1,406												

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.	-805	-3,193	31	
TOTAL LOSSES			31	
EXPECTED LOSSES	15,578	14,158	2,897	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.288	1.170	.239	2.697
DERIVED BY FORMULA	1.288	1.158	.237	2.683
UNDERLYING PRES. RATE	1.108	1.007	.206	2.321
PROPOSED	1.288	1.158	.237	2.683
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.36
MAN. RATES	3.66	3.37	3.23	+ 3.36
IND. RATE				
MINIMUM PREMIUM				1075
PRESENT				1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	160,549	11.954							1		4	5
2008	1,062	2,165	.203										
TOTAL	9,055	332,241	3.669							1	2	13	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											11,777
2005					7,375					13,295	643
2006				73,323	5,717				30,247	12,167	14,983
2007			64,010		32,596			9,300		49,687	4,956
2008											2,165
TOTAL			64,010	73,323	45,688			9,300	30,247	75,149	34,524

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											13,049
2005		144	934	467	11,767		391	1,117	1,287	33,897	658
2006		8,440	33,289	94,054	12,464		5,884	29,887	79,400	30,650	15,223
2007		16,348	127,048	17,040	40,947		10,156	57,817	25,059	95,643	5,957
2008											2,680
TOTAL		24,932	161,271	111,561	65,178		16,431	88,821	105,746	160,190	37,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	291,455	442,675	37,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,947	-40,704	135	
TOTAL LOSSES	274,508	401,971	37,702	
EXPECTED LOSSES	190,245	143,341	18,472	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.032	4.439	.416	7.887
INDICATED (POST-TEST)	2.031	2.974	.279	5.284
PRES. ON RATE LEVEL	2.441	1.839	.237	4.517
DERIVED BY FORMULA	2.437	1.862	.238	4.537
UNDERLYING PRES. RATE	2.101	1.583	.204	3.888
PROPOSED	2.437	1.862	.238	4.537
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.68
MAN. RATES	6.62	5.84	5.41	+ 5.68
				PRESENT
				1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	8,781	394,681	4.494				8,781			1	5	5	11
2005	10,475	139,199	1.328				10,475				3	3	6
2006	9,432	253,098	2.683				9,432				3	6	9
2007	10,957	478,741	4.369				10,957			1	1	3	5
2008	11,875	93,095	.783				11,875				1	3	4
TOTAL	51,520	1,358,814	2.637				51,520			2	13	20	35

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			105,059	91,920	13,264			42,013	98,310	25,550	18,565
2005				35,465	11,005				23,136	39,190	30,403
2006				90,008	6,516				120,327	14,869	21,378
2007			82,936	42,558	37,948			138,053	85,833	68,994	22,419
2008				6,622	23,233				8,373	13,590	41,277
TOTAL			187,995	266,573	91,966			180,066	335,979	162,193	134,042

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			177,129	152,037	22,310			148,096	281,756	66,991	20,570
2005		212	7,023	54,032	18,287		1,177	10,226	61,361	101,092	31,102
2006		10,325	40,713	115,365	14,590		21,706	109,137	307,434	48,000	21,720
2007		27,313	199,689	65,047	52,617		98,404	630,228	233,118	159,942	26,948
2008		9,769	49,571	20,073	21,101		6,385	48,559	23,522	22,452	51,101
TOTAL		47,619	474,125	406,554	128,905		127,672	946,246	907,191	398,477	151,441

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,595,662	1,841,127	151,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,790	-209,123	957	
TOTAL LOSSES	1,539,872	1,632,004	152,398	
EXPECTED LOSSES	1,142,715	961,877	87,069	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.989	3.168	.296	6.453
INDICATED (POST-TEST)	2.003	2.123	.198	4.324
PRES. ON RATE LEVEL	2.577	2.169	.197	4.943
DERIVED BY FORMULA	2.566	2.166	.197	4.929
UNDERLYING PRES. RATE	2.218	1.867	.169	4.254
PROPOSED	2.566	2.166	.197	4.929
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.18
MAN. RATES	6.98	6.32	5.92	+ 6.18
				PRESENT
				1690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,853	30,088	.780								1	1	2
2005	3,812	63,852	1.675								1	1	2
2006	3,818	31,085	.814									3	3
2007	4,343												
2008	3,633	106,493	2.931									1	1
TOTAL	19,459	231,518	1.190								2	6	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				734	845				19,052	166	9,291	
2005				7,225	1,101				9,236	46,290		
2006					10,562					17,379	3,144	
2008					45,503					43,072	17,918	
TOTAL				7,959	58,011				28,288	106,907	30,353	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				1,214	1,421				54,603	435	10,294	
2005		22	1,286	10,936	1,905		1,392	6,665	27,454	118,488		
2006		415	3,242	1,781	14,986		912	5,040	4,368	38,312	3,194	
2008		16,006	75,683	29,693	39,497		10,942	74,318	35,681	62,166	22,182	
TOTAL		16,443	80,211	43,624	57,809		13,246	86,023	122,106	219,401	35,670	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	195,923	442,940	35,670	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,057	-31,473	88	
TOTAL LOSSES	182,866	411,467	35,758	
EXPECTED LOSSES	230,005	134,461	8,951	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.940	2.115	.184	3.239
INDICATED (POST-TEST)	.630	1.417	.123	2.170
PRES. ON RATE LEVEL	1.373	.803	.054	2.230
DERIVED BY FORMULA	1.366	.821	.056	2.243
UNDERLYING PRES. RATE	1.182	.691	.046	1.919
PROPOSED	1.358	.816	.056	2.230
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.79
MAN. RATES	3.33	2.91	2.67	+ 2.79
				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
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	127,650	4.472									5	5
2008	2,599	45,475	1.749									8	8
TOTAL	13,542	217,463	1.606									17	17

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					6,190					27,058	1,623	
2005											2,577	
2006					1,936					3,169	1,785	
2007					59,933					67,009	708	
2008					19,634					23,283	2,558	
TOTAL					87,693					120,519	9,251	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					10,411					70,946	1,798	
2005											2,636	
2006		77	594	323	2,747		166	921	802	6,986	1,814	
2007		5,443	38,671	22,679	72,074		7,736	34,428	30,963	128,247	851	
2008		6,892	32,649	12,812	17,040		5,910	40,165	19,280	33,607	3,167	
TOTAL		12,412	71,914	35,814	102,272		13,812	75,514	51,045	239,786	10,266	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	173,652	428,917	10,266	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,025	-30,198	125	
TOTAL LOSSES	164,627	398,719	10,391	
EXPECTED LOSSES	156,139	129,190	12,459	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.216	2.944	.077	4.237
INDICATED (POST-TEST)	.815	1.972	.052	2.839
PRES. ON RATE LEVEL	1.340	1.108	.107	2.555
DERIVED BY FORMULA	1.335	1.125	.105	2.565
UNDERLYING PRES. RATE	1.153	.954	.092	2.199
PROPOSED	1.335	1.125	.105	2.565
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.21
MAN. RATES	3.81	3.36	3.06	+ 3.21
IND. RATE				
				3.213
MINIMUM PREMIUM				1040
PRESENT				1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	7,035	1,480,767	21.048							2	9	11	
2005	6,947	600,860	8.649							3	11	14	
2006	7,194	278,812	3.875							2	8	10	
2007	8,065	61,098	.757							1	1	2	
2008	8,313	241,918	2.910							1	6	7	
TOTAL	37,554	2,663,455	7.092							9	35	44	

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				44,308	19,559				1,319,849	67,717	29,334
2005				77,474	22,366				346,080	128,492	26,448
2006				40,195	31,762				51,586	121,528	33,741
2007				17,952	760				10,089	5,502	26,795
2008				34,595	26,039				44,213	72,341	64,730
TOTAL				214,524	100,486				1,771,817	395,580	181,048

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				44,276	32,899				929,362	177,554	32,502
2005		433	15,130	117,925	37,274		3,865	114,431	873,698	345,114	27,056
2006		5,758	27,033	56,386	47,457		15,360	80,190	160,766	274,436	34,281
2007		2,818	16,456	19,096	2,901		3,580	16,396	22,527	12,847	32,208
2008		17,471	100,395	42,643	27,471		33,836	257,381	124,694	119,392	80,135
TOTAL		26,480	159,014	280,326	148,002		56,641	468,398	2,111,047	929,343	206,182

		SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		710,533	3,468,718	206,182	
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.		-21,683	-144,468	816	
TOTAL LOSSES		688,850	3,324,250	206,998	
EXPECTED LOSSES		446,894	656,444	75,859	
CREDIBILITY		.02	.05	.05	
PURE PREMIUMS					
INDICATED (PRE-TEST)		1.834	8.852	.551	11.237
INDICATED (POST-TEST)		1.229	5.931	.369	7.529
PRES. ON RATE LEVEL		1.383	2.030	.235	3.648
DERIVED BY FORMULA		1.380	2.225	.242	3.847
UNDERLYING PRES. RATE		1.190	1.748	.202	3.140
PROPOSED		1.380	2.225	.242	3.847

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	4.820
IND. RATES				4.82	MINIMUM PREMIUM	1425
MAN. RATES	4.61	4.39	4.37	+ 4.82	PRESENT	1315

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2008	1,364	307,812	22.566							1			1
TOTAL	8,402	811,481	9.658							2	1	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			296,179					151,500			
2005				27,733	362				11,800	10,850	
2007					648					4,597	
2008			170,668					137,144			
TOTAL			466,847	27,733	1,010			288,644	11,800	15,447	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			444,129					474,974			
2005		7	4,447	41,731	1,148		324	4,446	30,413	28,260	
2007		57	418	246	778		532	2,365	2,123	8,798	
2008		52,351	231,433	16,830	5,465		73,407	486,818	42,063	10,734	
TOTAL		52,415	680,427	58,807	7,391		74,263	968,603	74,599	47,792	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,775,708	188,589		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,419	-42,583	192	
TOTAL LOSSES	1,766,289	146,006	192	
EXPECTED LOSSES	146,616	176,357	21,172	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.022	1.738	.002	22.762
INDICATED (POST-TEST)	14.085	1.164	.001	15.250
PRES. ON RATE LEVEL	2.027	2.439	.293	4.759
DERIVED BY FORMULA	2.148	2.414	.287	4.849
UNDERLYING PRES. RATE	1.745	2.099	.252	4.096
PROPOSED	2.148	2.414	.287	4.849
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.08
MAN. RATES	6.74	6.09	5.70	+ 6.08
				PRESENT
				1635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	581	1,842	.317										
2005	366												
2006	277	479	.172										
2007	277												
2008	347	43,040	12.403								1	1	2
TOTAL	1,848	45,361	2.455								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,842
2006											479
2008				15,877	6,537				11,351	9,275	
TOTAL				15,877	6,537				11,351	9,275	2,321

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,041
2006											487
2008		6,113	37,071	16,041	7,904		6,317	50,043	24,308	17,230	
TOTAL		6,113	37,071	16,041	7,904		6,317	50,043	24,308	17,230	2,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	99,544	65,483	2,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,560	-6,135	34	
TOTAL LOSSES	97,984	59,348	2,562	
EXPECTED LOSSES	21,954	23,322	3,862	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.302	3.211	.139	8.652
INDICATED (POST-TEST)	3.552	2.151	.093	5.796
PRES. ON RATE LEVEL	1.380	1.466	.243	3.089
DERIVED BY FORMULA	1.380	1.473	.242	3.095
UNDERLYING PRES. RATE	1.188	1.262	.209	2.659
PROPOSED	1.380	1.473	.242	3.095
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.88
MAN. RATES	4.15	3.86	3.70	+ 3.88
				PRESENT
				1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005	31												
2006													
2007	5												
2008	38												
TOTAL	74												

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.			-52	-82	1		
TOTAL LOSSES					1		
EXPECTED LOSSES			1,642	551	84		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			2.577	.867	.130	3.574	
DERIVED BY FORMULA			2.577	.867	.130	3.574	
UNDERLYING PRES. RATE			2.218	.746	.112	3.076	
PROPOSED			2.577	.867	.130	3.574	

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		4.478
IND. RATES				4.48	MINIMUM PREMIUM		1345
MAN. RATES	4.51	4.31	4.28	+ 4.48	PRESENT		1295

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005	120												
2006	197	3,291	1.670									1	1
2007	19												
2008													
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		73	584	324	2,705		72	403	349	3,053		
TOTAL		73	584	324	2,705		72	403	349	3,053		

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			1,132	6,431			
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-586	-919			
TOTAL LOSSES			546	5,512			
EXPECTED LOSSES			4,839	3,111	138		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.163	1.640	.000	1.803	
INDICATED (POST-TEST)			.109	1.099	.000	1.208	
PRES. ON RATE LEVEL			1.673	1.076	.048	2.797	
DERIVED BY FORMULA			1.673	1.076	.048	2.797	
UNDERLYING PRES. RATE			1.440	.926	.041	2.407	
PROPOSED			1.673	1.076	.048	2.797	

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		3.504
IND. RATES				3.50	MINIMUM PREMIUM		1110
MAN. RATES	4.26	3.71	3.35	+ 3.50	PRESENT		1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	59	1,302	2.206										
2005	485	10,161	2.095									1	1
2006	1,673	12,358	.738									2	2
2007	5,702												
2008	20												
TOTAL	7,939	23,821	.300									3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,302
2005					7,653					2,508	
2006					1,637					10,721	
TOTAL					9,290					13,229	1,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,443
2005		147	971	483	12,208		76	211	241	6,395	
2006		63	502	275	2,321		565	3,109	2,695	23,633	
TOTAL		210	1,473	758	14,529		641	3,320	2,936	30,028	1,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,644	48,251	1,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,149	-13,952	67	
TOTAL LOSSES	4,495	34,299	1,510	
EXPECTED LOSSES	92,568	74,231	7,781	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.057	.432	.019	.508
INDICATED (POST-TEST)	.038	.289	.013	.340
PRES. ON RATE LEVEL	1.355	1.086	.114	2.555
DERIVED BY FORMULA	1.342	1.070	.112	2.524
UNDERLYING PRES. RATE	1.166	.935	.098	2.199
PROPOSED	1.342	1.070	.112	2.524
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.16
MAN. RATES	3.81	3.36	3.06	+ 3.16
				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
2004	121												
2005	153	370	.241										
2006	132												
2007	138												
2008	144												
TOTAL	688	370	.054										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											370
TOTAL											370

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005											379
TOTAL											379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			379	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-363	-1,997	15	
TOTAL LOSSES			394	
EXPECTED LOSSES	6,330	8,710	1,471	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.057	.057
INDICATED (POST-TEST)	.000	.000	.038	.038
PRES. ON RATE LEVEL	1.069	1.471	.249	2.789
DERIVED BY FORMULA	1.069	1.471	.249	2.789
UNDERLYING PRES. RATE	.920	1.266	.214	2.400
PROPOSED	1.069	1.471	.249	2.789

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	3.494
IND. RATES				3.49	MINIMUM PREMIUM	1110
MAN. RATES	4.04	3.61	3.34	+ 3.49	PRESENT	1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	246	6,300	2.560										
2005	210	13,023	6.201									1	1
2006	192												
2007	57												
2008	59												
TOTAL	764	19,323	2.529									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											6,300
2005					2,216					10,807	
TOTAL					2,216					10,807	6,300

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											6,980
2005		44	281	140	3,536		324	910	1,042	27,554	
TOTAL		44	281	140	3,536		324	910	1,042	27,554	6,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,559	32,272	6,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,295	-2,460	7	
TOTAL LOSSES	264	29,812	6,987	
EXPECTED LOSSES	11,559	7,723	1,360	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.035	3.902	.915	4.852
INDICATED (POST-TEST)	.023	2.614	.613	3.250
PRES. ON RATE LEVEL	1.758	1.175	.206	3.139
DERIVED BY FORMULA	1.758	1.175	.206	3.139
UNDERLYING PRES. RATE	1.513	1.011	.178	2.702
PROPOSED	1.758	1.175	.206	3.139
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.93
MAN. RATES	4.53	4.08	3.76	+ 3.93
				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
2004	6,611	607,969	9.196							2		4	6
2005	7,619	22,378	.293									2	2
2006	6,646	353,342	5.316							1	4	1	6
2007	6,783	44,980	.663									5	5
2008	6,055	121,909	2.013								1	4	5
TOTAL	33,714	1,150,578	3.413							3	5	16	24

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			268,617		2,532			323,998		5,645	7,177	
2005					3,628					10,753	7,997	
2006			73,206	75,166	4,900			76,655	100,357	19,504	3,554	
2007					13,846					29,088	2,046	
2008				25,450	6,915				17,500	60,319	11,725	
TOTAL			341,823	100,616	31,821			400,653	117,857	125,309	32,499	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			372,004		4,259			892,184		14,801	7,952	
2005		69	461	230	5,788		324	904	1,037	27,417	8,181	
2006		24,821	163,281	98,525	12,712		43,906	417,299	267,648	57,762	3,611	
2007		1,259	8,937	5,241	16,646		3,368	14,945	13,439	55,678	2,459	
2008		8,552	53,497	23,384	9,583		21,446	156,548	75,600	92,988	14,516	
TOTAL		34,701	598,180	127,380	48,988		69,044	1,481,880	357,724	248,646	36,719	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,183,805	782,738	36,719	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,856	-86,709	463	
TOTAL LOSSES	2,146,949	696,029	37,182	
EXPECTED LOSSES	568,417	356,694	48,886	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.368	2.065	.110	8.543
INDICATED (POST-TEST)	4.267	1.384	.074	5.725
PRES. ON RATE LEVEL	1.959	1.229	.169	3.357
DERIVED BY FORMULA	2.005	1.235	.164	3.404
UNDERLYING PRES. RATE	1.686	1.058	.145	2.889
PROPOSED	2.005	1.235	.164	3.404
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.27
MAN. RATES	5.46	5.02	4.02	+ 4.27
IND. RATE				
MINIMUM PREMIUM				1295
PRESENT				1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	31,161	575,168	1.845						1	1	12	14	
2005	36,713	1,475,852	4.019						2	6	11	19	
2006	36,109	332,724	.921							3	11	14	
2007	37,932	571,596	1.506						1	3	6	10	
2008	35,630	333,027	.934						1		8	9	
TOTAL	177,545	3,288,367	1.852						5	13	48	66	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			82,398	38,906	65,560			76,672	55,244	217,684	38,704	
2005			332,388	179,065	77,646			427,761	189,481	177,270	92,241	
2006				95,289	35,279				57,593	89,870	54,693	
2007			145,530	66,747	12,873			179,932	26,016	56,097	84,401	
2008			109,622		47,565			16,499		128,991	30,350	
TOTAL			669,938	380,007	238,923			700,864	328,334	669,912	300,389	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			138,923	64,351	110,270			270,269	158,329	570,768	42,884	
2005		20,885	464,034	277,613	128,492		39,055	1,037,204	501,771	463,369	94,363	
2006		12,050	51,799	126,915	55,719		14,707	76,235	167,960	205,417	55,568	
2007		38,096	279,114	84,187	26,368		88,894	611,903	113,202	122,696	101,450	
2008		58,808	265,162	44,573	45,682		43,812	295,883	113,189	187,790	37,573	
TOTAL		129,839	1,199,032	597,639	366,531		186,468	2,291,494	1,054,451	1,550,040	331,838	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,806,833	3,568,661	331,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-236,107	-487,192	2,986	
TOTAL LOSSES	3,570,726	3,081,469	334,824	
EXPECTED LOSSES	4,269,958	2,135,866	292,950	
CREDIBILITY	.05	.13	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.011	1.736	.189	3.936
INDICATED (POST-TEST)	1.347	1.163	.127	2.637
PRES. ON RATE LEVEL	2.794	1.398	.192	4.384
DERIVED BY FORMULA	2.722	1.367	.182	4.271
UNDERLYING PRES. RATE	2.405	1.203	.165	3.773
PROPOSED	2.722	1.367	.182	4.271
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.35
MAN. RATES	6.35	5.71	5.25	+ 5.35
PRESENT				
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
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
2008	3,257	11,234	.344									1	1
TOTAL	39,168	105,606	.270								1	3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				44,415					36,202		826	
2005											199	
2006					1,633					943	1,565	
2007					360					452	7,777	
2008					650					7,500	3,084	
TOTAL				44,415	2,643				36,202	8,895	13,451	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				73,462					103,755		915	
2005											204	
2006		62	502	275	2,318		51	278	237	2,080	1,590	
2007		32	233	137	433		53	234	209	864	9,348	
2008		233	1,081	425	564		1,911	12,943	6,207	10,827	3,818	
TOTAL		327	1,816	74,299	3,315		2,015	13,455	110,408	13,771	15,875	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,613	201,793	15,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,216	-68,784	306	
TOTAL LOSSES		133,009	16,181	
EXPECTED LOSSES	941,207	247,542	43,869	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.340	.041	.381
INDICATED (POST-TEST)	.000	.228	.027	.255
PRES. ON RATE LEVEL	2.792	.734	.130	3.656
DERIVED BY FORMULA	2.736	.709	.125	3.570
UNDERLYING PRES. RATE	2.403	.632	.112	3.147
PROPOSED	2.736	.709	.125	3.570

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	4.473
IND. RATES				4.47	MINIMUM PREMIUM	1345
MAN. RATES	5.29	4.76	4.38	+ 4.47	PRESENT	1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	33,307	1,449,254	4.351						5	4	5	14	
2005	39,202	317,933	.811						2	1	3	6	
2006	41,152	384,575	.934						2	2	3	7	
2007	42,783	29,849	.069							1	2	3	
2008	40,224	144,598	.359						1		2	3	
TOTAL	196,668	2,326,209	1.183						10	8	15	33	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			618,964	90,746	29,238			496,845	84,376	104,583	24,502
2005			169,551	14,310	9,942			63,443	28,910	12,701	19,076
2006			230,433	43,486	951			63,184	18,468	4,716	23,337
2007				14,500	901					1,459	12,989
2008			65,473		13,097			25,453		28,518	12,057
TOTAL			1,084,421	163,042	54,129			648,925	131,754	151,977	91,961

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,034,633	150,095	49,178			1,732,504	241,822	274,216	27,148
2005		13,728	300,878	24,527	16,813		8,174	233,040	76,201	34,266	19,515
2006		55,949	426,459	62,523	8,005		24,407	284,692	55,586	14,434	23,710
2007		2,300	13,473	15,531	2,688		169	749	670	2,793	15,613
2008		29,750	132,904	16,630	13,991		24,304	162,300	33,391	43,657	14,927
TOTAL		101,727	1,908,347	269,306	90,675		57,054	2,413,285	407,670	369,366	100,913

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,480,413	1,137,017	100,913	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-203,570	-362,649	2,013	
TOTAL LOSSES	4,276,843	774,368	102,926	
EXPECTED LOSSES	3,868,460	1,618,578	194,701	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.175	.394	.052	2.621
INDICATED (POST-TEST)	1.457	.264	.035	1.756
PRES. ON RATE LEVEL	2.286	.956	.115	3.357
DERIVED BY FORMULA	2.245	.859	.102	3.206
UNDERLYING PRES. RATE	1.967	.823	.099	2.889
PROPOSED	2.245	.859	.102	3.206
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.02
MAN. RATES	5.09	4.51	4.02	+ 4.02
				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
2004	2,632	14,547	.552										
2005	2,861	99,213	3.467									2	2
2006	2,737	9,465	.345										
2007	2,504	17,637	.704										
2008	2,168	10,579	.487									1	1
TOTAL	12,902	151,441	1.174									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											14,547
2005					44,715					52,632	1,866
2006											9,465
2007											17,637
2008					1,144					3,465	5,970
TOTAL					45,859					56,097	49,485

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											16,118
2005		865	5,671	2,823	71,333		1,582	4,433	5,080	134,192	1,909
2006											9,616
2007											21,200
2008		404	1,902	748	992		884	5,977	2,868	4,998	7,391
TOTAL		1,269	7,573	3,571	72,325		2,466	10,410	7,948	139,190	56,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,718	223,034	56,234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,554	-26,785	237	
TOTAL LOSSES	6,164	196,249	56,471	
EXPECTED LOSSES	230,300	107,990	26,062	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.048	1.521	.438	2.007
INDICATED (POST-TEST)	.032	1.019	.293	1.344
PRES. ON RATE LEVEL	2.074	.973	.234	3.281
DERIVED BY FORMULA	2.054	.974	.236	3.264
UNDERLYING PRES. RATE	1.785	.837	.202	2.824
PROPOSED	2.054	.974	.236	3.264
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.09
MAN. RATES	5.37	4.52	3.93	+ 4.09
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.089
				1250
				1210

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	22,339	72,123	.322									1	1
2005	22,516	194,718	.864								1	3	4
2006	21,272	279,828	1.315							2			2
2007	23,099	87,976	.380								3	2	5
2008	13,449	57,185	.425									3	3
TOTAL	102,675	691,830	.674							2	4	9	15

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				46,705	48,755				32,355	56,994	9,909
2006			155,505					114,143			10,180
2007				42,938	2,611				20,563	4,830	17,034
2008					10,998					40,837	5,350
TOTAL			155,505	89,643	66,612			114,143	52,918	119,597	93,412

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					7,145					44,406	56,440
2005		938	13,594	73,319	78,737		1,716	14,486	86,023	146,948	10,137
2006		34,453	274,972	4,825	2,745		37,869	482,746	14,068	3,070	10,343
2007		6,809	39,862	45,978	7,890		6,522	30,143	42,955	13,963	20,475
2008		3,864	18,296	7,179	9,548		10,372	70,461	33,826	58,939	6,623
TOTAL		46,064	346,724	131,301	106,065		56,479	597,836	176,872	267,326	104,018

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,047,103	681,564	104,018	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,790	-138,318	1,457	
TOTAL LOSSES	935,313	543,246	105,475	
EXPECTED LOSSES	1,548,339	533,910	175,574	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.911	.529	.103	1.543
INDICATED (POST-TEST)	.610	.354	.069	1.033
PRES. ON RATE LEVEL	1.752	.604	.199	2.555
DERIVED BY FORMULA	1.718	.582	.186	2.486
UNDERLYING PRES. RATE	1.508	.520	.171	2.199
PROPOSED	1.718	.582	.186	2.486
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.11
MAN. RATES	3.96	3.42	3.06	+ 3.11
				PRESENT
				1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,103	148,342	3.615								1	5	6
2005	8,406	303,390	3.609							1	2	2	5
2006	113												
2007	4,811	5,674	.117								1		1
2008	5,070	24,118	.475										
TOTAL	22,503	481,524	2.140							1	4	7	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				44,858	47,997				21,549	28,733	5,205	
2005			105,539	86,808	2,306			63,806	35,735	2,984	6,212	
2007											5,674	
2008				13,421					3,285		7,412	
TOTAL			105,539	145,087	50,303			63,806	60,569	31,717	24,503	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				74,195	80,731				61,759	75,338	5,767	
2005		8,474	199,150	132,180	5,875		7,936	235,546	92,269	9,837	6,355	
2007											6,820	
2008		3,223	22,143	9,951	1,887		1,147	9,845	4,810	1,109	9,176	
TOTAL		11,697	221,293	216,326	88,493		9,083	245,391	158,838	86,284	28,118	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	487,464	549,941	28,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,500	-59,306	373	
TOTAL LOSSES	444,964	490,635	28,491	
EXPECTED LOSSES	547,723	235,606	34,880	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.977	2.180	.127	4.284
INDICATED (POST-TEST)	1.325	1.461	.085	2.871
PRES. ON RATE LEVEL	2.828	1.217	.180	4.225
DERIVED BY FORMULA	2.813	1.224	.176	4.213
UNDERLYING PRES. RATE	2.434	1.047	.155	3.636
PROPOSED	2.813	1.224	.176	4.213

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	
IND. RATES				5.28	MINIMUM PREMIUM	1535
MAN. RATES	7.30	5.94	5.06	+ 5.28	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	139	2,338	1.682										
2005	166	9,277	5.588										
2006	208												
2007	129												
2008	70												
TOTAL	712	11,615	1.631										

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												2,591
2005												9,490
TOTAL												12,081

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,081	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,106	-1,443	12	
TOTAL LOSSES			12,093	
EXPECTED LOSSES	13,265	5,327	1,772	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.698	1.698
INDICATED (POST-TEST)	.000	.000	1.138	1.138
PRES. ON RATE LEVEL	2.165	.869	.289	3.323
DERIVED BY FORMULA	2.165	.869	.289	3.323
UNDERLYING PRES. RATE	1.863	.748	.249	2.860
PROPOSED	2.165	.869	.289	3.323
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.16
MAN. RATES	4.87	4.35	3.98	+ 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
2004	5												
2005													
2006	75												
2007													
2008	100												
TOTAL	180												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			99	-142	7		
TOTAL LOSSES			99		7		
EXPECTED LOSSES			2,856	2,018	326		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.055	.000	.004	.059	
INDICATED (POST-TEST)			.037	.000	.003	.040	
PRES. ON RATE LEVEL			1.844	1.303	.210	3.357	
DERIVED BY FORMULA			1.844	1.303	.210	3.357	
UNDERLYING PRES. RATE			1.587	1.121	.181	2.889	
PROPOSED			1.844	1.303	.210	3.357	

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		4.206
IND. RATES				4.21	MINIMUM PREMIUM		1280
MAN. RATES	5.46	5.02	4.02	+ 4.21	PRESENT		1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	402	1,235	.307										
2005	654	4,661	.712									2	2
2006	383	70,363	18.371									1	1
2007	458	842	.183										
2008	609												
TOTAL	2,506	77,101	3.077									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					50,000	363	
2007											842	
TOTAL					21,407					52,617	3,077	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004											1,368	
2005		27	180	89	2,244		81	221	254	6,672	652	
2006		792	6,139	3,373	28,383		2,627	14,501	12,574	110,227	369	
2007											1,012	
TOTAL		819	6,319	3,462	30,627		2,708	14,722	12,828	116,899	3,401	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,568	163,816	3,401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,414	-6,843	55	
TOTAL LOSSES	21,154	156,973	3,456	
EXPECTED LOSSES	59,116	30,498	4,937	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.844	6.264	.138	7.246
INDICATED (POST-TEST)	.565	4.197	.092	4.854
PRES. ON RATE LEVEL	2.741	1.414	.229	4.384
DERIVED BY FORMULA	2.741	1.442	.228	4.411
UNDERLYING PRES. RATE	2.359	1.217	.197	3.773
PROPOSED	2.741	1.442	.228	4.411
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.53
MAN. RATES	6.35	5.71	5.25	+ 5.53
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.526
				1595
				1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2008	3,418	3,524	.103										
TOTAL	17,418	52,434	.301									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					12,500					1,437	20,911	
2005											2,556	
2006											2,613	
2007					651					2,186	6,056	
2008											3,524	
TOTAL					13,151					3,623	35,660	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					21,025					3,768	23,169	
2005											2,615	
2006											2,655	
2007		57	418	246	783		248	1,123	1,011	4,183	7,279	
2008											4,363	
TOTAL		57	418	246	21,808		248	1,123	1,011	7,951	40,081	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,846	31,016	40,081	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,424	-32,409	159	
TOTAL LOSSES			40,240	
EXPECTED LOSSES	215,112	138,299	15,850	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.231	.231
INDICATED (POST-TEST)	.000	.000	.155	.155
PRES. ON RATE LEVEL	1.435	.923	.105	2.463
DERIVED BY FORMULA	1.421	.895	.107	2.423
UNDERLYING PRES. RATE	1.235	.794	.091	2.120
PROPOSED	1.421	.895	.107	2.423
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.04
MAN. RATES	3.65	3.23	2.95	+ 3.04
IND. RATE				
MINIMUM PREMIUM				3,036
PRESENT				1000
				970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,226	78,524	2.434								1	3	4
2005	3,060	24,395	.797								1		1
2006	2,992	313,459	10.476							1			1
2007	2,309	2,551	.110									1	1
2008	3,446	74,612	2.165									2	2
TOTAL	15,033	493,541	3.283							1	2	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				735	16,771				8,205	45,321	7,492
2005				4,251					14,913		5,231
2006			85,095					223,104			5,260
2007					242					899	1,410
2008					35,024					26,657	12,931
TOTAL			85,095	4,986	52,037			223,104	23,118	72,877	32,324

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				1,216	28,209				23,516	118,832	8,301
2005			674	6,394	88			4,465	37,114	754	5,351
2006		13,418	107,116	1,881	1,069		52,695	671,710	19,570	4,265	5,344
2007		22	157	93	290		106	462	415	1,721	1,695
2008		12,316	58,257	22,855	30,403		6,762	45,990	22,077	38,474	16,009
TOTAL		25,756	166,204	32,439	60,059		59,563	722,627	102,692	164,046	36,700

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	974,150	359,236	36,700	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,633	-66,484	390	
TOTAL LOSSES	954,517	292,752	37,090	
EXPECTED LOSSES	342,152	287,281	37,131	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.349	1.947	.247	8.543
INDICATED (POST-TEST)	4.254	1.304	.165	5.723
PRES. ON RATE LEVEL	2.645	2.220	.287	5.152
DERIVED BY FORMULA	2.661	2.193	.283	5.137
UNDERLYING PRES. RATE	2.276	1.911	.247	4.434
PROPOSED	2.669	2.199	.284	5.152
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.46
MAN. RATES	7.09	6.46	6.17	+ 6.46
				PRESENT
				1750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,749	101,641	1.506							1	5	6	
2005	7,751	187,340	2.416						1	5	6		
2006	7,843	54,326	.692							6	6		
2007	7,908	214,800	2.716						1	3	4		
2008	7,042	34,230	.486							1	1		
TOTAL	37,293	592,337	1.588						2	1	20	23	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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					38,089	3,771
2007			89,370		11,770			85,175		27,732	753
2008					7,271					24,701	2,258
TOTAL			171,832	20,310	46,548			152,456	23,626	142,220	35,345

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				33,593	17,530				67,712	98,889	10,601
2005		6,674	145,201	1,451	7,687		8,694	238,005	4,559	36,094	19,432
2006		491	3,830	2,102	17,692		1,998	11,050	9,582	83,973	3,831
2007		19,771	155,612	11,024	16,604		43,592	309,995	32,106	58,126	905
2008		2,557	12,093	4,746	6,311		6,267	42,620	20,464	35,650	2,795
TOTAL		29,493	316,736	52,916	65,824		60,551	601,670	134,423	312,732	37,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,008,450	565,895	37,564	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,201	-76,597	301	
TOTAL LOSSES	977,249	489,298	37,865	
EXPECTED LOSSES	535,901	328,551	30,580	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.620	1.312	.102	4.034
INDICATED (POST-TEST)	1.755	.879	.068	2.702
PRES. ON RATE LEVEL	1.670	1.024	.095	2.789
DERIVED BY FORMULA	1.672	1.017	.094	2.783
UNDERLYING PRES. RATE	1.437	.881	.082	2.400
PROPOSED	1.672	1.017	.094	2.783
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.49
MAN. RATES	3.97	3.58	3.34	+ 3.49
				PRESENT
				1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	185	374	.202										
2005	198												
2006	201	28,348	14.103								1		1
2007	137	123	.089										
2008	217	2,214	1.020										
TOTAL	938	31,059	3.311								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				19,685					7,923		740	
2007											123	
2008											2,214	
TOTAL				19,685					7,923		3,451	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004											414	
2006		2,201	8,466	24,992	1,167		1,382	6,899	19,998	1,004	752	
2007											148	
2008											2,741	
TOTAL		2,201	8,466	24,992	1,167		1,382	6,899	19,998	1,004	4,055	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,948	47,161	4,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-670	-1,928	9	
TOTAL LOSSES	18,278	45,233	4,064	
EXPECTED LOSSES	11,602	8,405	816	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.949	4.822	.433	7.204
INDICATED (POST-TEST)	1.306	3.231	.290	4.827
PRES. ON RATE LEVEL	1.437	1.041	.101	2.579
DERIVED BY FORMULA	1.437	1.041	.101	2.579
UNDERLYING PRES. RATE	1.237	.896	.087	2.220
PROPOSED	1.437	1.041	.101	2.579
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.23
MAN. RATES	5.47	3.55	3.09	+ 3.23
				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
2004	315	1,339	.425									1	1
2005	165												
2006	196	164	.083										
2007	264												
2008	85												
TOTAL	1,025	1,503	.147									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					377					110	852	
2006											164	
TOTAL					377					110	1,016	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					634					288	944	
2006											167	
TOTAL					634					288	1,111	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		922	1,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-968	-2,102	9	
TOTAL LOSSES			1,120	
EXPECTED LOSSES	12,956	7,555	1,219	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.109	.109
INDICATED (POST-TEST)	.000	.000	.073	.073
PRES. ON RATE LEVEL	1.469	.856	.138	2.463
DERIVED BY FORMULA	1.469	.856	.138	2.463
UNDERLYING PRES. RATE	1.264	.737	.119	2.120
PROPOSED	1.469	.856	.138	2.463
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.09
MAN. RATES	3.65	3.23	2.95	+ 3.09
				PRESENT
				970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	382												
2005	384	799,173	208.117							1		1	2
2006	218												
2007	52												
2008													
TOTAL	1,036	799,173	77.140							1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			234,100		673			551,200		13,200	
TOTAL			234,100		673			551,200		13,200	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		8,111	177,955	1,465	1,466		29,760	841,696	12,674	35,227	
TOTAL		8,111	177,955	1,465	1,466		29,760	841,696	12,674	35,227	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,057,522	50,832		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,033	-9,625	5	
TOTAL LOSSES	1,053,489	41,207	5	
EXPECTED LOSSES	27,413	25,973	1,481	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	101.688	3.978	.000	105.666
INDICATED (POST-TEST)	68.131	2.665	.000	70.796
PRES. ON RATE LEVEL	3.074	2.913	.166	6.153
DERIVED BY FORMULA	3.074	2.913	.166	6.153
UNDERLYING PRES. RATE	2.646	2.507	.143	5.296
PROPOSED	3.074	2.913	.166	6.153
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.71
MAN. RATES	9.03	8.01	7.37	+ 7.71
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	9,151	791,314	8.647						3	4	9	16	
2005	8,495	244,751	2.881							1	9	10	
2006	9,511	266,585	2.802							3	12	15	
2007	8,284	414,248	5.000						1	2	6	9	
2008	7,581	180,466	2.380						1		3	4	
TOTAL	43,022	1,897,364	4.410						5	10	39	54	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			214,670	91,261	26,269			340,047	37,224	51,316	30,527
2005				2,012	37,208				53,825	124,208	27,498
2006				24,540	42,331				117,168	71,640	10,906
2007			73,739	38,524	8,036			75,444	107,009	91,871	19,625
2008			64,029		23,551			33,244		50,249	9,393
TOTAL			352,438	156,337	137,395			448,735	315,226	389,284	97,949

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			361,934	150,946	44,185			1,198,666	106,683	134,549	33,824
2005		718	5,036	5,376	59,399		3,733	26,581	145,944	319,407	28,130
2006		4,434	23,544	38,293	61,529		24,117	122,842	313,741	172,759	11,080
2007		22,044	161,575	48,833	15,954		77,516	453,069	271,447	204,874	23,589
2008		32,873	147,846	23,271	23,010		35,046	234,402	54,391	75,781	11,629
TOTAL		60,069	699,935	266,719	204,077		140,412	2,035,560	892,206	907,370	108,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,935,976	2,270,372	108,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,768	-285,617	1,148	
TOTAL LOSSES	2,849,208	1,984,755	109,400	
EXPECTED LOSSES	1,381,866	1,175,361	123,043	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.623	4.613	.254	11.490
INDICATED (POST-TEST)	4.437	3.091	.170	7.698
PRES. ON RATE LEVEL	3.732	3.175	.332	7.239
DERIVED BY FORMULA	3.746	3.171	.322	7.239
UNDERLYING PRES. RATE	3.212	2.732	.286	6.230
PROPOSED	3.746	3.171	.322	7.239
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.07
MAN. RATES	10.15	9.24	8.67	+ 9.07
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	11,168	690,903	6.186							5	10	15	
2005	10,103	715,044	7.077						2	4	5	11	
2006	9,266	163,816	1.767						1		5	6	
2007	9,758	435,566	4.463						1	1	5	7	
2008	8,787	159,899	1.819							1	3	4	
TOTAL	49,082	2,165,228	4.411						4	11	28	43	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				184,772	34,776				368,013	74,378	28,964	
2005			168,163	75,269	22,174			260,743	109,406	70,918	8,371	
2006			104,633		11,144			24,998		14,642	8,399	
2007			135,816	62,005	12,903			184,150	15,634	16,266	8,792	
2008				26,007	14,257				15,500	30,389	73,746	
TOTAL			408,612	348,053	95,254			469,891	508,553	206,593	128,272	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				305,613	58,492				1,054,725	195,018	32,092	
2005		13,097	292,937	116,826	37,538		31,556	881,104	290,549	187,929	8,564	
2006		23,629	188,439	5,126	17,659		9,054	109,976	6,762	32,947	8,533	
2007		35,624	261,041	78,614	25,646		83,136	591,002	75,104	44,298	10,568	
2008		11,265	66,625	28,588	16,029		13,142	98,915	47,877	49,115	91,298	
TOTAL		83,615	809,042	534,767	155,364		136,888	1,680,997	1,475,017	509,307	151,055	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,710,542	2,674,455	151,055	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,654	-179,567	476	
TOTAL LOSSES	2,645,888	2,494,888	151,531	
EXPECTED LOSSES	1,011,090	729,849	50,555	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.391	5.083	.309	10.783
INDICATED (POST-TEST)	3.612	3.406	.207	7.225
PRES. ON RATE LEVEL	2.393	1.728	.120	4.241
DERIVED BY FORMULA	2.417	1.829	.125	4.371
UNDERLYING PRES. RATE	2.060	1.487	.103	3.650
PROPOSED	2.417	1.829	.125	4.371
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.48
MAN. RATES	5.59	5.19	5.08	+ 5.48
IND. RATE				
				5.476
MINIMUM PREMIUM				1585
PRESENT				1485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	10,382	362,097	3.487							1	4	3	8
2005	7,645	1,020,049	13.342							2	4	1	7
2006	6,500	831,884	12.798							2	4	3	9
2007	4,522	1,166	.025										
2008	2,442	2,187	.089										
TOTAL	31,491	2,217,383	7.041							5	12	7	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			58,840	58,598	9,243			39,226	55,456	44,413	96,321
2005			358,621	92,617	4,000			376,906	77,311	10,000	100,594
2006			265,951	160,070	4,506			207,451	84,158	19,107	90,641
2007											1,166
2008											2,187
TOTAL			683,412	311,285	17,749			623,583	216,925	73,520	290,909

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			99,204	96,922	15,546			138,272	158,936	116,450	106,724
2005		17,470	397,158	142,595	9,133		25,936	757,762	203,325	30,781	102,908
2006		77,006	540,496	212,229	20,597		84,430	956,236	242,782	58,341	92,091
2007											1,402
2008											2,708
TOTAL		94,476	1,036,858	451,746	45,276		110,366	1,852,270	605,043	205,572	305,833

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,093,970	1,307,637	305,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,814	-262,074	1,060	
TOTAL LOSSES	3,039,156	1,045,563	306,893	
EXPECTED LOSSES	543,849	849,627	174,775	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.651	3.320	.975	13.946
INDICATED (POST-TEST)	6.466	2.224	.653	9.343
PRES. ON RATE LEVEL	2.006	3.135	.645	5.786
DERIVED BY FORMULA	2.051	3.099	.645	5.795
UNDERLYING PRES. RATE	1.727	2.698	.555	4.980
PROPOSED	2.051	3.099	.645	5.795
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.26
MAN. RATES	7.74	7.22	6.93	+ 7.26
				PRESENT
				1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,245	63,631	5.110							1		1	
2005	1,713	3,367	.196								1	1	
2006	1,363	19,552	1.434							1		1	
2007	1,219	118,040	9.683							1	1	2	
2008	310												
TOTAL	5,850	204,590	3.497							3	2	5	

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				27,186					34,340		2,105
2005					419					2,290	658
2006				15,024					2,447		2,081
2007				42,999	1,546				67,743	279	5,473
TOTAL				85,209	1,965				104,530	2,569	10,317

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				44,966					98,418		2,332
2005		7	53	27	668		67	194	221	5,839	673
2006		1,680	6,461	19,074	892		427	2,134	6,178	311	2,114
2007		6,719	39,232	45,638	6,619		19,744	91,247	134,292	16,096	6,579
TOTAL		8,406	45,746	109,705	8,179		20,238	93,575	239,109	22,246	11,698

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			167,965	379,239	11,698		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-6,954	-19,191	38		
TOTAL LOSSES			161,011	360,048	11,736		
EXPECTED LOSSES			69,498	64,702	6,202		
CREDIBILITY			.00	.01	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			2.752	6.155	.201	9.108	
INDICATED (POST-TEST)			1.844	4.124	.135	6.103	
PRES. ON RATE LEVEL			1.381	1.285	.123	2.789	
DERIVED BY FORMULA			1.381	1.313	.123	2.817	
UNDERLYING PRES. RATE			1.188	1.106	.106	2.400	
PROPOSED			1.381	1.313	.123	2.817	
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		3.529
IND. RATES				3.53	MINIMUM PREMIUM		1115
MAN. RATES	3.91	3.54	3.34	+ 3.53	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
2004	514	706	.137				514						
2005	481	31,342	6.516				481				1		1
2006	472	16,255	3.443				472						
2007	503	1,883	.374				503					1	1
2008	495	165,878	33.510				495					1	1
TOTAL	2,465	216,064	8.765				2,465				1	2	3

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		3,329
2006											16,255
2007					176					1,707	
2008					92,962					72,705	211
TOTAL				18,864	93,138				9,149	74,412	20,501

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											782
2005			2,994	28,370	388			2,738	22,769	464	3,406
2006											16,515
2007		16	115	67	210		186	879	789	3,267	
2008		32,703	154,618	60,663	80,690		18,469	125,449	60,228	104,935	261
TOTAL		32,719	157,727	89,100	81,288		18,655	129,066	83,786	108,666	20,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	338,167	362,840	20,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,629	-9,326	76	
TOTAL LOSSES	336,538	353,514	21,040	
EXPECTED LOSSES	28,889	39,983	7,641	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.653	14.341	.854	28.848
INDICATED (POST-TEST)	9.148	9.608	.572	19.328
PRES. ON RATE LEVEL	1.362	1.885	.360	3.607
DERIVED BY FORMULA	1.362	1.962	.362	3.686
UNDERLYING PRES. RATE	1.172	1.622	.310	3.104
PROPOSED	1.362	1.962	.362	3.686

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	4.618
IND. RATES				4.62	MINIMUM PREMIUM	1380
MAN. RATES	5.04	4.61	4.32	+ 4.62	PRESENT	1305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005	71												
2006	69												
2007	72												
2008	78												
TOTAL	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.	-271	-958	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	8,004	5,425	615	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	3.207	2.174	.246	5.627
DERIVED BY FORMULA	3.207	2.174	.246	5.627
UNDERLYING PRES. RATE	2.760	1.871	.212	4.843
PROPOSED	3.207	2.174	.246	5.627

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	7.050
IND. RATES				7.05	MINIMUM PREMIUM	1960
MAN. RATES	8.24	7.33	6.74	+ 7.05	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005													
2006													
2007													
2008	199												
TOTAL	199												

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.			329	157	12		
TOTAL LOSSES			329	157	12		
EXPECTED LOSSES			2,704	2,213	388		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.165	.079	.006	.250	
INDICATED (POST-TEST)			.111	.053	.004	.168	
PRES. ON RATE LEVEL			1.579	1.292	.227	3.098	
DERIVED BY FORMULA			1.579	1.292	.227	3.098	
UNDERLYING PRES. RATE			1.359	1.112	.195	2.666	
PROPOSED			1.579	1.292	.227	3.098	
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		3.881
IND. RATES				3.88	MINIMUM PREMIUM		1200
MAN. RATES	4.32	3.95	3.71	+ 3.88	PRESENT		1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	17,347	87,736	.505								1	4	5
2005	19,780	1,113,480	5.629							3	3	4	10
2006	25,037	453,849	1.812								5	4	9
2007	28,712	1,151,015	4.008							3	3	13	19
2008	25,388	1,482,563	5.839							3	4	5	12
TOTAL	116,264	4,288,643	3.689							9	16	30	55

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				11,536	3,872				26,159	19,623	26,546
2005			543,409	49,869	2,862			417,522	54,638	7,798	37,382
2006				192,668	12,388				156,639	76,037	16,117
2007			330,354	98,251	97,430			311,824	65,238	210,084	37,834
2008			596,137	172,148	48,334			385,902	151,888	101,242	26,912
TOTAL			1,469,900	524,472	164,886			1,115,248	454,562	414,784	144,791

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				19,081	6,512				74,972	51,451	29,413
2005		35,659	790,221	81,434	7,319		39,339	1,136,347	151,916	24,742	38,242
2006		22,050	86,662	246,683	29,022		31,212	158,513	414,469	187,448	16,375
2007		90,331	676,187	163,151	136,733		183,320	1,220,980	293,146	434,572	45,476
2008		217,118	1,066,145	210,233	82,721		269,002	1,891,750	415,367	225,389	33,317
TOTAL		365,158	2,619,215	720,582	262,307		522,873	4,407,590	1,349,870	923,602	162,823

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,914,836	3,256,361	162,823	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-148,302	-267,203	1,441	
TOTAL LOSSES	7,766,534	2,989,158	164,264	
EXPECTED LOSSES	3,589,070	1,283,554	131,378	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.680	2.571	.141	9.392
INDICATED (POST-TEST)	4.476	1.723	.094	6.293
PRES. ON RATE LEVEL	3.587	1.283	.131	5.001
DERIVED BY FORMULA	3.614	1.327	.127	5.068
UNDERLYING PRES. RATE	3.087	1.104	.113	4.304
PROPOSED	3.614	1.327	.127	5.068
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.35
MAN. RATES	7.09	6.39	5.99	+ 6.35
				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
2004	3,650	17,072	.467									1	1
2005	4,347	119,683	2.753								1	1	2
2006	6,371	15,690	.246										
2007	6,296	46,864	.744								1		1
2008	5,826	29,974	.514									1	1
TOTAL	26,490	229,283	.866								2	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					842					12,442	3,788
2005				25,409	1,009				73,652	1,418	18,195
2006											15,690
2007				4,008					29,314		13,542
2008					2,049					6,889	21,036
TOTAL				29,417	3,900				102,966	20,749	72,251

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,416					32,623	4,197
2005		20	4,160	38,277	2,133		43	22,168	183,435	7,341	18,613
2006											15,941
2007		614	3,567	4,201	443		8,525	39,421	58,051	6,731	16,277
2008		719	3,409	1,338	1,777		1,748	11,887	5,708	9,944	26,043
TOTAL		1,353	11,136	43,816	5,769		10,316	73,476	247,194	56,639	81,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,281	353,418	81,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,219	-101,511	503	
TOTAL LOSSES	80,062	251,907	81,574	
EXPECTED LOSSES	403,443	494,833	45,828	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.302	.951	.308	1.561
INDICATED (POST-TEST)	.202	.637	.206	1.045
PRES. ON RATE LEVEL	1.770	2.170	.201	4.141
DERIVED BY FORMULA	1.754	2.109	.201	4.064
UNDERLYING PRES. RATE	1.523	1.868	.173	3.564
PROPOSED	1.754	2.109	.201	4.064
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.09
MAN. RATES	5.94	5.36	4.96	+ 5.09
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.092
				1490
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,925	531,594	10.793							1	1	7	9
2005	8,271	671,843	8.122							1	6	5	12
2006	7,435	1,018,179	13.694							2	5	3	10
2007	8,091	38,940	.481									3	3
2008	7,328	564,874	7.708							1	2	1	4
TOTAL	36,050	2,825,430	7.838							5	14	19	38

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			300,248	10,000	16,837			132,144	2,907	55,611	13,847	
2005			89,503	93,216	8,481			363,925	83,750	23,793	9,175	
2006			281,786	83,160	5,595			560,857	66,819	6,798	13,164	
2007					3,167					9,243	26,530	
2008			197,747	39,254	5,447			239,209	54,689	21,332	7,196	
TOTAL			869,284	225,630	39,527			1,296,135	208,165	116,777	69,912	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			506,218	16,540	28,320			465,808	8,331	145,813	15,342	
2005		5,004	122,153	141,576	15,685		31,017	894,506	222,493	66,524	9,386	
2006		45,009	320,761	111,492	15,707		117,138	1,400,936	209,424	31,955	13,375	
2007		283	2,041	1,198	3,808		1,073	4,749	4,268	17,689	31,889	
2008		54,945	266,549	46,680	14,798		116,549	811,045	150,513	62,769	8,909	
TOTAL		105,241	1,217,722	317,486	78,318		265,777	3,577,044	595,029	324,750	78,901	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,165,784	1,315,583	78,901	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,752	-236,325	858	
TOTAL LOSSES	5,065,032	1,079,258	79,759	
EXPECTED LOSSES	1,833,503	1,060,592	82,554	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.050	2.994	.221	17.265
INDICATED (POST-TEST)	9.414	2.006	.148	11.568
PRES. ON RATE LEVEL	5.910	3.418	.266	9.594
DERIVED BY FORMULA	5.980	3.347	.260	9.587
UNDERLYING PRES. RATE	5.086	2.942	.229	8.257
PROPOSED	5.984	3.350	.260	9.594

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	12.021
IND. RATES				12.02	MINIMUM PREMIUM	2000
MAN. RATES	13.35	12.25	11.49	+ 12.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	9,794	423,126	4.320						1	1	3	5	
2005	13,374	557,497	4.168						2	4	2	8	
2006	15,201	705,135	4.638						1	6	11	18	
2007	15,798	191,786	1.213							2	10	12	
2008	13,230	146,435	1.106							1	3	4	
TOTAL	67,397	2,023,979	3.003						4	14	29	47	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			176,395	9,100	12,623			158,395	5,327	35,408	25,878
2005			143,178	57,045	7,734			306,998	28,913	8,203	5,426
2006			112,416	116,449	19,033			199,123	202,753	43,852	11,509
2007				50,371	31,943				35,646	58,795	15,031
2008				25,705	10,910				73,790	7,792	28,238
TOTAL			431,989	258,670	82,243			664,516	346,429	154,050	86,082

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			297,402	15,051	21,232			558,342	15,267	92,840	28,673
2005		11,580	261,127	88,287	14,068		37,995	1,089,959	87,409	24,406	5,551
2006		35,610	230,189	154,104	35,662		95,452	927,689	544,263	127,017	11,693
2007		10,605	65,406	64,852	43,988		17,191	78,147	97,754	120,722	18,067
2008		10,021	60,558	26,182	13,080		27,768	234,697	114,540	36,246	34,959
TOTAL		67,816	914,682	348,476	128,030		178,406	2,888,834	859,233	401,231	98,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,049,738	1,736,970	98,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-134,752	-270,817	1,453	
TOTAL LOSSES	3,914,986	1,466,153	100,396	
EXPECTED LOSSES	2,643,985	1,229,322	141,533	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.809	2.175	.149	8.133
INDICATED (POST-TEST)	3.892	1.457	.100	5.449
PRES. ON RATE LEVEL	4.558	2.119	.244	6.921
DERIVED BY FORMULA	4.545	2.073	.232	6.850
UNDERLYING PRES. RATE	3.923	1.824	.210	5.957
PROPOSED	4.545	2.073	.232	6.850

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	8.583
IND. RATES				8.58	MINIMUM PREMIUM	2000
MAN. RATES	10.00	8.96	8.29	+ 8.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,097	3,381	.308									1	1
2005	822	4,299	.522										
2006	1,285	48,962	3.810								1	1	2
2007	1,990	6,519	.327									1	1
2008	1,671	15,012	.898								1	1	2
TOTAL	6,865	78,173	1.139								2	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,297					2,084	
2005											4,299
2006				32,223	3,520				6,886	6,158	175
2007					962					370	5,187
2008				1,512	5,000					8,500	
TOTAL				33,735	10,779				6,886	17,112	9,661

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,182					5,464	
2005											4,398
2006		3,745	14,941	41,503	6,908		1,528	7,784	18,928	14,446	178
2007		89	621	362	1,158		44	191	170	707	6,235
2008		2,125	10,811	4,386	4,552		2,162	14,668	7,043	12,269	
TOTAL		5,959	26,373	46,251	14,800		3,734	22,643	26,141	32,886	10,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,709	120,078	10,811	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,689	-11,333	148	
TOTAL LOSSES	55,020	108,745	10,959	
EXPECTED LOSSES	146,430	59,657	12,427	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.801	1.584	.160	2.545
INDICATED (POST-TEST)	.537	1.061	.107	1.705
PRES. ON RATE LEVEL	2.478	1.010	.210	3.698
DERIVED BY FORMULA	2.459	1.011	.208	3.678
UNDERLYING PRES. RATE	2.133	.869	.181	3.183
PROPOSED	2.459	1.011	.208	3.678
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.61
MAN. RATES	5.57	4.87	4.43	+ 4.61
				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
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	18,055	.906									3	3
2008	2,000	41,103	2.055								1	1	2
TOTAL	10,399	194,296	1.868								1	8	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					15,978					38,032		
2005					10,748					39,968	1,022	
2006					7,893					7,900	13,597	
2007					3,379					13,428	1,248	
2008				10,984	1,583				24,751	3,785		
TOTAL				10,984	39,581				24,751	103,113	15,867	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					26,875					99,720		
2005		208	1,363	679	17,147		1,201	3,366	3,858	101,903	1,046	
2006		312	2,423	1,331	11,200		420	2,291	1,989	17,416	13,815	
2007		305	2,178	1,279	4,059		1,542	6,894	6,202	25,696	1,500	
2008		3,198	20,756	9,180	2,919		9,608	80,752	39,390	13,848		
TOTAL		4,023	26,720	12,469	62,200		12,771	93,303	51,439	258,583	16,361	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	136,817	384,691	16,361	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,523	-46,537	132	
TOTAL LOSSES	114,294	338,154	16,493	
EXPECTED LOSSES	381,746	199,556	13,519	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.099	3.252	.159	4.510
INDICATED (POST-TEST)	.736	2.179	.107	3.022
PRES. ON RATE LEVEL	4.265	2.230	.151	6.646
DERIVED BY FORMULA	4.230	2.229	.150	6.609
UNDERLYING PRES. RATE	3.671	1.919	.130	5.720
PROPOSED	4.230	2.229	.150	6.609
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				8.28
MAN. RATES	10.82	9.20	7.96	+ 8.28
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	658	2,265	.344										
2005	514	1,309	.254										
2006	537												
2007	596												
2008	579												
TOTAL	2,884	3,574	.124										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												2,265
2005												1,309
TOTAL												3,574

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												2,510
2005												1,339
TOTAL												3,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,849	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,075	-7,839	42	
TOTAL LOSSES			3,891	
EXPECTED LOSSES	56,209	33,513	4,153	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.135	.135
INDICATED (POST-TEST)	.000	.000	.090	.090
PRES. ON RATE LEVEL	2.265	1.350	.167	3.782
DERIVED BY FORMULA	2.265	1.337	.166	3.768
UNDERLYING PRES. RATE	1.949	1.162	.144	3.255
PROPOSED	2.265	1.337	.166	3.768
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.72
MAN. RATES	5.54	4.94	4.53	+ 4.72
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.721
				1405
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005													
2006													
2007													
2008	35												
TOTAL	35												

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.	28	14	1	
TOTAL LOSSES	28	14	1	
EXPECTED LOSSES	234	191	33	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.080	.040	.003	.123
INDICATED (POST-TEST)	.054	.027	.002	.083
PRES. ON RATE LEVEL	.776	.635	.109	1.520
DERIVED BY FORMULA	.776	.635	.109	1.520
UNDERLYING PRES. RATE	.668	.546	.094	1.308
PROPOSED	.776	.635	.109	1.520
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.90
MAN. RATES	2.12	1.92	1.82	+ 1.90
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.904
				725
				700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,778	309,679	4.568							2	3	5	
2005	5,659	224,430	3.965						1	1	2	4	
2006	5,824	118,592	2.036								3	3	
2007	5,925	55,932	.944							1	2	3	
2008	5,107	8,599	.168								1	1	
TOTAL	29,293	717,232	2.448						1	4	11	16	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				75,343	7,684				202,208	9,112	15,332
2005			78,796	40,562	2,997			23,080	22,450	9,766	46,779
2006					31,329					74,628	12,635
2007				3,514	930				4,347	37,406	9,735
2008					360					440	7,799
TOTAL			78,796	119,419	43,300			23,080	229,005	131,352	92,280

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				124,617	12,925				579,528	23,892	16,988
2005		6,352	145,002	62,295	5,920		3,132	88,783	57,914	26,187	47,855
2006		1,243	9,615	5,285	44,459		3,916	21,642	18,769	164,521	12,837
2007		617	3,727	4,036	1,505		5,601	25,070	25,896	72,598	11,701
2008		124	599	237	313		125	758	363	635	9,655
TOTAL		8,336	158,943	196,470	65,122		12,774	136,253	682,470	287,833	99,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	316,306	1,231,895	99,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,910	-153,432	899	
TOTAL LOSSES	260,396	1,078,463	99,935	
EXPECTED LOSSES	891,094	624,527	96,667	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.889	3.682	.341	4.912
INDICATED (POST-TEST)	.596	2.467	.228	3.291
PRES. ON RATE LEVEL	3.535	2.477	.383	6.395
DERIVED BY FORMULA	3.506	2.477	.377	6.360
UNDERLYING PRES. RATE	3.042	2.132	.330	5.504
PROPOSED	3.506	2.477	.377	6.360
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.97
MAN. RATES	8.97	8.16	7.66	+ 7.97
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
2004	1,831												
2005	1,632	4,610	.282										
2006	2,268	826	.036										
2007	2,196	401	.018										
2008	2,073	30,329	1.463									2	2
TOTAL	10,000	36,166	.362									2	2

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
2008					21,108					7,184		2,037
TOTAL					21,108					7,184		7,874

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005												4,716
2006												839
2007												482
2008		7,426	35,111	13,776	18,322		1,817	12,393	5,945	10,366		2,522
TOTAL		7,426	35,111	13,776	18,322		1,817	12,393	5,945	10,366		8,559

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,747	48,409	8,559	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,080	-15,348	127	
TOTAL LOSSES	52,667	33,061	8,686	
EXPECTED LOSSES	86,800	70,000	12,100	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.527	.331	.087	.945
INDICATED (POST-TEST)	.353	.222	.058	.633
PRES. ON RATE LEVEL	1.009	.812	.141	1.962
DERIVED BY FORMULA	1.002	.800	.139	1.941
UNDERLYING PRES. RATE	.868	.700	.121	1.689
PROPOSED	1.002	.800	.139	1.941

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.432
IND. RATES				2.43	MINIMUM PREMIUM	855
MAN. RATES	2.65	2.45	2.35	+ 2.43	PRESENT	830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	252												
2005	301	1,485	.493									1	1
2006	193												
2007													
2008													
TOTAL	746	1,485	.199									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					304					1,181	
TOTAL					304					1,181	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		5	39	19	486		33	100	113	3,012	
TOTAL		5	39	19	486		33	100	113	3,012	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	177	3,630		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,575	-5,211	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	16,606	13,913	1,649	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.586	2.167	.257	5.010
DERIVED BY FORMULA	2.586	2.167	.257	5.010
UNDERLYING PRES. RATE	2.226	1.865	.221	4.312
PROPOSED	2.586	2.167	.257	5.010
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.28
MAN. RATES	7.00	6.35	6.00	+ 6.28
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.277
				1775
				1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	41,855	3.750									2	2
2008	1,069	6,224	.582									1	1
TOTAL	6,564	62,104	.946									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					5,762					2,415	615	
2005											1,977	
2006					91					645	2,520	
2007					24,769					17,086		
2008					1,496					3,593	1,135	
TOTAL					32,118					23,739	6,247	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					9,692					6,332	681	
2005											2,022	
2006		4	28	15	128		36	186	162	1,422	2,560	
2007		2,251	15,981	9,375	29,787		1,985	8,778	7,897	32,697		
2008		523	2,489	976	1,298		909	6,194	2,976	5,185	1,405	
TOTAL		2,778	18,498	10,366	40,905		2,930	15,158	11,035	45,636	6,668	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,364	107,942	6,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,027	-18,170	85	
TOTAL LOSSES	31,337	89,772	6,753	
EXPECTED LOSSES	107,190	68,987	9,650	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.477	1.368	.103	1.948
INDICATED (POST-TEST)	.320	.917	.069	1.306
PRES. ON RATE LEVEL	1.897	1.221	.171	3.289
DERIVED BY FORMULA	1.881	1.218	.169	3.268
UNDERLYING PRES. RATE	1.633	1.051	.147	2.831
PROPOSED	1.881	1.218	.169	3.268
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.09
MAN. RATES	4.94	4.37	3.94	+ 4.09
				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
2004	802	11,628	1.449									2	2
2005	839	408,722	48.715							1	2	1	4
2006	582	1,444	.248										
2007	873	399	.045										
2008	667	12,600	1.889									2	2
TOTAL	3,763	434,793	11.554							1	2	5	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					2,593					5,690	3,345	
2005			126,860	35,695	1,014			131,669	111,083	851	1,550	
2006											1,444	
2007											399	
2008					5,394					6,000	1,206	
TOTAL			126,860	35,695	9,001			131,669	111,083	12,541	7,944	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					4,361					14,919	3,706	
2005		10,149	228,269	55,527	2,844		16,214	496,793	282,822	8,656	1,586	
2006											1,467	
2007											480	
2008		1,901	8,973	3,522	4,680		1,529	10,351	4,971	8,663	1,493	
TOTAL		12,050	237,242	59,049	11,885		17,743	507,144	287,793	32,238	8,732	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	774,179	390,965	8,732	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,066	-10,736	75	
TOTAL LOSSES	769,113	380,229	8,807	
EXPECTED LOSSES	80,378	43,989	7,865	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.439	10.104	.234	30.777
INDICATED (POST-TEST)	13.694	6.770	.157	20.621
PRES. ON RATE LEVEL	2.482	1.358	.243	4.083
DERIVED BY FORMULA	2.482	1.412	.242	4.136
UNDERLYING PRES. RATE	2.136	1.169	.209	3.514
PROPOSED	2.482	1.412	.242	4.136
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.18
MAN. RATES	5.96	5.30	4.89	+ 5.18
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	19,019	1,250,645	6.575							4	7	16	27
2005	19,910	796,008	3.998							2	7	18	27
2006	20,150	283,294	1.405								3	9	12
2007	26,551	2,030,601	7.647							3	7	9	19
2008	15,881	175,624	1.105								2	2	4
TOTAL	101,511	4,536,172	4.469							9	26	54	89

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			445,680	101,222	38,534			322,303	126,654	105,062	111,190	
2005			148,052	75,027	31,854			104,627	105,447	211,330	119,671	
2006				55,829	22,690				34,530	78,599	91,646	
2007			563,592	224,177	27,003			722,390	279,745	88,300	125,394	
2008				23,793	5,253				84,196	20,410	41,972	
TOTAL			1,157,324	480,048	125,334			1,149,320	630,572	503,701	489,873	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			751,417	167,423	64,813			1,136,118	362,989	275,472	123,198	
2005		12,432	275,586	116,926	52,937		19,213	417,644	287,821	544,841	122,424	
2006		7,143	30,977	74,704	35,518		10,126	52,870	106,924	177,643	93,113	
2007		102,582	737,855	268,226	65,918		245,488	1,548,622	668,297	252,467	150,723	
2008		7,566	47,994	21,071	7,906		34,613	287,685	140,238	57,977	51,961	
TOTAL		129,723	1,843,829	648,350	227,092		309,440	3,442,939	1,566,269	1,308,400	541,419	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,725,931	3,750,111	541,419	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,922	-509,070	3,455	
TOTAL LOSSES	5,554,009	3,241,041	544,874	
EXPECTED LOSSES	2,946,865	2,137,822	371,531	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.471	3.193	.537	9.201
INDICATED (POST-TEST)	3.666	2.139	.360	6.165
PRES. ON RATE LEVEL	3.373	2.447	.425	6.245
DERIVED BY FORMULA	3.382	2.419	.419	6.220
UNDERLYING PRES. RATE	2.903	2.106	.366	5.375
PROPOSED	3.382	2.419	.419	6.220
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.79
MAN. RATES	8.72	7.95	7.48	+ 7.79

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	10,513	495,671	4.714						2	3	9	14	
2005	17,933	268,106	1.495							7	6	13	
2006	16,472	328,702	1.995						1	2	1	4	
2007	17,970	562,614	3.130						1	5	1	7	
2008	17,348	184,889	1.065							2	4	6	
TOTAL	80,236	1,839,982	2.293						4	19	21	44	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			148,337	16,597	7,559			158,009	48,672	53,069	63,428
2005				85,024	7,114				105,405	13,547	57,016
2006			76,057	39,619	729			92,340	64,188	19,515	36,254
2007			85,877	90,487	234			177,239	168,274	268	40,235
2008				30,961	11,772				45,742	56,347	40,067
TOTAL			310,271	262,688	27,408			427,588	432,281	142,746	237,000

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			250,096	27,452	12,715			556,982	139,494	139,147	70,278
2005		136	14,388	128,326	13,097		405	32,699	263,630	39,872	58,327
2006		21,303	151,754	52,782	4,731		42,820	452,114	178,291	53,622	36,834
2007		31,846	222,845	101,213	12,651		133,010	841,847	373,514	49,666	48,362
2008		11,573	70,664	30,646	14,572		30,320	234,381	113,675	96,814	49,603
TOTAL		64,858	709,747	340,419	57,766		206,555	2,118,023	1,068,604	379,121	263,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,099,183	1,845,910	263,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,473	-238,585	3,762	
TOTAL LOSSES	3,039,710	1,607,325	267,166	
EXPECTED LOSSES	1,161,016	1,100,838	349,829	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.788	2.003	.333	6.124
INDICATED (POST-TEST)	2.538	1.342	.223	4.103
PRES. ON RATE LEVEL	1.681	1.594	.507	3.782
DERIVED BY FORMULA	1.707	1.574	.481	3.762
UNDERLYING PRES. RATE	1.447	1.372	.436	3.255
PROPOSED	1.716	1.582	.484	3.782
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.74
MAN. RATES	5.30	4.84	4.53	+ 4.74
				PRESENT
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,441	323,475	5.945							1		2	3
2005	5,372	191,571	3.566							1			1
2006	5,245	734,125	13.996							3		1	4
2007	7,158	67,402	.941									2	2
2008	4,354	45,887	1.053								1	2	3
TOTAL	27,570	1,362,460	4.942							5	1	7	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			152,934		14,694			125,205		27,722	2,920
2005			71,012					119,446			1,113
2006			538,020		170			178,741		8,307	8,887
2007					30,573					36,238	591
2008				17,514	1,455				26,112	806	
TOTAL			761,966	17,514	46,892			423,392	26,112	73,073	13,511

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			257,847		24,716			441,348		72,687	3,235
2005		5,670	124,535	996	275		14,689	420,442	5,704	788	1,139
2006		115,933	925,438	16,269	9,485		58,103	737,650	23,507	22,984	9,029
2007		2,777	19,728	11,570	36,762		4,192	18,618	16,743	69,354	710
2008		4,723	31,325	13,938	3,727		9,326	79,685	38,926	10,008	
TOTAL		129,103	1,358,873	42,773	74,965		86,310	1,697,743	84,880	175,821	14,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,272,029	378,439	14,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,662	-103,365	324	
TOTAL LOSSES	3,213,367	275,074	14,437	
EXPECTED LOSSES	999,964	431,471	34,739	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.655	.998	.052	12.705
INDICATED (POST-TEST)	7.809	.669	.035	8.513
PRES. ON RATE LEVEL	4.214	1.818	.147	6.179
DERIVED BY FORMULA	4.250	1.772	.143	6.165
UNDERLYING PRES. RATE	3.627	1.565	.126	5.318
PROPOSED	4.260	1.776	.143	6.179

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	7.742
IND. RATES				7.74	MINIMUM PREMIUM	2000
MAN. RATES	10.31	9.39	7.40	+ 7.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	429												
2005	366												
2006	439												
2007	370												
2008	326												
TOTAL	1,930												

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.	-1,470	-4,250	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	23,121	17,292	1,196	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.392	1.041	.072	2.505
DERIVED BY FORMULA	1.392	1.031	.071	2.494
UNDERLYING PRES. RATE	1.198	.896	.062	2.156
PROPOSED	1.392	1.031	.071	2.494
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.12
MAN. RATES	3.53	3.20	3.00	+ 3.12
				PRESENT
				985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,370	1,504	.109										
2005	1,571	406	.025										
2006	1,343	618	.046										
2007	1,712	1,009	.058									1	1
2008	1,845	7,048	.382									1	1
TOTAL	7,841	10,585	.135									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,504
2005											406
2006											618
2007					356					653	
2008					777					1,433	4,838
TOTAL					1,133					2,086	7,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,666
2005											415
2006											628
2007		32	230	134	429		80	338	299	1,249	
2008		271	1,288	507	673		363	2,471	1,186	2,068	5,989
TOTAL		303	1,518	641	1,102		443	2,809	1,485	3,317	8,698

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,073	6,545	8,698	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-2,370	-8,696	64	
TOTAL LOSSES			2,703		8,762	
EXPECTED LOSSES			50,261	40,303	5,803	
CREDIBILITY			.01	.02	.02	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.034	.000	.112	.146
INDICATED (POST-TEST)			.023	.000	.075	.098
PRES. ON RATE LEVEL			.745	.597	.086	1.428
DERIVED BY FORMULA			.738	.585	.086	1.409
UNDERLYING PRES. RATE			.641	.514	.074	1.229
PROPOSED			.738	.585	.086	1.409

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.765
IND. RATES				1.77	MINIMUM PREMIUM	695
MAN. RATES	2.11	1.86	1.71	+ 1.77	PRESENT	675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	13,853	287,384	2.074						1	1	9	11	
2005	14,213	176,246	1.240							2	8	10	
2006	15,801	476,379	3.014						2	1	4	7	
2007	16,678	82,961	.497							1	3	4	
2008	16,776	141,322	.842								8	8	
TOTAL	77,321	1,164,292	1.506						3	5	32	40	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			76,982	10,000	31,814			61,510		89,583	17,495
2005				36,887	17,148				52,771	33,265	36,175
2006			209,742	16,400	11,730			95,475	83,507	32,942	26,583
2007				15,097	7,073				5,330	23,998	31,463
2008					60,510					68,321	12,491
TOTAL			286,724	78,384	128,275			156,985	141,608	248,109	124,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			129,792	16,540	53,510			216,823		234,888	19,384
2005		332	8,027	56,556	28,113		1,002	18,600	134,540	87,484	37,007
2006		48,763	381,527	29,308	21,322		47,908	486,096	230,816	85,756	27,008
2007		2,951	17,991	18,492	10,175		4,325	19,489	21,645	47,158	37,819
2008		21,276	100,635	39,487	52,523		17,367	117,892	56,593	98,601	15,464
TOTAL		73,322	637,972	160,383	165,643		70,602	858,900	443,594	553,887	136,682

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,640,796	1,323,507	136,682	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,629	-188,589	1,369	
TOTAL LOSSES	1,565,167	1,134,918	138,051	
EXPECTED LOSSES	1,557,245	859,036	128,353	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.024	1.468	.179	3.671
INDICATED (POST-TEST)	1.356	.984	.120	2.460
PRES. ON RATE LEVEL	2.340	1.291	.193	3.824
DERIVED BY FORMULA	2.310	1.266	.186	3.762
UNDERLYING PRES. RATE	2.014	1.111	.166	3.291
PROPOSED	2.310	1.266	.186	3.762
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.71
MAN. RATES	5.43	4.94	4.58	+ 4.71
IND. RATE				
				4.713
MINIMUM PREMIUM				1400
PRESENT				1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	580	3,527	.608										
2005	136												
2006	163												
2007	172												
2008	156												
TOTAL	1,207	3,527	.292										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												3,527
TOTAL												3,527

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												3,908
TOTAL												3,908

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B					3,908	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-793	-3,760	14	
TOTAL LOSSES					3,922	
EXPECTED LOSSES			9,933	12,577	1,858	
CREDIBILITY			.00	.00	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.325	.325
INDICATED (POST-TEST)			.000	.000	.218	.218
PRES. ON RATE LEVEL			.956	1.211	.179	2.346
DERIVED BY FORMULA			.956	1.211	.179	2.346
UNDERLYING PRES. RATE			.823	1.042	.154	2.019
PROPOSED			.956	1.211	.179	2.346

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		2.939
IND. RATES				2.94	MINIMUM PREMIUM		975
MAN. RATES	3.17	2.93	2.81	+ 2.94	PRESENT		940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	985	33,329	3.383									1	1
2005	1,341	2,667	.198										
2006	1,985	2,336	.117										
2007	1,571	13,709	.872									1	1
2008	1,512												
TOTAL	7,394	52,041	.704									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					10,882					20,651	1,796	
2005											2,667	
2006											2,336	
2007					3,631					9,235	843	
TOTAL					14,513					29,886	7,642	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					18,304					54,147	1,990	
2005											2,728	
2006											2,373	
2007		328	2,344	1,374	4,366		1,063	4,742	4,268	17,676	1,013	
TOTAL		328	2,344	1,374	22,670		1,063	4,742	4,268	71,823	8,104	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,477	100,135	8,104	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,525	-14,617	130	
TOTAL LOSSES	1,952	85,518	8,234	
EXPECTED LOSSES	136,049	68,247	12,496	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.026	1.157	.111	1.294
INDICATED (POST-TEST)	.017	.775	.074	.866
PRES. ON RATE LEVEL	2.138	1.073	.196	3.407
DERIVED BY FORMULA	2.117	1.067	.194	3.378
UNDERLYING PRES. RATE	1.840	.923	.169	2.932
PROPOSED	2.117	1.067	.194	3.378

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	
IND. RATES				4.23	MINIMUM PREMIUM	1285
MAN. RATES	4.94	4.44	4.08	+ 4.23	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	282												
2005	239	1,739	.727										
2006	27												
2007													
2008													
TOTAL	548	1,739	.317										

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											1,779
TOTAL											1,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,579	-2,043	2	
TOTAL LOSSES			1,781	
EXPECTED LOSSES	9,212	4,920	910	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.325	.325
INDICATED (POST-TEST)	.000	.000	.218	.218
PRES. ON RATE LEVEL	1.953	1.043	.193	3.189
DERIVED BY FORMULA	1.953	1.043	.193	3.189
UNDERLYING PRES. RATE	1.681	.898	.166	2.745
PROPOSED	1.953	1.043	.193	3.189
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.00
MAN. RATES	4.42	4.02	3.82	+ 4.00
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.995
				1230
				1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2008	1,073	4,899	.456										
TOTAL	6,848	54,934	.802									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,593
2005											2,285
2006					547					5,483	31,988
2007											5,139
2008											4,899
TOTAL					547					5,483	48,904

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											5,089
2005											2,338
2006		22	167	92	777		290	1,592	1,380	12,088	32,500
2007											6,177
2008											6,065
TOTAL		22	167	92	777		290	1,592	1,380	12,088	52,169

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,071	14,337	52,169	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,103	-6,350	58	
TOTAL LOSSES		7,987	52,227	
EXPECTED LOSSES	47,183	29,925	6,027	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.117	.763	.880
INDICATED (POST-TEST)	.000	.078	.511	.589
PRES. ON RATE LEVEL	.801	.508	.102	1.411
DERIVED BY FORMULA	.793	.499	.110	1.402
UNDERLYING PRES. RATE	.689	.437	.088	1.214
PROPOSED	.793	.499	.110	1.402

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.756
IND. RATES				1.76	MINIMUM PREMIUM	690
MAN. RATES	2.37	1.96	1.69	+ 1.76	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	7,425	475,058	6.398						1	3		4	
2005	7,291	42,407	.581							3		3	
2006	9,099	69,646	.765							2	1	3	
2007	6,945	1,661	.023								1	1	
2008	6,542	5,954	.091								1	1	
TOTAL	37,302	594,726	1.594						1	8	3	12	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			93,438	43,747				270,995	40,674		26,204
2005				9,538					24,330		8,539
2006				33,251	545				28,054	2,200	5,596
2007					338					1,011	312
2008					2,211					3,464	279
TOTAL			93,438	86,536	3,094			270,995	93,058	6,675	40,930

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			123,408	72,358				748,319	116,571		29,034
2005			1,513	14,346	197			7,284	60,548	1,228	8,736
2006		3,746	14,468	42,304	2,749		4,994	25,079	71,358	8,399	5,686
2007		29	217	128	408		115	518	464	1,936	375
2008		778	3,676	1,442	1,920		884	5,977	2,868	4,998	345
TOTAL		4,553	143,282	130,578	5,274		5,993	787,177	251,809	16,561	44,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	941,005	404,222	44,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,634	-63,940	513	
TOTAL LOSSES	917,371	340,282	44,689	
EXPECTED LOSSES	378,989	265,590	55,208	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.459	.912	.120	3.491
INDICATED (POST-TEST)	1.648	.611	.080	2.339
PRES. ON RATE LEVEL	1.181	.827	.172	2.180
DERIVED BY FORMULA	1.190	.816	.167	2.173
UNDERLYING PRES. RATE	1.016	.712	.148	1.876
PROPOSED	1.194	.819	.167	2.180

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.731
IND. RATES				2.73	MINIMUM PREMIUM	925
MAN. RATES	2.89	2.72	2.61	+ 2.73	PRESENT	890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,056	252,316	4.990						1	2	5	8	
2005	5,674	106,090	1.869							1	1	2	
2006	6,566	28,686	.436										
2007	7,456	18,627	.249								3	3	
2008	10,271	17,310	.168								1	1	
TOTAL	35,023	423,029	1.208						1	3	10	14	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			60,291	79,353	15,920			27,365	35,229	23,997	10,161
2005				22,485	1,341				24,363	14,695	43,206
2006											28,686
2007					2,193					11,158	5,276
2008					3,112					8,538	5,660
TOTAL			60,291	101,838	22,566			27,365	59,592	58,388	92,989

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			101,651	131,250	26,777			96,462	100,966	62,920	11,258
2005		27	3,738	33,901	2,602		443	8,531	62,053	38,700	44,200
2006											29,145
2007		197	1,413	826	2,638		1,285	5,730	5,156	21,355	6,342
2008		1,095	5,176	2,030	2,703		2,162	14,731	7,076	12,324	7,007
TOTAL		1,319	111,978	168,007	34,720		3,890	125,454	175,251	135,299	97,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242,641	513,277	97,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,952	-46,802	470	
TOTAL LOSSES	231,689	466,475	98,422	
EXPECTED LOSSES	383,153	252,165	36,775	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.662	1.332	.281	2.275
INDICATED (POST-TEST)	.444	.892	.188	1.524
PRES. ON RATE LEVEL	1.271	.837	.122	2.230
DERIVED BY FORMULA	1.254	.840	.125	2.219
UNDERLYING PRES. RATE	1.094	.720	.105	1.919
PROPOSED	1.254	.840	.125	2.219
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.78
MAN. RATES	3.06	2.84	2.67	+ 2.78
				PRESENT
				905

+PROPOSED

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			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-3	-2			
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			.466	.231	.037	.734	
DERIVED BY FORMULA			.466	.231	.037	.734	
UNDERLYING PRES. RATE			.401	.199	.032	.632	
PROPOSED			.466	.231	.037	.734	
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		.919
IND. RATES				.92	MINIMUM PREMIUM		490
MAN. RATES	1.09	.93	.88	+ .92	PRESENT		470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,415	302,160	2.433						2		1	3	
2005	13,750	175,127	1.273					1			2	3	
2006	14,716	126,822	.861							1	2	3	
2007	13,894	44,411	.319								1	1	
2008	11,443	134,165	1.172							2		2	
TOTAL	66,218	782,685	1.182						3	3	6	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			193,792		5,757			95,769		3,968	2,874
2005			143,919		7,236			18,000		3,483	2,489
2006				58,286	10,550				27,380	27,500	3,106
2007					12,300					26,001	6,110
2008				40,150					60,275		33,740
TOTAL			337,711	98,436	35,843			113,769	87,655	60,952	48,319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			326,734		9,683			337,586		10,404	3,184
2005		11,632	253,312	2,475	12,102		2,316	63,653	1,196	8,999	2,546
2006		6,943	28,306	75,773	18,434		6,202	31,828	76,020	64,088	3,156
2007		1,116	7,935	4,652	14,791		3,004	13,358	12,016	49,765	7,344
2008		9,657	66,248	29,772	5,646		21,082	180,728	88,287	20,416	41,770
TOTAL		29,348	682,535	112,672	60,656		32,604	627,153	177,519	153,672	58,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,371,640	504,519	58,000	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,255	-106,568	796	
TOTAL LOSSES	1,291,385	397,951	58,796	
EXPECTED LOSSES	1,297,210	444,986	84,758	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.950	.601	.089	2.640
INDICATED (POST-TEST)	1.307	.403	.060	1.770
PRES. ON RATE LEVEL	2.276	.781	.149	3.206
DERIVED BY FORMULA	2.257	.755	.142	3.154
UNDERLYING PRES. RATE	1.959	.672	.128	2.759
PROPOSED	2.257	.755	.142	3.154

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	3.951
IND. RATES				3.95	MINIMUM PREMIUM	1220
MAN. RATES	4.77	4.22	3.84	+ 3.95	PRESENT	1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,358	622,814	45.862							2			2
2005	1,646	7,297	.443									1	1
2006	1,523	445	.029										
2007	1,750	6,044	.345									2	2
2008	2,147	375	.017										
TOTAL	8,424	636,975	7.561							2		3	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			233,284					387,396			2,134	
2005					59					3,887	3,351	
2006											445	
2007					3,307					2,737		
2008											375	
TOTAL			233,284		3,366			387,396		6,624	6,305	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			356,788					1,236,305			2,364	
2005			7	3	94		114	327	375	9,910	3,428	
2006											452	
2007		299	2,133	1,253	3,975		328	1,408	1,264	5,237		
2008											464	
TOTAL		299	358,928	1,256	4,069		442	1,238,040	1,639	15,147	6,708	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,597,709	22,111	6,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,493	-7,764	68	
TOTAL LOSSES	1,595,216	14,347	6,776	
EXPECTED LOSSES	58,293	37,487	5,897	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.937	.170	.080	19.187
INDICATED (POST-TEST)	12.688	.114	.054	12.856
PRES. ON RATE LEVEL	.804	.517	.081	1.402
DERIVED BY FORMULA	.923	.509	.080	1.512
UNDERLYING PRES. RATE	.692	.445	.070	1.207
PROPOSED	.923	.509	.080	1.512
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.89
MAN. RATES	2.07	1.83	1.68	+ 1.89
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
2004	420												
2005	455												
2006	456	295	.064										
2007	551												
2008	428												
TOTAL	2,310	295	.013										

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											300
TOTAL											300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			300	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,534	-4,994	28	
TOTAL LOSSES			328	
EXPECTED LOSSES	27,997	21,691	2,772	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.014	.014
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	1.408	1.091	.140	2.639
DERIVED BY FORMULA	1.408	1.080	.139	2.627
UNDERLYING PRES. RATE	1.212	.939	.120	2.271
PROPOSED	1.408	1.080	.139	2.627
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.29
MAN. RATES	3.85	3.43	3.16	+ 3.29
				PRESENT
				1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	245												
2005	487												
2006	528												
2007	696												
2008	1,308	16,645	1,272									1	1
TOTAL	3,264	16,645	.510									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		2,025	9,584	3,760	5,001		2,770	18,776	9,013	15,708	
TOTAL		2,025	9,584	3,760	5,001		2,770	18,776	9,013	15,708	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,155	33,482		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27	-2,454	46	
TOTAL LOSSES	33,128	31,028	46	
EXPECTED LOSSES	16,190	17,953	2,904	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.015	.951	.001	1.967
INDICATED (POST-TEST)	.680	.637	.001	1.318
PRES. ON RATE LEVEL	.576	.639	.104	1.319
DERIVED BY FORMULA	.576	.639	.103	1.318
UNDERLYING PRES. RATE	.496	.550	.089	1.135
PROPOSED	.576	.639	.103	1.318
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.65
MAN. RATES	1.79	1.65	1.58	+ 1.65
				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
2004	1,489												
2005	301												
2006	235												
2007	274												
2008	285												
TOTAL	2,584												

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.	-1,983	-3,535	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	21,215	10,800	1,965	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.954	.486	.088	1.528
DERIVED BY FORMULA	.954	.481	.087	1.522
UNDERLYING PRES. RATE	.821	.418	.076	1.315
PROPOSED	.954	.481	.087	1.522
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.91
MAN. RATES	2.44	2.09	1.83	+ 1.91
				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
2004	51												
2005													
2006													
2007													
2008													
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.	-115	-138		
TOTAL LOSSES				
EXPECTED LOSSES	502	334	73	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.143	.760	.168	2.071
DERIVED BY FORMULA	1.143	.760	.168	2.071
UNDERLYING PRES. RATE	.984	.654	.144	1.782
PROPOSED	1.143	.760	.168	2.071

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.594
IND. RATES				2.59	MINIMUM PREMIUM	890
MAN. RATES	3.02	2.66	2.48	+ 2.59	PRESENT	860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	32,497	917,171	2.822							1		3	4
2005	36,384	120,793	.331								2	1	3
2006	38,228	436,630	1.142							2	2	2	6
2007	98,814	42,293	.042								3	1	4
2008	2,786	20,729	.744									1	1
TOTAL	208,709	1,537,616	.737							3	7	8	18

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			151,477		7,153			741,191		12,457	4,893	
2005				71,684	437				43,454	3,956	1,262	
2006			149,388	55,975	2,563			125,564	80,900	16,186	6,054	
2007				11,358	11				26,176		4,748	
2008					4,964					15,703	62	
TOTAL			300,865	139,017	15,128			866,755	150,530	48,302	17,019	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			81,841		12,031			837,262		32,662	5,421	
2005		7	11,429	107,836	2,170		119	13,343	108,527	12,287	1,291	
2006		39,452	289,022	76,128	9,598		56,573	606,216	223,728	49,288	6,151	
2007		1,730	10,106	11,907	1,270		7,621	35,202	51,840	6,001	5,707	
2008		1,745	8,259	3,241	4,310		3,986	27,093	13,007	22,664	77	
TOTAL		42,934	400,657	199,112	29,379		68,299	1,519,116	397,102	122,902	18,647	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,031,006	748,495	18,647	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,665	-153,411	1,009	
TOTAL LOSSES	1,939,341	595,084	19,656	
EXPECTED LOSSES	1,515,227	603,169	146,097	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.929	.285	.009	1.223
INDICATED (POST-TEST)	.622	.191	.006	.819
PRES. ON RATE LEVEL	.844	.336	.081	1.261
DERIVED BY FORMULA	.833	.314	.068	1.215
UNDERLYING PRES. RATE	.726	.289	.070	1.085
PROPOSED	.833	.314	.068	1.215
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.52
MAN. RATES	1.98	1.72	1.51	+ 1.52
				PRESENT
				625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	21,215	91,334	.430								3		3
2005	23,209	10,201	.043									1	1
2006	23,756	624	.002										
2007	25,313	2,838	.011										
2008	22,162	1,707	.007										
TOTAL	115,655	106,704	.092								3	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				14,114					55,308		21,912
2005					855					8,059	1,287
2006											624
2007											2,838
2008											1,707
TOTAL				14,114	855				55,308	8,059	28,368

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				23,345					158,512		24,278
2005		17	109	54	1,364		243	680	778	20,548	1,317
2006											634
2007											3,411
2008											2,114
TOTAL		17	109	23,399	1,364		243	680	159,290	20,548	31,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,049	204,601	31,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,384	-71,838	934	
TOTAL LOSSES		132,763	32,688	
EXPECTED LOSSES	559,771	311,112	93,680	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.115	.028	.143
INDICATED (POST-TEST)	.000	.077	.019	.096
PRES. ON RATE LEVEL	.562	.313	.094	.969
DERIVED BY FORMULA	.545	.289	.086	.920
UNDERLYING PRES. RATE	.484	.269	.081	.834
PROPOSED	.545	.289	.086	.920

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.152
IND. RATES				1.15	MINIMUM PREMIUM	545
MAN. RATES	1.28	1.14	1.16	+ 1.15	PRESENT	540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,536	896	.025										
2005	3,439	1,711	.049										
2006	3,603	111,031	3.081							1			1
2007	3,484	24,589	.705									2	2
2008	3,269	824	.025									1	1
TOTAL	17,331	139,051	.802							1		3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											896
2005											1,711
2006			77,678					33,058			295
2007					2,762					21,827	
2008					138					313	373
TOTAL			77,678		2,900			33,058		22,140	3,275

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											993
2005											1,750
2006		17,210	137,354	2,410	1,372		10,966	139,812	4,072	888	300
2007		248	1,779	1,046	3,323		2,525	11,216	10,084	41,772	
2008		50	230	89	119		75	541	260	452	462
TOTAL		17,508	139,363	3,545	4,814		13,566	151,569	14,416	43,112	3,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	322,006	65,887	3,505	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,265	-25,708	108	
TOTAL LOSSES	313,741	40,179	3,613	
EXPECTED LOSSES	139,514	108,492	11,092	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.810	.232	.021	2.063
INDICATED (POST-TEST)	1.213	.155	.014	1.382
PRES. ON RATE LEVEL	.935	.727	.075	1.737
DERIVED BY FORMULA	.938	.710	.073	1.721
UNDERLYING PRES. RATE	.805	.626	.064	1.495
PROPOSED	.938	.710	.073	1.721
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.16
MAN. RATES	2.18	2.10	2.08	+ 2.16
				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
2004	3												
2005	3												
2006													
2007													
2008													
TOTAL	6												

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	-33			
TOTAL LOSSES							
EXPECTED LOSSES			76	76	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			1.456	1.480	.162	3.098	
DERIVED BY FORMULA			1.456	1.480	.162	3.098	
UNDERLYING PRES. RATE			1.253	1.274	.139	2.666	
PROPOSED			1.456	1.480	.162	3.098	

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		3.881
IND. RATES				3.88	MINIMUM PREMIUM		1200
MAN. RATES	4.32	3.95	3.71	+ 3.88	PRESENT		1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	58	1,894	3.265									2	2
2005	290	60,667	20.919								1	1	2
2006	16												
2007													
2008													
TOTAL	364	62,561	17.187								1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					228					1,084	582
2005				26,027	1,393				31,719		1,528
TOTAL				26,027	1,621				31,719	1,084	2,110

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					384					2,842	645
2005		27	4,306	39,230	2,758			9,496	78,940	1,605	1,563
TOTAL		27	4,306	39,230	3,142			9,496	78,940	4,447	2,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,829	125,759	2,208	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,571	-1,840	2	
TOTAL LOSSES	12,258	123,919	2,210	
EXPECTED LOSSES	7,607	4,488	696	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.368	34.044	.607	38.019
INDICATED (POST-TEST)	2.257	22.809	.407	25.473
PRES. ON RATE LEVEL	2.428	1.433	.222	4.083
DERIVED BY FORMULA	2.428	1.433	.222	4.083
UNDERLYING PRES. RATE	2.090	1.233	.191	3.514
PROPOSED	2.428	1.433	.222	4.083
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.12
MAN. RATES	5.96	5.30	4.89	+ 5.12
				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
2004	2,832	43,323	1.529								1	1	2
2005	1,444											3	3
2006	3,169	59,065	1.863									1	1
2007	457	2,057	.450										
2008	700	565	.080										
TOTAL	8,602	105,010	1.221								1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				15,103	12,500				9,907	3,958	1,855
2006					29,992					29,073	
2007					214					1,843	
2008											565
TOTAL				15,103	42,706				9,907	34,874	2,420

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				24,980	21,025				28,393	10,378	2,055
2006		1,189	9,205	5,057	42,560		1,527	8,430	7,312	64,094	
2007		16	139	83	256		213	945	851	3,527	
2008											699
TOTAL		1,205	9,344	30,120	63,841		1,740	9,375	36,556	77,999	2,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,664	208,516	2,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,487	-16,121	54	
TOTAL LOSSES	12,177	192,395	2,808	
EXPECTED LOSSES	98,322	53,505	9,549	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.142	2.237	.033	2.412
INDICATED (POST-TEST)	.095	1.499	.022	1.616
PRES. ON RATE LEVEL	1.328	.723	.129	2.180
DERIVED BY FORMULA	1.316	.739	.127	2.182
UNDERLYING PRES. RATE	1.143	.622	.111	1.876
PROPOSED	1.315	.738	.127	2.180
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.73
MAN. RATES	2.89	2.72	2.61	+ 2.73
				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
2004	36												
2005	186												
2006	233												
2007	67												
2008	29												
TOTAL	551												

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.	-915	-1,679	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	8,634	5,934	556	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.821	1.251	.117	3.189
DERIVED BY FORMULA	1.821	1.251	.117	3.189
UNDERLYING PRES. RATE	1.567	1.077	.101	2.745
PROPOSED	1.821	1.251	.117	3.189
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.00
MAN. RATES	4.61	4.14	3.82	+ 4.00
				PRESENT
				1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	83												
2005	78												
2006	82												
2007	43												
2008													
TOTAL	286												

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.			-655	-1,134			
TOTAL LOSSES							
EXPECTED LOSSES			5,592	3,446	272		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			2.272	1.400	.110	3.782	
DERIVED BY FORMULA			2.272	1.400	.110	3.782	
UNDERLYING PRES. RATE			1.955	1.205	.095	3.255	
PROPOSED			2.272	1.400	.110	3.782	

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		4.738
IND. RATES				4.74	MINIMUM PREMIUM		1410
MAN. RATES	5.39	4.87	4.53	+ 4.74	PRESENT		1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,215	41,034	.660									5	5
2005	9,666	389,447	4.029							2	1	3	6
2006	12,062	1,216,153	10.082							4	4	8	16
2007	12,868	358,046	2.782							1		3	4
2008	9,447	11,086	.117										
TOTAL	50,258	2,015,766	4.011							7	5	19	31

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					12,847					16,123	12,064
2005			145,520	54,639	2,167			75,607	57,091	7,328	47,095
2006			405,806	157,457	8,328			315,684	249,026	37,057	42,795
2007			217,004		2,624			78,678		11,270	48,470
2008											11,086
TOTAL			768,330	212,096	25,966			469,969	306,117	71,778	161,510

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					21,608					42,275	13,367
2005		11,662	264,144	84,351	5,148		9,513	283,844	146,403	22,068	48,178
2006		107,844	787,840	213,897	28,332		149,944	1,562,822	676,742	121,679	43,480
2007		45,646	361,105	16,942	9,102		38,603	278,971	23,018	26,234	58,261
2008											13,724
TOTAL		165,152	1,413,089	315,190	64,190		198,060	2,125,637	846,163	212,256	177,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,901,938	1,437,799	177,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,959	-112,857	797	
TOTAL LOSSES	3,877,979	1,324,942	177,807	
EXPECTED LOSSES	497,052	523,185	77,899	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.716	2.636	.354	10.706
INDICATED (POST-TEST)	5.170	1.766	.237	7.173
PRES. ON RATE LEVEL	1.149	1.210	.180	2.539
DERIVED BY FORMULA	1.229	1.243	.183	2.655
UNDERLYING PRES. RATE	.989	1.041	.155	2.185
PROPOSED	1.229	1.243	.183	2.655
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.33
MAN. RATES	3.11	3.00	3.04	+ 3.33
				PRESENT
				995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005													
2006													
2007													
2008	268	85,688	31,973								1		1
TOTAL	268	85,688	31,973								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				46,597					28,781		10,310
TOTAL				46,597					28,781		10,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		11,206	76,887	34,556	6,553		10,052	86,295	42,161	9,753	12,764
TOTAL		11,206	76,887	34,556	6,553		10,052	86,295	42,161	9,753	12,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	184,440	93,023	12,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	589	180	13	
TOTAL LOSSES	185,029	93,203	12,777	
EXPECTED LOSSES	4,851	2,527	421	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	69.041	34.777	4.768	108.586
INDICATED (POST-TEST)	46.257	23.301	3.195	72.753
PRES. ON RATE LEVEL	2.103	1.096	.182	3.381
DERIVED BY FORMULA	2.103	1.096	.182	3.381
UNDERLYING PRES. RATE	1.810	.943	.157	2.910
PROPOSED	2.103	1.096	.182	3.381
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.24
MAN. RATES	5.22	4.55	4.05	+ 4.24
				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
2004	6,318	81,383	1.288							1	1	2	
2005	6,330	27,953	.441								2	2	
2006	6,071	341,916	5.631						1	1	5	7	
2007	5,266	11,159	.211								1	1	
2008	4,723	100,844	2.135								4	4	
TOTAL	28,708	563,255	1.962						1	2	13	16	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				38,886	137				35,443	3,055	3,862	
2005					1,129					2,777	24,047	
2006			158,526	47,266	4,788			68,723	26,454	16,057	20,102	
2007					164						10,995	
2008					32,006					58,023	10,815	
TOTAL			158,526	86,152	38,224			68,723	61,897	79,912	69,821	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				64,317	230				101,580	8,010	4,279	
2005		22	142	72	1,800		81	233	270	7,081	24,600	
2006		40,598	302,113	65,730	12,400		28,235	318,351	79,272	40,585	20,424	
2007		16	107	64	196						13,216	
2008		11,252	53,240	20,886	27,784		14,739	100,115	48,068	83,744	13,389	
TOTAL		51,888	355,602	151,069	42,410		43,055	418,699	229,190	139,420	75,908	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	869,244	562,089	75,908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,559	-152,334	602	
TOTAL LOSSES	795,685	409,755	76,510	
EXPECTED LOSSES	1,050,714	602,295	67,464	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.772	1.427	.267	4.466
INDICATED (POST-TEST)	1.857	.956	.179	2.992
PRES. ON RATE LEVEL	4.253	2.438	.272	6.963
DERIVED BY FORMULA	4.229	2.379	.268	6.876
UNDERLYING PRES. RATE	3.660	2.098	.235	5.993
PROPOSED	4.229	2.379	.268	6.876
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				8.62
MAN. RATES	10.68	9.64	8.34	+ 8.62
IND. RATE				
				8.615
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	167												
2005	133												
2006	168												
2007	279												
2008	212												
TOTAL	959												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-408	-2,490	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	12,265	12,275	1,994	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.486	1.487	.242	3.215
DERIVED BY FORMULA	1.486	1.487	.242	3.215
UNDERLYING PRES. RATE	1.279	1.280	.208	2.767
PROPOSED	1.486	1.487	.242	3.215
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.03
MAN. RATES	4.44	4.07	3.85	+ 4.03
				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
2004	1,600	1,496	.093										
2005	1,631												
2006	849	3,542	.417									1	1
2007	719	1,017	.141										
2008	303	1,766	.582										
TOTAL	5,102	7,821	.153									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
2008											1,766
TOTAL					400					328	7,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,658
2006		15	122	67	567		14	93	81	722	2,859
2007											1,222
2008											2,186
TOTAL		15	122	67	567		14	93	81	722	7,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	244	1,437	7,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,853	-39,745	83	
TOTAL LOSSES			8,008	
EXPECTED LOSSES	102,396	122,346	15,051	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.157	.157
INDICATED (POST-TEST)	.000	.000	.105	.105
PRES. ON RATE LEVEL	2.332	2.786	.343	5.461
DERIVED BY FORMULA	2.332	2.758	.341	5.431
UNDERLYING PRES. RATE	2.007	2.398	.295	4.700
PROPOSED	2.332	2.758	.341	5.431
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.81
MAN. RATES	7.83	7.05	6.54	+ 6.81
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.805
				1905
				1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	11,791	2,863,176	24.282						1	2	3	7	13
2005	15,664	319,960	2.042								3	12	15
2006	16,231	459,601	2.831							1	3	8	12
2007	13,787	369,194	2.677								3	21	24
2008	16,395	132,437	.807									8	8
TOTAL	73,868	4,144,368	5.611						1	3	12	56	72

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		630,116	257,938	72,236	43,019		354,268	1,374,848	61,948	37,317	31,486
2005				54,463	63,909				65,543	112,032	24,013
2006			95,200	62,037	22,421			148,903	19,867	92,371	18,802
2007				72,133	77,619				73,381	119,544	26,517
2008					22,518					76,687	33,232
TOTAL		630,116	353,138	260,869	229,486		354,268	1,523,751	220,739	437,951	134,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		615,051	159,788	119,478	72,358		408,280	1,886,874	177,543	97,847	34,886
2005		1,234	16,744	85,941	103,074		3,364	29,059	173,932	288,958	24,565
2006		28,915	201,902	85,498	37,177		57,707	673,848	91,731	210,147	19,103
2007		18,084	114,222	104,949	101,328		35,198	160,115	200,565	245,650	31,874
2008		7,920	37,449	14,691	19,545		19,478	132,302	63,525	110,684	41,141
TOTAL		671,204	530,105	410,557	333,482		524,027	2,882,198	707,296	953,286	151,569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,607,534	2,404,621	151,569	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-117,706	-415,517	2,477	
TOTAL LOSSES	4,489,828	1,989,104	154,046	
EXPECTED LOSSES	2,196,833	1,874,770	233,423	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.078	2.693	.209	8.980
INDICATED (POST-TEST)	4.072	1.804	.140	6.016
PRES. ON RATE LEVEL	3.456	2.949	.367	6.772
DERIVED BY FORMULA	3.474	2.869	.349	6.692
UNDERLYING PRES. RATE	2.974	2.538	.316	5.828
PROPOSED	3.474	2.869	.349	6.692
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				8.39
MAN. RATES	9.70	8.72	8.11	+ 8.39
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	37,143	408,507	1.099							3	6	9	
2005	30,840	597,507	1.937						1	1	8	10	
2006	37,249	451,458	1.212						1		5	6	
2007	27,975	62,932	.224								3	3	
2008	27,852	193,185	.693								5	5	
TOTAL	161,059	1,713,589	1.064						2	4	27	33	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				116,184	29,019				149,582	64,975	48,747	
2005			138,658	9,524	19,841			309,219	8,788	95,884	15,593	
2006			182,361		26,893			153,215		30,384	58,605	
2007					8,341					37,178	17,413	
2008					64,177					100,351	28,657	
TOTAL			321,019	125,708	148,271			462,434	158,370	328,772	169,015	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				192,168	48,809				428,702	170,364	54,012	
2005		8,850	190,001	17,061	32,259		31,958	843,147	42,416	246,469	15,952	
2006		40,609	323,983	10,075	41,318		51,370	643,274	26,125	71,012	59,543	
2007		754	5,380	3,154	10,028		4,297	19,101	17,174	71,152	20,930	
2008		22,570	106,748	41,880	55,703		25,507	173,149	83,129	144,838	35,477	
TOTAL		72,783	626,112	264,338	188,117		113,132	1,678,671	597,546	703,835	185,914	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,490,698	1,753,836	185,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,040	-177,765	1,200	
TOTAL LOSSES	2,395,658	1,576,071	187,114	
EXPECTED LOSSES	1,454,362	716,712	132,069	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.487	.979	.116	2.582
INDICATED (POST-TEST)	.996	.656	.078	1.730
PRES. ON RATE LEVEL	1.049	.517	.096	1.662
DERIVED BY FORMULA	1.047	.535	.093	1.675
UNDERLYING PRES. RATE	.903	.445	.082	1.430
PROPOSED	1.047	.535	.093	1.675

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.098
IND. RATES				2.10	MINIMUM PREMIUM	775
MAN. RATES	2.43	2.17	1.99	+ 2.10	PRESENT	740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	10,915	375,158	3.437							1	1		2
2005	11,928	178,425	1.495								2	2	4
2006	13,541	44,646	.329									1	1
2007	13,283	9,342	.070										
2008	11,775	378,670	3.215					1				1	2
TOTAL	61,442	986,241	1.605					1		1	3	4	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			258,663	24,498				30,000	54,529		7,468
2005				44,007	7,899				69,983	51,346	5,190
2006					6,981					27,924	9,741
2007											9,342
2008	343,204				3,384	15,865				10,164	6,053
TOTAL	343,204		258,663	68,505	18,264	15,865		30,000	124,512	89,434	37,794

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			436,106	40,520				105,750	156,280		8,275
2005		151	7,985	66,682	13,506		1,544	25,275	179,122	134,453	5,309
2006		275	2,142	1,176	9,908		1,469	8,098	7,022	61,558	9,897
2007											11,229
2008	707,866	1,185	5,630	2,206	2,937	54,703	2,576	17,534	8,418	14,670	7,494
TOTAL	707,866	1,611	451,863	110,584	26,351	54,703	5,589	156,657	350,842	210,681	42,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,378,289	698,458	42,204	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,629	-77,466	448	
TOTAL LOSSES	1,277,660	620,992	42,652	
EXPECTED LOSSES	1,832,814	338,545	44,853	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.079	1.011	.069	3.159
INDICATED (POST-TEST)	1.393	.677	.046	2.116
PRES. ON RATE LEVEL	3.466	.640	.085	4.191
DERIVED BY FORMULA	3.425	.643	.082	4.150
UNDERLYING PRES. RATE	2.983	.551	.073	3.607
PROPOSED	3.425	.643	.082	4.150
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.20
MAN. RATES	5.99	5.41	5.02	+ 5.20
				PRESENT
				1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	41,278	413,685	1.002						1	3	1	5	
2005	41,604	507,476	1.219					1	6	7	14		
2006	46,668	76,445	.163							9	9		
2007	48,849	186,965	.382						2	18	20		
2008	54,167	121,788	.224							5	5		
TOTAL	232,566	1,306,359	.562						2	11	40	53	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			119,459	23,966	2,336			169,477	55,508	21,238	21,701
2005			68,560	98,207	23,985			118,119	121,294	34,904	42,407
2006					4,869					35,595	35,981
2007				35,878	10,949				28,147	45,540	66,451
2008					27,035					50,707	44,046
TOTAL			188,019	158,051	69,174			287,596	204,949	187,984	210,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			201,408	39,640	3,929			597,406	159,086	55,686	24,045
2005		5,936	138,858	150,173	40,548		15,565	455,023	310,872	95,903	43,382
2006		191	1,494	822	6,909		1,866	10,321	8,954	78,469	36,556
2007		6,470	38,972	41,739	17,137		13,462	61,260	76,778	93,623	79,874
2008		9,520	44,974	17,640	23,462		12,872	87,484	41,999	73,192	54,529
TOTAL		22,117	425,706	250,014	91,985		43,765	1,211,494	597,689	396,873	238,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,703,082	1,336,561	238,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,103	-152,222	1,543	
TOTAL LOSSES	1,656,979	1,184,339	239,929	
EXPECTED LOSSES	1,020,965	711,652	139,539	
CREDIBILITY	.05	.16	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.712	.509	.103	1.324
INDICATED (POST-TEST)	.477	.341	.069	.887
PRES. ON RATE LEVEL	.509	.356	.070	.935
DERIVED BY FORMULA	.507	.354	.070	.931
UNDERLYING PRES. RATE	.439	.306	.060	.805
PROPOSED	.507	.354	.070	.931

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.166
IND. RATES				1.17	MINIMUM PREMIUM	550
MAN. RATES	1.21	1.17	1.12	+ 1.17	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	21,046	59,994	.285							1		1	
2005	28,431	835,683	2.939						1			1	
2006	27,013	7,556	.027							1		1	
2007	34,887	101,896	.292							1		2	
2008	34,288	8,928	.026							1		1	
TOTAL	145,665	1,014,057	.696						1	2	3	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					28,046					19,621	12,327
2005			342,810					449,410			43,463
2006				4,000							3,556
2007				34,192	1,185				23,541	36,080	6,898
2008					1,037					1,306	6,585
TOTAL			342,810	38,192	30,268			449,410	23,541	57,007	72,829

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					47,173					51,446	13,658
2005		10,957	240,632	1,924	531		22,119	633,164	8,588	1,185	44,463
2006		451	1,720	5,077	238						3,613
2007		5,342	31,168	36,275	5,209		11,015	50,195	63,294	74,462	8,291
2008		364	1,726	677	898		338	2,254	1,078	1,884	8,152
TOTAL		17,114	275,246	43,953	54,049		33,472	685,613	72,960	128,977	78,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,011,445	299,939	78,177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,927	-92,624	1,358	
TOTAL LOSSES	939,518	207,315	79,535	
EXPECTED LOSSES	1,694,084	447,191	119,445	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.645	.142	.055	.842
INDICATED (POST-TEST)	.432	.095	.037	.564
PRES. ON RATE LEVEL	1.351	.357	.095	1.803
DERIVED BY FORMULA	1.314	.326	.087	1.727
UNDERLYING PRES. RATE	1.163	.307	.082	1.552
PROPOSED	1.314	.326	.087	1.727

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.163
IND. RATES				2.16	MINIMUM PREMIUM	790
MAN. RATES	2.77	2.43	2.16	+ 2.16	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	10,310	28,248	.273								2	3	5
2005	10,363	20,251	.195								1		1
2006	11,226	124,103	1.105								1	3	4
2007	14,860	34,922	.235									1	1
2008	16,753	141,045	.841									4	4
TOTAL	63,512	348,569	.549								4	11	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				4,489	1,817				11,923	2,399	7,620	
2005				13,067					875		6,309	
2006				40,014	4,169				50,909	5,276	23,735	
2007					931					8,908	25,083	
2008					14,753					98,453	27,839	
TOTAL				57,570	21,670				63,707	115,036	90,586	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				7,425	3,055				34,171	6,289	8,443	
2005			2,074	19,652	268			262	2,177	45	6,455	
2006		4,640	18,488	51,500	8,289		9,120	45,883	129,813	18,072	24,115	
2007		86	601	352	1,120		1,028	4,577	4,114	17,050	30,150	
2008		5,183	24,537	9,623	12,807		25,012	169,889	81,556	142,098	34,465	
TOTAL		9,909	45,700	88,552	25,539		35,160	220,611	251,831	183,554	103,628	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	311,380	549,476	103,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,305	-113,150	1,336	
TOTAL LOSSES	281,075	436,326	104,964	
EXPECTED LOSSES	902,505	575,420	110,510	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.443	.687	.165	1.295
INDICATED (POST-TEST)	.297	.460	.111	.868
PRES. ON RATE LEVEL	1.651	1.053	.202	2.906
DERIVED BY FORMULA	1.624	1.011	.195	2.830
UNDERLYING PRES. RATE	1.421	.906	.174	2.501
PROPOSED	1.624	1.011	.195	2.830
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.55
MAN. RATES	4.17	3.81	3.48	+ 3.55

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	188	2,545	1.353										
2005	950	55	.005										
2006	640												
2007	920	508	.055										
2008	86												
TOTAL	2,784	3,108	.112										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												2,545
2005												55
2007												508
TOTAL												3,108

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004												2,820
2005												56
2007												611
TOTAL												3,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,487	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,510	-8,083	30	
TOTAL LOSSES			3,517	
EXPECTED LOSSES	60,246	29,566	4,621	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.126	.126
INDICATED (POST-TEST)	.000	.000	.084	.084
PRES. ON RATE LEVEL	2.514	1.234	.193	3.941
DERIVED BY FORMULA	2.514	1.222	.192	3.928
UNDERLYING PRES. RATE	2.164	1.062	.166	3.392
PROPOSED	2.514	1.222	.192	3.928
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.92
MAN. RATES	5.43	4.99	4.72	+ 4.92
IND. RATE				
MINIMUM PREMIUM				1450
PRESENT				1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	88,574	1,244,344	1.404						3	1	10	14	
2005	64,598	339,543	.525							3	5	8	
2006	71,912	503,121	.699						1	4	4	9	
2007	93,215	208,061	.223								4	4	
2008	94,750	157,954	.166								4	4	
TOTAL	413,049	2,453,023	.594						4	8	27	39	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			752,540	14,161	100,116			168,996	1,777	187,134	19,620
2005				77,869	17,104				82,296	118,461	43,813
2006			125,405	117,345	21,096			40,191	80,488	68,701	49,895
2007					65,075					137,355	5,631
2008					10,049					122,246	25,659
TOTAL			877,945	209,375	213,440			209,187	164,561	633,897	144,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,268,783	23,422	168,395			595,711	5,093	490,663	21,739
2005		333	14,524	118,191	28,886		3,556	34,616	216,246	306,191	44,821
2006		41,748	278,692	156,423	39,115		30,941	260,037	225,378	162,720	50,693
2007		5,911	41,988	24,621	78,256		15,889	70,576	63,471	262,883	6,768
2008		3,525	16,716	6,559	8,718		31,058	210,928	101,258	176,445	31,766
TOTAL		51,517	1,620,703	329,216	323,370		81,444	1,171,868	611,446	1,398,902	155,787

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,925,532	2,662,934	155,787	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-214,290	-609,243	2,593	
TOTAL LOSSES	2,711,242	2,053,691	158,380	
EXPECTED LOSSES	4,968,979	2,808,733	235,439	
CREDIBILITY	.08	.23	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.656	.497	.038	1.191
INDICATED (POST-TEST)	.440	.333	.025	.798
PRES. ON RATE LEVEL	1.398	.790	.066	2.254
DERIVED BY FORMULA	1.321	.685	.055	2.061
UNDERLYING PRES. RATE	1.203	.680	.057	1.940
PROPOSED	1.321	.685	.055	2.061
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.58
MAN. RATES	3.67	3.10	2.70	+ 2.58
				PRESENT
				915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	253	686	.272										
2005	252												
2006	278												
2007	399												
2008	328												
TOTAL	1,510	686	.045										

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											702
TOTAL											702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			702	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-659	-1,253	13	
TOTAL LOSSES			715	
EXPECTED LOSSES	16,233	5,964	1,238	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.047	.047
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	1.249	.459	.095	1.803
DERIVED BY FORMULA	1.249	.454	.094	1.797
UNDERLYING PRES. RATE	1.075	.395	.082	1.552
PROPOSED	1.249	.454	.094	1.797

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.251
IND. RATES				2.25	MINIMUM PREMIUM	810
MAN. RATES	2.77	2.43	2.16	+ 2.25	PRESENT	780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	16,073	766,706	4.770							1	5	24	30
2005	20,074	1,825,942	9.096							5	4	14	23
2006	23,297	1,346,096	5.777							2	8	11	21
2007	20,072	926,325	4.615							3	7	5	15
2008	18,185	881,807	4.849							1	2	12	15
TOTAL	97,701	5,746,876	5.882							12	26	66	104

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			198,526	120,469	111,376			56,940	90,345	131,075	57,975
2005			594,486	96,362	86,986			710,346	181,932	76,332	79,498
2006			316,284	253,143	74,801			286,247	257,077	79,978	78,566
2007			281,775	111,912	25,129			272,462	141,753	36,684	56,610
2008			182,993	92,144	128,059			122,897	149,637	185,930	20,147
TOTAL			1,574,064	674,030	426,351			1,448,892	820,744	509,999	292,796

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			334,715	199,255	187,333			200,714	258,929	343,677	64,236
2005		48,051	1,044,728	158,563	143,004		87,748	2,507,262	493,327	208,402	81,326
2006		100,437	683,859	343,679	126,695		142,220	1,437,060	703,636	216,397	79,823
2007		78,395	582,421	147,476	50,333		174,634	1,155,509	359,370	118,921	68,045
2008		137,464	675,610	174,487	131,448		181,893	1,315,502	420,394	331,089	24,942
TOTAL		364,347	3,321,333	1,023,460	638,813		586,495	6,616,047	2,235,656	1,218,486	318,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,888,222	5,116,415	318,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-286,558	-517,634	2,205	
TOTAL LOSSES	10,601,664	4,598,781	320,577	
EXPECTED LOSSES	4,946,602	2,242,237	225,689	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.851	4.707	.328	15.886
INDICATED (POST-TEST)	7.270	3.154	.220	10.644
PRES. ON RATE LEVEL	5.883	2.667	.268	8.818
DERIVED BY FORMULA	5.925	2.711	.263	8.899
UNDERLYING PRES. RATE	5.063	2.295	.231	7.589
PROPOSED	5.925	2.711	.263	8.899

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	12.063
IND. RATES				12.06	MINIMUM PREMIUM	2000
MAN. RATES	12.14	10.87	10.39	+ 12.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,298	160,343	1.303									4	4
2005	9,560	608,780	6.367							1	1	3	5
2006	8,548	46,225	.540								1	3	4
2007	8,782	12,443	.141									1	1
2008	6,093	61,963	1.016									4	4
TOTAL	45,281	889,754	1.965							1	2	15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					67,544					88,266	4,533
2005			101,900	22,986	126,198			223,000	33,799	88,889	12,008
2006				5,680	4,264				10,962	21,642	3,677
2007					928					1,484	10,031
2008					15,857					41,733	4,373
TOTAL			101,900	28,666	214,791			223,000	44,761	242,014	34,622

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					113,609					231,433	5,023
2005		10,571	198,356	43,965	202,190		30,088	802,552	103,342	229,813	12,284
2006		800	3,751	7,927	6,387		3,047	15,825	33,114	49,095	3,736
2007		83	598	350	1,117		168	765	683	2,841	12,057
2008		5,575	26,375	10,347	13,764		10,597	72,013	34,571	60,236	5,414
TOTAL		17,029	229,080	62,589	337,067		43,900	891,155	171,710	573,418	38,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,181,164	1,144,784	38,514	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-117,416	-183,790	428	
TOTAL LOSSES	1,063,748	960,994	38,942	
EXPECTED LOSSES	1,534,573	681,479	52,979	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.349	2.122	.086	4.557
INDICATED (POST-TEST)	1.574	1.422	.058	3.054
PRES. ON RATE LEVEL	3.938	1.748	.136	5.822
DERIVED BY FORMULA	3.891	1.732	.131	5.754
UNDERLYING PRES. RATE	3.389	1.505	.117	5.011
PROPOSED	3.891	1.732	.131	5.754
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.80
MAN. RATES	8.32	7.34	6.86	+ 7.80
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	8,122	689,468	8.488							1		5	6
2005	8,701	130,639	1.501								3	4	7
2006	8,608	209,117	2.429									5	5
2007	7,284	182,254	2.502								2	3	5
2008	7,802	18,255	.233									2	2
TOTAL	40,517	1,229,733	3.035							1	5	19	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			195,563		26,119			427,457		35,648	4,681
2005				60,342	6,288				31,295	24,079	8,635
2006					75,548					123,434	10,135
2007				18,594	41,534				39,882	66,994	15,250
2008					5,771					7,872	4,612
TOTAL			195,563	78,936	155,260			427,457	71,177	258,027	43,313

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			192,230		43,933			878,478		93,468	5,187
2005		122	10,373	91,149	11,272		724	11,399	80,209	62,976	8,834
2006		2,994	23,185	12,742	107,211		6,485	35,805	31,048	272,116	10,297
2007		6,613	43,330	35,196	52,002		19,363	88,054	109,933	137,387	18,331
2008		2,032	9,595	3,769	5,011		2,018	13,585	6,517	11,363	5,710
TOTAL		11,761	278,713	142,856	219,429		28,590	1,027,321	227,707	577,310	48,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,346,385	1,167,302	48,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,889	-172,800	517	
TOTAL LOSSES	1,182,496	994,502	48,876	
EXPECTED LOSSES	2,608,079	720,797	53,483	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.919	2.455	.121	5.495
INDICATED (POST-TEST)	1.956	1.645	.081	3.682
PRES. ON RATE LEVEL	7.479	2.067	.154	9.700
DERIVED BY FORMULA	7.369	2.046	.150	9.565
UNDERLYING PRES. RATE	6.437	1.779	.132	8.348
PROPOSED	7.369	2.046	.150	9.565

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	12.966
IND. RATES				12.97	MINIMUM PREMIUM	2000
MAN. RATES	13.79	12.20	11.43	+ 12.97	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	296	271	.091										
2005	430												
2006	233												
2007	280												
2008	279	45,431	16.283									1	1
TOTAL	1,518	45,702	3.011									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											271
2008					18,654					26,777	
TOTAL					18,654					26,777	271

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											300
2008		6,561	31,026	12,173	16,192		6,800	46,201	22,180	38,648	
TOTAL		6,561	31,026	12,173	16,192		6,800	46,201	22,180	38,648	300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,588	89,193	300	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,849	-8,810	23	
TOTAL LOSSES	86,739	80,383	323	
EXPECTED LOSSES	51,552	34,793	2,474	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.714	5.295	.021	11.030
INDICATED (POST-TEST)	3.828	3.548	.014	7.390
PRES. ON RATE LEVEL	3.946	2.663	.189	6.798
DERIVED BY FORMULA	3.946	2.672	.187	6.805
UNDERLYING PRES. RATE	3.396	2.292	.163	5.851
PROPOSED	3.946	2.672	.187	6.805
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.22
MAN. RATES	9.66	8.47	8.01	+ 9.22
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,694	243,055	14.347						1		5	6	
2005	1,699	495,364	29.156						1		1	2	
2006	1,554	454,869	29.270						1		1	2	
2007	2,353	27,390	1.164								1	1	
2008	3,578	3,468	.096										
TOTAL	10,878	1,224,146	11.253						3		8	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			61,941		44,152			28,800		106,768	1,394
2005			112,502		53			382,290		130	389
2006			222,886		1,642			225,156		4,023	1,162
2007					8,640					4,469	14,281
2008											3,468
TOTAL			397,329		54,487			636,246		115,390	20,694

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			104,433		74,264			101,520		279,947	1,545
2005		5,931	130,268	1,044	372		31,040	888,444	12,064	1,995	398
2006		34,957	279,025	5,165	5,113		52,997	674,113	20,618	13,141	1,181
2007		785	5,575	3,268	10,389		514	2,296	2,066	8,553	17,166
2008											4,293
TOTAL		41,673	519,301	9,477	90,138		84,551	1,666,373	34,748	303,636	24,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,311,898	437,999	24,583	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,442	-46,463	195	
TOTAL LOSSES	2,302,456	391,536	24,778	
EXPECTED LOSSES	444,258	264,662	14,141	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.166	3.599	.228	24.993
INDICATED (POST-TEST)	14.181	2.411	.153	16.745
PRES. ON RATE LEVEL	4.745	2.827	.151	7.723
DERIVED BY FORMULA	4.839	2.819	.151	7.809
UNDERLYING PRES. RATE	4.084	2.433	.130	6.647
PROPOSED	4.839	2.819	.151	7.809

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	10.585
IND. RATES				10.59	MINIMUM PREMIUM	2000
MAN. RATES	11.18	9.76	9.10	+ 10.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	48,512	4,659,018	9.603						5	5	14	24	
2005	54,763	2,144,803	3.916						6	5	26	37	
2006	54,431	1,937,062	3.558						3	12	27	42	
2007	51,822	1,426,631	2.752						5	2	10	17	
2008	45,384	1,309,243	2.884						2	3	18	23	
TOTAL	254,912	11,476,757	4.502						21	27	95	143	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,629,542	112,873	134,780			2,492,522	144,347	109,451	35,503
2005			863,989	122,038	160,460			590,465	83,532	258,600	65,719
2006			552,165	261,400	101,766			337,703	326,020	295,861	62,147
2007			531,859	54,560	74,874			575,316	34,618	108,463	46,941
2008			197,490	104,760	70,522			147,802	626,557	130,335	31,777
TOTAL			3,775,045	655,631	542,402			4,143,808	1,215,074	902,710	242,087

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			940,730	186,693	226,701			2,799,045	413,698	286,981	39,337
2005		72,093	1,554,907	205,782	261,840		80,366	2,125,188	261,041	667,452	67,231
2006		132,461	935,529	362,925	167,841		164,884	1,551,117	931,678	701,000	63,141
2007		118,212	912,492	121,706	109,571		275,397	1,953,327	239,379	247,118	56,423
2008		122,205	600,360	136,862	81,721		242,703	1,830,847	628,443	309,825	39,340
TOTAL		444,971	4,944,018	1,013,968	847,674		763,350	10,259,524	2,474,239	2,212,376	265,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,411,863	6,548,257	265,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-450,945	-818,243	2,005	
TOTAL LOSSES	15,960,918	5,730,014	267,477	
EXPECTED LOSSES	7,180,871	3,405,624	211,577	
CREDIBILITY	.06	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.261	2.248	.105	8.614
INDICATED (POST-TEST)	4.195	1.506	.070	5.771
PRES. ON RATE LEVEL	3.273	1.552	.097	4.922
DERIVED BY FORMULA	3.328	1.544	.092	4.964
UNDERLYING PRES. RATE	2.817	1.336	.083	4.236
PROPOSED	3.328	1.544	.092	4.964
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.73
MAN. RATES	6.69	6.04	5.80	+ 6.73
				PRESENT
				1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	57,036	2,016,363	3.535							4	9	23	36
2005	70,481	1,990,254	2.823					2	1	2	1	23	29
2006	70,805	1,608,328	2.271							4	9	14	27
2007	62,445	3,394,298	5.435						1	6	10	18	35
2008	45,554	752,900	1.652							1	3	14	18
TOTAL	306,321	9,762,143	3.187					2	2	17	32	92	145

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			525,547	166,532	124,891			625,564	258,979	224,551	90,299
2005	820,696	58,880	333,763	9,595	158,908	34,718	50,157	260,067	14,341	198,956	50,173
2006			543,974	245,556	109,337			332,543	232,029	71,472	73,417
2007		695,846	835,758	152,420	93,738		369,569	883,385	125,944	128,999	108,639
2008			201,834	102,125	63,044			51,323	149,949	132,682	51,943
TOTAL	820,696	754,726	2,440,876	676,228	549,918	34,718	419,726	2,152,882	781,242	756,660	374,471

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			886,072	275,444	210,069			2,205,113	742,235	588,772	100,051
2005	1,001,576	181,954	607,006	29,141	254,995	30,491	292,793	936,471	67,319	509,698	51,327
2006		152,306	1,101,046	347,082	179,347		154,356	1,629,296	644,593	195,851	74,592
2007		559,970	1,463,449	251,049	150,280		1,058,089	2,744,647	472,702	318,494	130,584
2008		124,222	615,925	141,782	77,174		120,483	906,597	349,266	247,326	64,305
TOTAL	1,001,576	1,018,452	4,673,498	1,044,498	871,865	30,491	1,625,721	8,422,124	2,276,115	1,860,141	420,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,771,862	6,052,619	420,859	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-600,498	-878,551	2,154	
TOTAL LOSSES	16,171,364	5,174,068	423,013	
EXPECTED LOSSES	8,515,724	3,498,186	248,120	
CREDIBILITY	.07	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.279	1.689	.138	7.106
INDICATED (POST-TEST)	3.537	1.132	.092	4.761
PRES. ON RATE LEVEL	3.230	1.327	.094	4.651
DERIVED BY FORMULA	3.251	1.290	.094	4.635
UNDERLYING PRES. RATE	2.780	1.142	.081	4.003
PROPOSED	3.262	1.295	.094	4.651
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.30
MAN. RATES	6.57	5.78	5.48	+ 6.30
				PRESENT
				1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2008	1,295	6,053	.467									1	1
TOTAL	3,576	27,486	.769									4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											261
2005					1,771					12,453	
2006					2,255					1,297	
2007					1,275					1,006	1,115
2008					635					2,004	3,414
TOTAL					5,936					16,760	4,790

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											289
2005		34	225	112	2,826		372	1,050	1,201	31,752	
2006		88	692	381	3,201		72	375	327	2,858	
2007		114	821	482	1,534		115	518	464	1,927	1,340
2008		221	1,057	414	553		520	3,451	1,659	2,893	4,227
TOTAL		457	2,795	1,389	8,114		1,079	5,394	3,651	39,430	5,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,725	52,584	5,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,129	-11,896	75	
TOTAL LOSSES	7,596	40,688	5,931	
EXPECTED LOSSES	206,799	73,093	5,077	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.212	1.138	.166	1.516
INDICATED (POST-TEST)	.142	.762	.111	1.015
PRES. ON RATE LEVEL	6.719	2.375	.165	9.259
DERIVED BY FORMULA	6.719	2.359	.164	9.242
UNDERLYING PRES. RATE	5.783	2.044	.142	7.969
PROPOSED	6.719	2.359	.164	9.242

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	12.528
IND. RATES				12.53	MINIMUM PREMIUM	2000
MAN. RATES	13.26	11.61	10.91	+ 12.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,299	991,329	8.060							2	3	9	14
2005	12,489	348,097	2.787							1	1		2
2006	12,094	33,131	.273									3	3
2007	10,171	50,557	.497								1	3	4
2008	7,874	135,574	1.721								2	2	4
TOTAL	54,927	1,558,688	2.838							3	7	17	27

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			184,953	59,843	61,484			434,968	68,256	142,106	39,719	
2005			162,413	44,975				82,363	41,338		17,008	
2006					6,524					13,418	13,189	
2007				19,278	3,246				8,118	6,111	13,804	
2008				61,221	3,249				53,537	8,514	9,053	
TOTAL			347,366	185,317	74,503			517,331	171,249	170,149	92,773	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			245,230	98,980	103,417			1,072,192	195,622	372,603	44,009	
2005		12,969	291,964	69,918	1,557		10,128	302,289	106,811	2,635	17,399	
2006		260	2,002	1,100	9,260		701	3,890	3,377	29,584	13,400	
2007		3,244	19,234	21,426	6,037		3,084	14,063	18,902	13,563	16,592	
2008		15,873	106,415	47,519	11,423		20,882	175,229	85,471	30,421	11,208	
TOTAL		32,346	664,845	238,943	131,694		34,795	1,567,663	410,183	448,806	102,608	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,299,649	1,229,626	102,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,444	-206,646	732	
TOTAL LOSSES	2,154,205	1,022,980	103,340	
EXPECTED LOSSES	1,933,431	790,950	87,882	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.922	1.862	.188	5.972
INDICATED (POST-TEST)	2.628	1.248	.126	4.002
PRES. ON RATE LEVEL	4.090	1.673	.186	5.949
DERIVED BY FORMULA	4.061	1.648	.182	5.891
UNDERLYING PRES. RATE	3.520	1.440	.160	5.120
PROPOSED	4.061	1.648	.182	5.891

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	7.985
IND. RATES				7.99	MINIMUM PREMIUM	2000
MAN. RATES	8.39	7.47	7.01	+ 7.99	PRESENT	1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,733	3,859	.103									2	2
2005	4,300	34,857	.810									4	4
2006	2,873	4,695	.163									1	1
2007	4,012	445	.011										
2008	2,729	36,731	1.345								1	1	2
TOTAL	17,647	80,587	.457								1	8	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,943					1,666	250
2005					8,417					24,752	1,688
2006					3,718						977
2007											445
2008				20,100	389				12,100	2,936	1,206
TOTAL				20,100	14,467				12,100	29,354	4,566

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,268					4,368	277
2005		163	1,067	530	13,428		743	2,084	2,388	63,108	1,727
2006		147	1,142	627	5,277						993
2007											535
2008		4,968	33,809	15,160	3,164		4,982	41,347	20,153	8,337	1,493
TOTAL		5,278	36,018	16,317	25,137		5,725	43,431	22,541	75,813	5,025

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,452	139,808	5,025	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,739	-63,349	262	
TOTAL LOSSES	49,713	76,459	5,287	
EXPECTED LOSSES	574,056	248,647	29,294	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.282	.433	.030	.745
INDICATED (POST-TEST)	.189	.290	.020	.499
PRES. ON RATE LEVEL	3.780	1.637	.193	5.610
DERIVED BY FORMULA	3.744	1.597	.188	5.529
UNDERLYING PRES. RATE	3.253	1.409	.166	4.828
PROPOSED	3.744	1.597	.188	5.529
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.50
MAN. RATES	7.76	6.93	6.61	+ 7.50
				PRESENT
				1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,066	6,301	.304					1					1
2005	2,838												
2006	3,200	30,448	.951								1		1
2007	2,930												
2008	2,661	61,685	2.318								2	1	3
TOTAL	13,695	98,434	.719					1			3	1	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,000					3,000					301
2006				23,076					7,372		
2008				30,491	5,000				21,194	5,000	
TOTAL	3,000			53,567	5,000	3,000			28,566	5,000	301

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	15,792					148,005					334
2006		2,582	9,925	29,297	1,371		1,288	6,421	18,604	933	
2008		9,091	58,627	25,873	8,624		8,680	72,171	35,187	14,387	
TOTAL	15,792	11,673	68,552	55,170	9,995	148,005	9,968	78,592	53,791	15,320	334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	332,582	134,276	334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,837	-76,727	408	
TOTAL LOSSES	287,745	57,549	742	
EXPECTED LOSSES	815,263	340,594	40,537	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.101	.420	.005	2.526
INDICATED (POST-TEST)	1.408	.281	.003	1.692
PRES. ON RATE LEVEL	6.917	2.889	.344	10.150
DERIVED BY FORMULA	6.862	2.837	.334	10.033
UNDERLYING PRES. RATE	5.953	2.487	.296	8.736
PROPOSED	6.862	2.837	.334	10.033

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	13.600
IND. RATES				13.60	MINIMUM PREMIUM	2000
MAN. RATES	14.08	12.51	11.96	+ 13.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	19,547	662,363	3.388						1	5	12	18	
2005	19,841	1,393,251	7.022						3	5	8	16	
2006	18,953	787,110	4.152						3	3	9	15	
2007	22,184	617,843	2.785						3	2	4	9	
2008	16,692	772,474	4.627						2		7	9	
TOTAL	97,217	4,233,041	4.354						12	15	40	67	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			75,387	121,244	53,640			108,503	122,362	83,298	97,929
2005			449,126	144,990	49,780			551,301	103,318	67,454	27,282
2006			273,109	34,332	26,880			338,712	25,525	79,932	8,620
2007			267,172	36,640	31,471			173,172	49,749	56,148	3,491
2008			193,606		119,430			199,127		252,733	7,578
TOTAL			1,258,400	337,206	281,201			1,370,815	300,954	539,565	144,900

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			127,102	200,539	90,222			382,473	350,689	218,407	108,505
2005		30,812	684,839	226,441	83,846		48,440	1,365,468	281,666	179,691	27,909
2006		65,076	503,266	56,551	44,981		120,363	1,469,746	126,030	188,480	8,758
2007		64,376	495,389	69,939	49,226		103,065	697,032	163,686	129,146	4,196
2008		113,004	512,406	100,756	111,077		185,023	1,237,227	278,582	382,444	9,382
TOTAL		273,268	2,323,002	654,226	379,352		456,891	5,151,946	1,200,653	1,098,168	158,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,205,107	3,332,399	158,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-178,281	-384,574	1,396	
TOTAL LOSSES	8,026,826	2,947,825	160,146	
EXPECTED LOSSES	2,938,869	1,600,192	147,770	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.257	3.032	.165	11.454
INDICATED (POST-TEST)	5.532	2.031	.111	7.674
PRES. ON RATE LEVEL	3.512	1.913	.177	5.602
DERIVED BY FORMULA	3.573	1.924	.170	5.667
UNDERLYING PRES. RATE	3.023	1.646	.152	4.821
PROPOSED	3.573	1.924	.170	5.667
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.68
MAN. RATES	7.64	6.87	6.60	+ 7.68
				PRESENT
				1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,292	44,254	1.344									3	3
2005	4,235	24,637	.581								1	1	2
2006	5,258	118,317	2.250								2	1	3
2007	5,340	190,375	3.565							1	1	4	6
2008	5,559	56,276	1.012								1	1	2
TOTAL	23,684	433,859	1.832							1	5	10	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					7,136					35,857	1,261
2005				4,152	1,741				7,545	7,004	4,195
2006				55,563	571				56,572	3,664	1,947
2007			68,068	12,736	20,448			49,702	15,326	14,139	9,956
2008				4,725	3,017				525	767	47,242
TOTAL			68,068	77,176	32,913			49,702	79,968	61,431	64,601

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					12,003					94,017	1,397
2005		34	882	6,354	2,863		210	2,848	19,453	18,239	4,291
2006		6,239	24,071	70,635	4,112		10,017	50,345	143,703	15,234	1,978
2007		18,049	137,256	26,083	27,866		29,652	200,451	48,135	33,524	11,967
2008		2,190	12,814	5,470	3,280		357	2,893	1,407	1,287	58,486
TOTAL		26,512	175,023	108,542	50,124		40,236	256,537	212,698	162,301	78,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	498,308	533,665	78,119	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,690	-61,217	353	
TOTAL LOSSES	471,618	472,448	78,472	
EXPECTED LOSSES	652,021	299,366	31,263	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.991	1.995	.331	4.317
INDICATED (POST-TEST)	1.334	1.337	.222	2.893
PRES. ON RATE LEVEL	3.199	1.469	.153	4.821
DERIVED BY FORMULA	3.180	1.465	.156	4.801
UNDERLYING PRES. RATE	2.753	1.264	.132	4.149
PROPOSED	3.180	1.465	.156	4.801
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.51
MAN. RATES	6.32	5.80	5.68	+ 6.51
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.508
				1830
				1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,486	18,607	.748									2	2
2005	3,997	339,403	8.491								3	4	7
2006	3,928	328,707	8.368							1	2	6	9
2007	3,416	13,678	.400									2	2
2008	2,473	8,836	.357									4	4
TOTAL	16,300	709,231	4.351							1	5	18	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,375					13,544	2,688
2005				87,647	6,928				230,684	13,789	355
2006			78,085	28,181	12,155			168,570	15,648	24,119	1,949
2007					5,920					7,611	147
2008					3,923					4,618	295
TOTAL			78,085	115,828	31,301			168,570	246,332	63,681	5,434

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,995					35,512	2,978
2005		131	14,784	132,253	12,855		414	70,226	575,438	46,826	363
2006		20,931	153,928	40,249	20,294		59,895	733,555	66,328	59,675	1,980
2007		540	3,820	2,241	7,120		877	3,917	3,513	14,566	177
2008		1,388	6,526	2,561	3,408		1,165	7,966	3,827	6,663	365
TOTAL		22,990	179,058	177,304	47,672		62,351	815,664	649,106	163,242	5,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,080,063	1,037,324	5,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,374	-91,044	247	
TOTAL LOSSES	1,041,689	946,280	6,110	
EXPECTED LOSSES	550,614	370,337	27,873	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.391	5.805	.037	12.233
INDICATED (POST-TEST)	4.282	3.889	.025	8.196
PRES. ON RATE LEVEL	3.925	2.640	.198	6.763
DERIVED BY FORMULA	3.929	2.677	.193	6.799
UNDERLYING PRES. RATE	3.378	2.272	.171	5.821
PROPOSED	3.929	2.677	.193	6.799

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	
IND. RATES				9.22	MINIMUM PREMIUM	2000
MAN. RATES	9.39	8.34	7.97	+ 9.22	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	16,055	260,809	1.624						1	3	8	12	
2005	19,308	267,528	1.385						1	3	11	15	
2006	21,199	434,690	2.050						1	3	12	16	
2007	19,265	434,149	2.253							3	9	12	
2008	15,315	975,503	6.369						1	3	10	14	
TOTAL	91,142	2,372,679	2.603						4	15	50	69	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			65,800	64,574	18,076			6,302	50,928	30,461	24,668	
2005			74,727	18,455	16,550			52,518	26,317	37,042	41,919	
2006			82,975	63,261	53,243			22,539	82,294	78,902	51,476	
2007				78,862	73,258				119,121	118,890	44,018	
2008			114,287	87,207	178,900			103,415	95,607	358,730	37,357	
TOTAL			337,789	312,359	340,027			184,774	374,267	624,025	199,438	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			110,939	106,806	30,406			22,215	145,959	79,870	27,332	
2005		6,289	136,076	29,851	27,074		7,574	195,861	71,578	96,122	42,883	
2006		27,561	190,274	91,866	80,770		25,905	189,912	230,320	184,950	52,300	
2007		18,734	117,386	110,341	96,823		48,428	221,296	290,843	254,899	52,910	
2008		124,872	621,681	190,126	164,961		188,754	1,330,743	460,410	531,532	46,248	
TOTAL		177,456	1,176,356	528,990	400,034		270,661	1,960,027	1,199,110	1,147,373	221,673	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,584,500	3,275,507	221,673	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-130,570	-278,356	1,414	
TOTAL LOSSES	3,453,930	2,997,151	223,087	
EXPECTED LOSSES	2,086,240	1,162,971	152,207	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.790	3.288	.245	7.323
INDICATED (POST-TEST)	2.539	2.203	.164	4.906
PRES. ON RATE LEVEL	2.660	1.483	.193	4.336
DERIVED BY FORMULA	2.656	1.548	.190	4.394
UNDERLYING PRES. RATE	2.289	1.276	.167	3.732
PROPOSED	2.656	1.548	.190	4.394
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.96
MAN. RATES	6.07	5.39	5.11	+ 5.96
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	7,441	279,291	3.753							1		6	7
2005	6,803	107,899	1.586									5	5
2006	8,114	995,630	12.270							2	1	3	6
2007	6,943	171,912	2.476									4	4
2008	6,352	42,490	.668									2	2
TOTAL	35,653	1,597,222	4.480							3	1	20	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			101,216		10,713			106,618		58,747	1,997
2005					35,455					64,383	8,061
2006			459,944	26,936	24,410			389,656	58,585	32,743	3,356
2007					92,067					73,638	6,207
2008					11,713					27,677	3,100
TOTAL			561,160	26,936	174,358			496,274	58,585	257,188	22,721

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			170,650		18,020			375,828		154,035	2,213
2005		684	4,497	2,238	56,561		1,936	5,427	6,215	164,152	8,246
2006		79,815	624,392	48,936	42,290		106,872	1,271,421	191,380	87,287	3,410
2007		8,360	59,403	34,836	110,711		8,507	37,833	34,027	140,935	7,461
2008		4,125	19,481	7,648	10,164		7,038	47,755	22,931	39,948	3,838
TOTAL		92,984	878,423	93,658	237,746		124,353	1,738,264	254,553	586,357	25,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,834,024	1,172,314	25,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,604	-96,364	237	
TOTAL LOSSES	2,792,420	1,075,950	25,405	
EXPECTED LOSSES	683,111	401,097	25,314	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.832	3.018	.071	10.921
INDICATED (POST-TEST)	5.247	2.022	.048	7.317
PRES. ON RATE LEVEL	2.226	1.307	.083	3.616
DERIVED BY FORMULA	2.286	1.343	.081	3.710
UNDERLYING PRES. RATE	1.916	1.125	.071	3.112
PROPOSED	2.286	1.343	.081	3.710
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.03
MAN. RATES	4.64	4.25	4.26	+ 5.03
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.029
				1475
				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	38,515	2,038,937	5.293							3	9	27	39
2005	44,580	3,637,680	8.159					1		7	4	26	38
2006	40,376	1,143,323	2.831							1	7	26	34
2007	43,849	867,110	1.977							2	7	11	20
2008	35,572	721,188	2.027							1	3	13	17
TOTAL	202,892	8,408,238	4.144					1		14	30	103	148

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			480,175	142,574	73,225			838,113	182,682	245,537	76,631
2005	590,760		1,306,712	153,055	99,114	2,460		1,031,535	167,017	183,581	103,446
2006			278,978	78,221	143,881			149,223	61,430	352,279	79,311
2007			208,270	170,047	51,299			46,818	240,981	88,775	60,920
2008			113,400	85,089	60,229			53,600	130,891	228,528	49,451
TOTAL	590,760		2,387,535	628,986	427,748	2,460		2,119,289	783,001	1,098,700	369,759

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			568,087	235,818	123,165			2,004,238	523,566	643,797	84,907
2005	720,963	99,202	2,173,490	253,530	165,990	2,160	114,842	3,195,216	475,829	482,382	105,825
2006		66,474	493,154	130,866	212,984		70,896	687,061	259,108	787,743	80,580
2007		74,264	529,253	212,889	86,226		102,526	532,244	528,844	228,020	73,226
2008		85,185	433,042	116,402	68,787		139,715	1,024,925	401,614	379,441	61,220
TOTAL	720,963	325,125	4,197,026	949,505	657,152	2,160	427,979	7,443,684	2,188,961	2,521,383	405,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,116,937	6,317,001	405,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-394,308	-889,716	2,733	
TOTAL LOSSES	12,722,629	5,427,285	408,491	
EXPECTED LOSSES	6,271,393	3,694,663	288,107	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.271	2.675	.201	9.147
INDICATED (POST-TEST)	4.202	1.792	.135	6.129
PRES. ON RATE LEVEL	3.591	2.116	.165	5.872
DERIVED BY FORMULA	3.622	2.067	.160	5.849
UNDERLYING PRES. RATE	3.091	1.821	.142	5.054
PROPOSED	3.636	2.075	.161	5.872
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.96
MAN. RATES	8.18	7.30	6.92	+ 7.96
				PRESENT
				1930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	54,073	4,560,897	8.434							9	14	37	60
2005	58,442	1,691,654	2.894							3	9	33	45
2006	58,105	2,314,182	3.982							5	1	33	39
2007	46,529	1,683,622	3.618							1	7	35	43
2008	37,384	1,959,087	5.240							5	4	20	29
TOTAL	254,533	12,209,442	4.797							23	35	158	216

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,747,954	375,819	81,593			1,385,598	647,869	231,207	90,857
2005			471,206	145,093	88,828			437,343	231,382	201,463	116,339
2006			1,084,701	32,979	117,088			667,008	13,586	247,417	151,403
2007			303,702	187,000	193,056			209,125	350,226	368,604	71,909
2008			620,349	164,406	157,339			427,724	253,526	282,546	53,197
TOTAL			4,227,912	905,297	637,904			3,126,798	1,496,589	1,331,237	483,705

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,735,526	621,606	137,242			4,699,084	1,856,792	606,228	100,670
2005		31,647	691,699	229,073	146,142		43,061	1,145,884	609,662	527,341	119,015
2006		183,005	1,444,305	86,095	182,044		156,365	1,880,915	148,883	558,563	153,825
2007		92,071	654,193	285,101	258,868		216,160	1,184,890	898,089	794,847	86,435
2008		325,547	1,552,791	298,759	183,777		438,579	3,092,568	764,821	534,365	65,858
TOTAL		632,270	7,078,514	1,520,634	908,073		854,165	12,003,341	4,278,247	3,021,344	525,803

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,568,290	9,728,298	525,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-844,089	-1,454,920	3,631	
TOTAL LOSSES	19,724,201	8,273,378	529,434	
EXPECTED LOSSES	11,344,537	5,627,725	430,160	
CREDIBILITY	.06	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.749	3.250	.208	11.207
INDICATED (POST-TEST)	5.192	2.178	.139	7.509
PRES. ON RATE LEVEL	5.179	2.569	.196	7.944
DERIVED BY FORMULA	5.180	2.503	.185	7.868
UNDERLYING PRES. RATE	4.457	2.211	.169	6.837
PROPOSED	5.180	2.503	.185	7.868
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				10.67
MAN. RATES	11.40	10.00	9.36	+ 10.67
				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
2004	29,929	2,347,733	7.844						8	1	16	25	
2005	33,287	1,428,337	4.290						4	4	10	18	
2006	27,718	1,703,387	6.145						6	5	10	21	
2007	31,613	1,709,678	5.408						4	8	13	25	
2008	25,729	990,223	3.848						1	1	14	16	
TOTAL	148,276	8,179,358	5.516						23	19	63	105	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,401,322	35,309	46,058			696,901	43,506	109,323	15,314
2005			692,173	129,947	18,502			391,208	84,695	22,764	89,048
2006			759,664	187,796	18,967			507,520	171,078	30,841	27,521
2007			550,989	135,017	78,627			720,546	128,719	59,278	36,502
2008			154,932	10,000	198,661			383,069		193,163	50,398
TOTAL			3,559,080	498,069	360,815			2,699,244	427,998	415,369	218,783

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,232,403	58,401	77,469			2,347,193	124,688	286,646	16,968
2005		52,517	1,168,541	205,762	34,722		43,852	1,263,065	229,739	64,638	91,096
2006		182,560	1,370,115	264,146	50,886		186,235	2,132,764	497,081	102,174	27,961
2007		115,469	864,581	201,991	120,973		260,474	1,786,990	385,579	170,016	43,875
2008		97,857	459,952	145,281	176,516		159,397	1,064,853	223,226	294,930	62,393
TOTAL		448,403	6,095,592	875,581	460,566		649,958	8,594,865	1,460,313	918,404	242,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,788,818	3,714,864	242,293	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-389,620	-673,387	1,279	
TOTAL LOSSES	15,399,198	3,041,477	243,572	
EXPECTED LOSSES	5,993,316	2,750,520	136,415	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.385	2.051	.164	12.600
INDICATED (POST-TEST)	6.958	1.374	.110	8.442
PRES. ON RATE LEVEL	4.697	2.155	.107	6.959
DERIVED BY FORMULA	4.787	2.061	.107	6.955
UNDERLYING PRES. RATE	4.042	1.855	.092	5.989
PROPOSED	4.790	2.062	.107	6.959
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.43
MAN. RATES	9.29	8.43	8.20	+ 9.43
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	16,902	408,735	2.418							1	3	9	13
2005	21,180	6,391,063	30.174						1	5		9	15
2006	16,723	932,181	5.574							2	2	7	11
2007	18,059	586,155	3.245							2	4	1	7
2008	12,475	312,991	2.508							1		3	4
TOTAL	85,339	8,631,125	10.114						1	11	9	29	50

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			139,737	84,504	11,533			38,107	68,193	27,224	39,437
2005		1,529,212	784,052		35,980		3,300,525	564,224		116,603	60,467
2006			311,411	70,486	77,365			202,849	161,661	61,278	47,131
2007			140,453	153,427	131			117,714	158,685		15,745
2008			193,883		21,352			27,195		29,550	41,011
TOTAL		1,529,212	1,569,536	308,417	146,361		3,300,525	950,089	388,539	234,655	203,791

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			235,597	139,770	19,400			134,327	195,441	71,380	43,696
2005		263,712	1,294,580	12,591	60,250		930,963	1,757,176	34,963	300,571	61,858
2006		79,938	604,718	112,204	119,471		98,602	1,016,526	448,429	160,990	47,885
2007		52,891	369,138	171,126	20,994		101,984	622,131	340,915	43,417	18,925
2008		81,940	364,569	37,861	26,304		25,726	171,804	34,914	45,312	50,772
TOTAL		478,481	2,868,602	473,552	246,419		1,157,275	3,701,964	1,054,662	621,670	223,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,206,322	2,396,303	223,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-234,142	-294,592	846	
TOTAL LOSSES	7,972,180	2,101,711	223,982	
EXPECTED LOSSES	3,167,784	1,146,956	98,139	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.342	2.463	.262	12.067
INDICATED (POST-TEST)	6.259	1.650	.176	8.085
PRES. ON RATE LEVEL	4.313	1.562	.133	6.008
DERIVED BY FORMULA	4.371	1.569	.137	6.077
UNDERLYING PRES. RATE	3.712	1.344	.115	5.171
PROPOSED	4.371	1.569	.137	6.077
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				8.24
MAN. RATES	8.11	7.37	7.08	+ 8.24
				PRESENT
				1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	19,997	831,823	4.159					1		1	1	5	8
2005	4,920	1,807,410	36.735							4		3	7
2006	5,729	453,782	7.920							1		6	7
2007	6,046	2,202,635	36.431							4	1	5	10
2008	7,205	486,627	6.754							2	1	2	5
TOTAL	43,897	5,782,277	13.172					1		12	3	21	37

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004	649,524		68,613	23,316	7,922			15,444	7,068	35,294	24,642	
2005			762,121		32,252			905,625		106,350	1,062	
2006			133,214		49,810			86,191		180,155	4,412	
2007			928,168	24,463	33,359			1,067,032	39,093	91,973	18,547	
2008			212,531	13,227	13,389			211,200	21,369	14,124	787	
TOTAL	649,524		2,104,647	61,006	136,732			2,285,492	67,530	427,896	49,450	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004	1,127,561		115,682	38,565	13,325			54,440	20,257	92,541	27,303	
2005		47,872	1,041,805	10,334	53,745		83,269	2,301,372	41,356	275,446	1,086	
2006		31,482	250,844	12,538	73,033		38,065	416,780	55,939	399,473	4,483	
2007		135,206	1,059,787	83,366	59,645		303,455	2,160,750	254,332	220,184	22,293	
2008		89,491	404,797	44,776	21,998		152,501	1,026,734	124,062	48,308	974	
TOTAL	1,127,561	304,051	2,872,915	189,579	221,746		577,290	5,960,076	495,946	1,035,952	56,139	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,841,893	1,943,223	56,139	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-318,297	-247,311	707	
TOTAL LOSSES	10,523,596	1,695,912	56,846	
EXPECTED LOSSES	4,425,256	871,794	86,038	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.973	3.863	.129	27.965
INDICATED (POST-TEST)	16.062	2.588	.086	18.736
PRES. ON RATE LEVEL	11.712	2.308	.228	14.248
DERIVED BY FORMULA	11.799	2.322	.219	14.340
UNDERLYING PRES. RATE	10.081	1.986	.196	12.263
PROPOSED	11.799	2.322	.219	14.340
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				19.44
MAN. RATES	19.48	17.43	16.79	+ 19.44
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,630	5,222	.198									1	1
2005	2,964	35,712	1.204										
2006	2,962	585,791	19.776							2	1	2	5
2007	4,925	47,355	.961								1	1	2
2008	5,082	50,397	.991								1	2	3
TOTAL	18,563	724,477	3.903							2	3	6	11

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					674					918	3,630	
2005											35,712	
2006			196,145	11,222	28,742			288,558	13,028	33,805	14,291	
2007				13,794	7,627				18,395	3,373	4,166	
2008				2,000	7,310				571	28,811	11,705	
TOTAL			196,145	27,016	44,353			288,558	31,994	66,907	69,504	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					1,134					2,407	4,022	
2005											36,533	
2006		42,659	335,013	24,733	44,661		87,167	1,080,990	72,266	82,907	14,520	
2007		2,798	17,189	17,339	10,701		5,734	26,472	37,988	10,682	5,008	
2008		3,055	15,463	6,252	6,628		7,520	51,426	24,708	41,775	14,491	
TOTAL		48,512	367,665	48,324	63,124		100,421	1,158,888	134,962	137,771	74,574	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,675,486	384,181	74,574	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,825	-38,591	255	
TOTAL LOSSES	1,651,661	345,590	74,829	
EXPECTED LOSSES	885,827	207,163	20,234	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.898	1.862	.403	11.163
INDICATED (POST-TEST)	5.962	1.248	.270	7.480
PRES. ON RATE LEVEL	5.544	1.297	.127	6.968
DERIVED BY FORMULA	5.548	1.296	.131	6.975
UNDERLYING PRES. RATE	4.772	1.116	.109	5.997
PROPOSED	5.548	1.296	.131	6.975
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.46
MAN. RATES	9.92	8.69	8.21	+ 9.46
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
2004	19						19						
2005	37						37						
2006	12						12						
2007	9						9						
2008	69						69						
TOTAL	146						146						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-167	-453	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	7,608	2,888	145	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	6.056	2.298	.115	8.469
DERIVED BY FORMULA	6.056	2.298	.115	8.469
UNDERLYING PRES. RATE	5.212	1.978	.099	7.289
PROPOSED	6.056	2.298	.115	8.469

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	11.480
IND. RATES				11.48	MINIMUM PREMIUM	2000
MAN. RATES	12.35	10.69	9.98	+ 11.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,268	70,183	1.644								1	2	3
2005	5,024	407,347	8.108							1	3	5	9
2006	7,304	59,016	.807								1	1	2
2007	4,782	46,536	.973									1	1
2008	5,831	57,141	.979									2	2
TOTAL	27,209	640,223	2.353							1	5	11	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				4,002	6,009				15,346	4,867	39,959
2005			111,264	109,661	2,510			62,223	104,350	11,603	5,736
2006				16,195	694				28,202	2,595	11,330
2007					10,372					34,589	1,575
2008					25,993					26,033	5,115
TOTAL			111,264	129,858	45,578			62,223	147,898	79,687	63,715

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				6,619	10,107				43,982	12,762	44,275
2005		8,932	212,844	166,642	6,691		7,998	251,239	263,788	35,274	5,868
2006		1,838	7,178	20,678	1,947		5,031	25,322	71,836	9,287	11,511
2007		941	6,692	3,925	12,472		3,997	17,775	15,979	66,199	1,893
2008		9,144	43,231	16,963	22,562		6,618	44,925	21,567	37,573	6,332
TOTAL		20,855	269,945	214,827	53,779		23,644	339,261	417,152	161,095	69,879

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	653,705	846,853	69,879	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,207	-111,771	465	
TOTAL LOSSES	593,498	735,082	70,344	
EXPECTED LOSSES	1,168,899	509,352	44,895	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.181	2.702	.259	5.142
INDICATED (POST-TEST)	1.461	1.810	.174	3.445
PRES. ON RATE LEVEL	4.992	2.174	.192	7.358
DERIVED BY FORMULA	4.957	2.159	.191	7.307
UNDERLYING PRES. RATE	4.296	1.872	.165	6.333
PROPOSED	4.957	2.159	.191	7.307
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.91
MAN. RATES	8.92	8.62	8.67	+ 9.91
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,396	762,486	14.130						1	4	11	16	
2005	5,175	278,933	5.390							4	7	11	
2006	5,903	975,544	16.526						3	2	3	8	
2007	5,662	125,266	2.212							3	2	5	
2008	6,645	68,175	1.025							1		1	
TOTAL	28,781	2,210,404	7.680						4	14	23	41	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			92,451	73,767	76,256			97,348	243,545	155,784	23,335
2005				98,953	26,135				107,778	41,317	4,750
2006			432,285	86,889	8,673			320,463	111,807	15,001	426
2007				26,240	1,291				74,283	21,065	2,387
2008				45,100					19,500		3,575
TOTAL			524,736	330,949	112,355			417,811	556,913	233,167	34,473

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			155,872	122,011	128,263			343,152	698,000	408,467	25,855
2005		502	19,014	150,469	43,731		1,239	35,742	272,216	110,794	4,859
2006		105,832	804,417	125,192	25,099		126,542	1,457,087	325,456	55,820	433
2007		4,131	24,163	27,982	4,455		24,052	110,721	156,844	57,375	2,869
2008		10,845	74,414	33,445	6,342		6,812	58,465	28,560	6,608	4,426
TOTAL		121,310	1,077,880	459,099	207,890		158,645	2,005,167	1,481,076	639,064	38,442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,363,002	2,787,129	38,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,943	-314,615	595	
TOTAL LOSSES	3,256,059	2,472,514	39,037	
EXPECTED LOSSES	2,248,659	1,444,806	54,685	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.313	8.591	.136	20.040
INDICATED (POST-TEST)	7.580	5.756	.091	13.427
PRES. ON RATE LEVEL	9.078	5.833	.220	15.131
DERIVED BY FORMULA	9.063	5.830	.215	15.108
UNDERLYING PRES. RATE	7.813	5.020	.190	13.023
PROPOSED	9.063	5.830	.215	15.108
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				20.48
MAN. RATES	19.66	17.62	17.83	+ 20.48
				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
2004	19,161	564,720	2.947						1	2	6	9	
2005	20,788	184,156	.885							2	5	7	
2006	25,798	693,893	2.689						2	2	9	13	
2007	27,114	158,915	.586							1		1	
2008	25,395	285,905	1.125						1	1	7	9	
TOTAL	118,256	1,887,589	1.596						4	8	27	39	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			78,963	66,699	35,654			111,237	166,998	91,232	13,937
2005				50,710	7,923				56,161	27,894	41,468
2006			390,342	58,682	14,382			117,311	73,113	17,841	22,222
2007				59,949					79,491		19,475
2008			90,720	4,339	16,051			63,625	3,451	82,624	25,095
TOTAL			560,025	240,379	74,010			292,173	379,214	219,591	122,197

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			133,132	110,320	59,970			392,110	478,616	239,210	15,442
2005		154	9,051	76,765	13,681		834	19,158	142,459	73,960	42,422
2006		93,608	719,876	89,050	30,786		52,570	565,004	203,477	51,729	22,578
2007		9,177	53,306	62,812	6,639		23,121	106,901	157,420	18,252	23,409
2008		41,512	187,823	24,885	18,179		64,839	435,567	97,928	126,646	31,068
TOTAL		144,451	1,103,188	363,832	129,255		141,364	1,518,740	1,079,900	509,797	134,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,907,743	2,082,784	134,919	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,979	-173,584	963	
TOTAL LOSSES	2,833,764	1,909,200	135,882	
EXPECTED LOSSES	1,630,750	810,054	89,874	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.396	1.614	.115	4.125
INDICATED (POST-TEST)	1.605	1.081	.077	2.763
PRES. ON RATE LEVEL	1.602	.796	.088	2.486
DERIVED BY FORMULA	1.602	.825	.087	2.514
UNDERLYING PRES. RATE	1.379	.685	.076	2.140
PROPOSED	1.602	.825	.087	2.514
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.41
MAN. RATES	3.25	3.00	2.93	+ 3.41
				PRESENT
				965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	82,761	1,646,917	1.989							3	9	32	44
2005	92,739	1,543,318	1.664							4	2	25	31
2006	108,972	1,338,579	1.228							2	9	20	31
2007	109,773	1,396,829	1.272							3	7	23	33
2008	97,592	4,109,640	4.211					1	1	1	4	11	18
TOTAL	491,837	10,035,283	2.040					1	1	13	31	111	157

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			499,952	208,978	147,706			269,482	221,922	227,130	71,747
2005			740,298	57,321	117,295			255,585	67,358	220,639	84,822
2006			234,573	276,402	54,619			273,706	235,873	124,695	138,711
2007			555,114	101,325	108,175			173,766	137,425	208,086	112,938
2008	1,000	1,001,588	124,475	122,108	88,908	1,100	2,369,995	90,603	97,666	118,346	93,851
TOTAL	1,000	1,001,588	2,154,412	766,134	516,703	1,100	2,369,995	1,063,142	760,244	898,896	502,069

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			842,920	345,650	248,440			949,925	636,029	595,535	79,495
2005		61,375	1,322,254	103,996	191,170		38,040	938,393	201,135	567,634	86,773
2006		84,582	546,644	367,323	98,020		136,179	1,371,771	659,595	311,907	140,930
2007		141,479	1,079,300	187,897	156,513		146,435	895,089	407,659	440,115	135,751
2008	33,634	233,602	580,811	164,665	99,577	82,081	831,131	956,862	278,859	213,380	116,188
TOTAL	33,634	521,038	4,371,929	1,169,531	793,720	82,081	1,151,785	5,112,040	2,183,277	2,128,571	559,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,272,507	6,275,099	559,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-359,014	-836,946	3,520	
TOTAL LOSSES	10,913,493	5,438,153	562,657	
EXPECTED LOSSES	6,974,249	3,747,798	344,285	
CREDIBILITY	.09	.26	.29	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.219	1.106	.114	3.439
INDICATED (POST-TEST)	1.487	.741	.076	2.304
PRES. ON RATE LEVEL	1.648	.885	.081	2.614
DERIVED BY FORMULA	1.634	.848	.080	2.562
UNDERLYING PRES. RATE	1.418	.762	.070	2.250
PROPOSED	1.634	.848	.080	2.562
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.47
MAN. RATES	3.81	3.34	3.08	+ 3.47
				PRESENT
				1105
				1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,165	151,906	2,941								1	4	5
2005	4,875	7,542	.154									3	3
2006	7,195	201,480	2,800									4	4
2007	6,317	189,548	3,000								1	4	5
2008	5,759	452,587	7,858							1		4	5
TOTAL	29,311	1,003,063	3,422							1	2	19	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				12,875	72,600				10,130	40,613	15,688
2005					1,150					2,965	3,427
2006					30,094					158,363	13,023
2007				23,672	28,675				32,400	82,882	21,919
2008			144,538		59,310			130,662		98,943	19,134
TOTAL			144,538	36,547	191,829			130,662	42,530	383,766	73,191

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				21,295	122,113				29,033	106,488	17,382
2005		22	146	72	1,834		90	249	287	7,559	3,506
2006		1,184	9,232	5,075	42,709		8,331	45,930	39,822	349,111	13,231
2007		6,217	39,547	35,653	37,101		18,999	86,160	102,454	166,070	26,347
2008		74,673	336,498	56,001	57,097		110,015	733,584	130,594	155,213	23,688
TOTAL		82,096	385,423	118,096	260,854		137,435	865,923	302,190	784,441	84,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,470,877	1,465,581	84,154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,460	-74,550	427	
TOTAL LOSSES	1,444,417	1,391,031	84,581	
EXPECTED LOSSES	534,340	335,612	42,208	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.928	4.746	.289	9.963
INDICATED (POST-TEST)	3.302	3.180	.194	6.676
PRES. ON RATE LEVEL	2.118	1.331	.167	3.616
DERIVED BY FORMULA	2.130	1.405	.168	3.703
UNDERLYING PRES. RATE	1.823	1.145	.144	3.112
PROPOSED	2.130	1.405	.168	3.703
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.02
MAN. RATES	4.11	3.77	4.26	+ 5.02
				PRESENT
				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	83,510	6,657,809	7.972						1	7	6	42	56
2005	100,949	2,296,761	2.275							3	12	42	57
2006	111,540	2,673,812	2.397							9	7	24	40
2007	119,118	2,049,330	1.720							5	7	28	40
2008	141,797	1,512,759	1.066							2	6	23	31
TOTAL	556,914	15,190,471	2.728						1	26	38	159	224

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		1,837,250	894,331	122,512	130,834		2,157,455	851,549	251,696	308,334	103,848
2005			680,266	305,802	198,900			336,396	274,114	385,467	115,816
2006			1,067,914	172,864	137,153			746,077	113,457	328,492	107,855
2007			595,735	216,878	135,708			504,785	186,028	305,495	104,701
2008			289,580	221,791	174,379			271,200	148,022	274,855	132,932
TOTAL		1,837,250	3,527,826	1,039,847	776,974		2,157,455	2,710,007	973,317	1,602,643	565,152

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		428,806	1,472,034	202,637	220,063		594,525	2,807,929	721,360	808,451	115,063
2005		50,325	1,094,756	480,626	325,850		46,736	1,120,916	733,043	998,546	118,480
2006		253,955	1,945,908	274,707	223,167		266,293	3,118,093	454,158	757,081	109,581
2007		170,188	1,267,088	322,373	203,533		328,754	2,159,866	623,858	657,303	125,851
2008		202,885	1,045,979	306,632	191,738		269,729	1,900,360	529,382	468,491	164,569
TOTAL		1,106,159	6,825,765	1,586,975	1,164,351		1,506,037	11,107,164	3,061,801	3,689,872	633,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,545,125	9,502,999	633,544	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-530,027	-1,081,849	6,530	
TOTAL LOSSES	20,015,098	8,421,150	640,074	
EXPECTED LOSSES	13,488,457	5,357,512	556,914	
CREDIBILITY	.10	.29	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.594	1.512	.115	5.221
INDICATED (POST-TEST)	2.408	1.013	.077	3.498
PRES. ON RATE LEVEL	2.814	1.118	.116	4.048
DERIVED BY FORMULA	2.773	1.088	.104	3.965
UNDERLYING PRES. RATE	2.422	.962	.100	3.484
PROPOSED	2.773	1.088	.104	3.965
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.37
MAN. RATES	5.60	5.04	4.77	+ 5.37
				PRESENT
				1410

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	64,554	2,321,586	3.596						5	9	39	53	
2005	77,940	4,264,822	5.471						4	11	43	58	
2006	87,278	1,533,965	1.757						2	7	37	46	
2007	84,329	2,750,137	3.261						4	9	32	45	
2008	85,475	1,224,765	1.432						3	4	20	27	
TOTAL	399,576	12,095,275	3.027						18	40	171	229	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			807,438	195,334	147,379			656,148	200,115	197,321	117,851
2005			693,538	348,947	188,570			591,724	1,957,535	383,185	101,323
2006			259,473	212,553	106,113			344,851	226,256	261,785	122,934
2007			866,019	328,503	102,681			622,905	287,730	404,550	137,749
2008			255,348	78,517	170,939			165,897	91,323	257,572	205,169
TOTAL			2,881,816	1,163,854	715,682			2,381,525	2,762,959	1,504,413	685,026

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			1,236,938	323,082	247,892			2,082,759	573,530	517,378	130,579
2005		52,210	1,143,561	522,032	310,040		74,196	2,099,614	2,325,429	1,026,374	103,653
2006		81,600	551,899	295,268	167,477		151,821	1,531,572	673,549	613,721	124,901
2007		205,528	1,513,217	434,302	178,949		335,464	2,095,710	854,619	865,959	165,574
2008		177,060	847,235	201,290	169,642		208,504	1,455,293	410,815	418,955	253,999
TOTAL		516,398	5,292,850	1,775,974	1,074,000		769,985	9,264,948	4,837,942	3,442,387	778,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,844,181	11,130,303	778,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-340,602	-1,139,742	6,125	
TOTAL LOSSES	15,503,579	9,990,561	784,831	
EXPECTED LOSSES	6,776,809	5,194,488	579,385	
CREDIBILITY	.08	.23	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.880	2.500	.196	6.576
INDICATED (POST-TEST)	2.600	1.675	.131	4.406
PRES. ON RATE LEVEL	1.971	1.510	.169	3.650
DERIVED BY FORMULA	2.021	1.548	.159	3.728
UNDERLYING PRES. RATE	1.696	1.300	.145	3.141
PROPOSED	2.021	1.548	.159	3.728

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	5.053
IND. RATES				5.05	MINIMUM PREMIUM	1480
MAN. RATES	4.92	4.44	4.30	+ 5.05	PRESENT	1300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	14,470	146,733	1.014								2	2	4
2005	17,808	1,636,388	9.189							5	4	5	14
2006	13,808	497,313	3.601							2	4	6	12
2007	14,614	836,951	5.727							2	1	2	5
2008	10,400	222,090	2.135								2	3	5
TOTAL	71,100	3,339,475	4.697							9	13	18	40

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				39,584	17,339				53,170	27,536	9,104
2005			816,928	111,056	29,496			556,597	91,788	26,325	4,198
2006			163,196	82,143	19,558			123,550	68,626	31,002	9,238
2007			246,195	60,736	4,290			466,817	48,957	3,928	6,028
2008				45,742	42,473				40,720	86,739	6,416
TOTAL			1,226,319	339,261	113,156			1,146,964	303,261	175,530	34,984

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				65,472	29,164				152,386	72,199	10,087
2005		65,800	1,454,027	180,344	52,508		69,226	1,988,883	257,548	75,425	4,295
2006		46,129	329,904	112,650	35,521		54,553	591,313	196,228	80,345	9,386
2007		52,717	397,341	80,370	17,518		200,835	1,431,058	187,666	42,026	7,246
2008		25,934	146,119	61,637	43,295		36,266	271,772	131,500	138,989	7,943
TOTAL		190,580	2,327,391	500,473	178,006		360,880	4,283,026	925,328	408,984	38,957

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,161,877	2,012,791	38,957	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-280,102	-311,894	464	
TOTAL LOSSES	6,881,775	1,700,897	39,421	
EXPECTED LOSSES	3,726,351	1,205,146	54,036	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.679	2.392	.055	12.126
INDICATED (POST-TEST)	6.485	1.603	.037	8.125
PRES. ON RATE LEVEL	6.090	1.969	.088	8.147
DERIVED BY FORMULA	6.098	1.943	.084	8.125
UNDERLYING PRES. RATE	5.241	1.695	.076	7.012
PROPOSED	6.098	1.943	.084	8.125

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	11.014
IND. RATES				11.01	MINIMUM PREMIUM	2000
MAN. RATES	11.25	10.08	9.60	+ 11.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,280	18,403	.807								1		1
2005	2,409	238,551	9.902							1	1	1	3
2006	3,330	3,411	.102										
2007	2,545	128,944	5.066								3	2	5
2008	2,721	108,802	3.998								1	1	2
TOTAL	13,285	498,111	3.749							1	6	4	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				11,795					5,782		826
2005			138,365	7,757	6,833			49,076	25,607	7,788	3,125
2006											3,411
2007				76,523	12,254				3,355	20,502	16,310
2008				31,147	6,230				63,029	4,741	3,655
TOTAL			138,365	127,222	25,317			49,076	97,773	33,031	27,327

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				19,509					16,571		915
2005		11,182	244,752	14,039	11,596		6,268	181,064	66,824	21,477	3,197
2006											3,466
2007		12,828	75,956	84,817	23,208		3,332	15,048	16,119	40,008	19,605
2008		9,675	61,760	27,168	9,786		23,225	197,175	96,249	28,197	4,525
TOTAL		33,685	382,468	145,533	44,590		32,825	393,287	195,763	89,682	31,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	842,265	475,568	31,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,929	-44,597	218	
TOTAL LOSSES	819,336	430,971	31,926	
EXPECTED LOSSES	438,803	199,673	21,388	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.167	3.244	.240	9.651
INDICATED (POST-TEST)	4.132	2.173	.161	6.466
PRES. ON RATE LEVEL	3.838	1.746	.187	5.771
DERIVED BY FORMULA	3.841	1.755	.186	5.782
UNDERLYING PRES. RATE	3.303	1.503	.161	4.967
PROPOSED	3.841	1.755	.186	5.782
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.84
MAN. RATES	7.85	7.03	6.80	+ 7.84
				PRESENT
				1905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,203	1,751	.079									1	1
2005	2,679												
2006	3,201	862	.026										
2007	2,858	378,084	13.228							1			1
2008	2,176	98,082	4.507								1		1
TOTAL	13,117	478,779	3.650							1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					170					585	996
2006											862
2007			241,974					130,043			6,067
2008				55,819					41,701		562
TOTAL			241,974	55,819	170			130,043	41,701	585	8,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					286					1,534	1,104
2006											876
2007		50,494	399,661	17,737	6,610		61,491	450,282	29,368	7,684	7,293
2008		13,427	92,103	41,395	7,848		14,577	125,038	61,085	14,127	696
TOTAL		63,921	491,764	59,132	14,744		76,068	575,320	90,453	23,345	9,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,207,073	187,674	9,969	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,327	-18,705	57	
TOTAL LOSSES	1,199,746	168,969	10,026	
EXPECTED LOSSES	120,808	79,095	6,033	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.146	1.288	.076	10.510
INDICATED (POST-TEST)	6.128	.863	.051	7.042
PRES. ON RATE LEVEL	1.070	.701	.053	1.824
DERIVED BY FORMULA	1.121	.704	.053	1.878
UNDERLYING PRES. RATE	.921	.603	.046	1.570
PROPOSED	1.121	.704	.053	1.878
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.55
MAN. RATES	2.57	2.27	2.15	+ 2.55
				PRESENT
				780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,563	58,779	1.649							1			1
2005	4,754	298,842	6.286							1		2	3
2006	4,788	189,836	3.964							1			1
2007	4,430	11,070	.249									1	1
2008	3,580	11,790	.329										
TOTAL	21,115	570,317	2.701							2	1	3	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				39,553					18,751		475	
2005			181,547		4,140			101,309		7,249	4,597	
2006			68,597					88,193			33,046	
2007					1,223					9,847		
2008											11,790	
TOTAL			250,144	39,553	5,363			189,502	18,751	17,096	49,908	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				65,421					53,740		526	
2005		14,577	318,909	2,808	7,309		12,677	357,211	5,534	19,152	4,703	
2006		15,197	121,297	2,129	1,211		29,263	372,993	10,870	2,369	33,575	
2007		111	788	462	1,470		1,134	5,062	4,552	18,846		
2008											14,596	
TOTAL		29,885	440,994	70,820	9,990		43,074	735,266	74,696	40,367	53,400	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,249,219	195,873	53,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,316	-87,394	189	
TOTAL LOSSES	1,218,903	108,479	53,589	
EXPECTED LOSSES	472,976	364,235	20,270	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.773	.514	.254	6.541
INDICATED (POST-TEST)	3.868	.344	.170	4.382
PRES. ON RATE LEVEL	2.603	2.004	.111	4.718
DERIVED BY FORMULA	2.616	1.954	.113	4.683
UNDERLYING PRES. RATE	2.240	1.725	.096	4.061
PROPOSED	2.616	1.954	.113	4.683
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.35
MAN. RATES	6.66	5.85	5.56	+ 6.35
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
2004	954												
2005	1,395	17,435	1,249									1	1
2006	1,598	22,687	1,419									1	1
2007	1,276	83,454	6,540									2	2
2008	1,060	13,935	1,314									1	1
TOTAL	6,283	137,511	2,189									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005					7,008					10,427		
2006					7,431					13,737		
2007					34,692					48,762		
2008					7,848					6,087		
TOTAL					56,979					79,013		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005		134	888	443	11,180		315	878	1,006	26,585		
2006		297	2,282	1,253	10,546		724	3,983	3,455	30,283		
2007		3,152	22,383	13,129	41,716		5,645	25,052	22,531	93,327		
2008		2,759	13,053	5,122	6,812		1,554	10,499	5,044	8,785		
TOTAL		6,342	38,606	19,947	70,254		8,238	40,412	32,036	158,980		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	93,598	281,217	1,543	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,660	-20,494	69	
TOTAL LOSSES	76,938	260,723	1,612	
EXPECTED LOSSES	263,133	86,517	7,415	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.225	4.150	.026	5.401
INDICATED (POST-TEST)	.821	2.781	.017	3.619
PRES. ON RATE LEVEL	4.866	1.600	.137	6.603
DERIVED BY FORMULA	4.866	1.612	.135	6.613
UNDERLYING PRES. RATE	4.188	1.377	.118	5.683
PROPOSED	4.859	1.609	.135	6.603
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				8.95
MAN. RATES	9.34	8.25	7.78	+ 8.95

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,749	106,719	1.581								1	3	4
2005	6,779	1,312,965	19.368							2	5	3	10
2006	7,488	144,912	1.935								2	3	5
2007	7,219	344,172	4.767							1	1	2	4
2008	6,842	309,784	4.527							1		3	4
TOTAL	35,077	2,218,552	6.325							4	9	14	27

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				46,780	7,839				20,460	10,577	21,063	
2005			578,145	107,032	2,520			520,718	89,945	9,260	5,345	
2006				62,684	4,765				45,069	11,338	21,056	
2007			143,515	1,185	10,283			170,014	1,634	12,831	4,710	
2008			115,263		20,413			102,991		66,325	4,792	
TOTAL			836,923	217,681	45,820			793,723	157,108	110,331	56,966	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				77,374	13,185				58,638	27,733	23,338	
2005		29,984	674,750	166,387	7,675		38,643	1,125,955	239,636	30,215	5,468	
2006		7,204	28,419	80,383	10,480		8,432	42,553	116,599	30,694	21,393	
2007		31,148	245,384	15,679	16,428		82,577	599,109	47,664	35,002	5,661	
2008		51,428	229,582	27,549	22,339		85,858	572,010	94,476	105,814	5,932	
TOTAL		119,764	1,178,135	367,372	70,107		215,510	2,339,627	557,013	229,458	61,792	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,853,036	1,223,950	61,792	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,348	-161,104	409	
TOTAL LOSSES	3,815,688	1,062,846	62,201	
EXPECTED LOSSES	666,813	696,279	41,039	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.878	3.030	.177	14.085
INDICATED (POST-TEST)	7.288	2.030	.119	9.437
PRES. ON RATE LEVEL	2.209	2.306	.136	4.651
DERIVED BY FORMULA	2.311	2.292	.135	4.738
UNDERLYING PRES. RATE	1.901	1.985	.117	4.003
PROPOSED	2.311	2.292	.135	4.738
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.42
MAN. RATES	6.19	5.59	5.48	+ 6.42
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
2004	1,862	194,132	10.425						1		1	2	
2005	2,205	21,625	.980								1	1	
2006	2,077	47,300	2.277								3	3	
2007	2,478	17,319	.698								1	1	
2008	2,439	70,493	2.890								1	1	
TOTAL	11,061	350,869	3.172						1		7	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			89,041		13,000			83,636		2,679	5,776
2005					1,715					3,231	16,679
2006					6,179					35,748	5,373
2007					7,238					9,289	792
2008					48,040					21,558	895
TOTAL			89,041		76,172			83,636		72,505	29,515

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			150,123		21,866			294,817		7,024	6,400
2005		34	218	108	2,736		95	272	311	8,237	17,063
2006		246	1,896	1,043	8,768		1,875	10,364	8,994	78,805	5,459
2007		658	4,670	2,739	8,703		1,072	4,775	4,291	17,778	952
2008		16,899	79,898	31,349	41,698		5,477	37,198	17,860	31,118	1,108
TOTAL		17,837	236,805	35,239	83,771		8,519	347,426	31,456	142,962	30,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	610,587	293,428	30,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,385	-34,546	157	
TOTAL LOSSES	595,202	258,882	31,139	
EXPECTED LOSSES	314,574	158,173	14,380	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.381	2.340	.282	8.003
INDICATED (POST-TEST)	3.605	1.568	.189	5.362
PRES. ON RATE LEVEL	3.304	1.662	.151	5.117
DERIVED BY FORMULA	3.307	1.660	.152	5.119
UNDERLYING PRES. RATE	2.844	1.430	.130	4.404
PROPOSED	3.307	1.660	.152	5.119

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	6.939
IND. RATES				6.94	MINIMUM PREMIUM	1935
MAN. RATES	7.02	6.26	6.03	+ 6.94	PRESENT	1715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,721	10,854	.630								1		1
2005	2,353	5,021	.213									1	1
2006	2,714	8,070	.297									1	1
2007	2,361	240,121	10.170							1			1
2008	1,885	15,755	.835										
TOTAL	11,034	279,821	2.536							1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				6,566					1,678		2,610
2005					621						4,400
2006					4,741						3,329
2007			163,566					76,387			168
2008											15,755
TOTAL			163,566	6,566	5,362			76,387	1,678		26,262

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				10,860					4,809		2,892
2005		12	79	40	991						4,501
2006		191	1,455	798	6,727						3,382
2007		34,226	270,908	12,023	4,482		36,228	265,229	17,297	4,523	202
2008											19,505
TOTAL		34,429	272,442	23,721	12,200		36,228	265,229	22,106	4,523	30,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	608,328	62,550	30,482	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,864	-43,766	216	
TOTAL LOSSES	594,464	18,784	30,698	
EXPECTED LOSSES	228,183	186,585	22,840	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.388	.170	.278	5.836
INDICATED (POST-TEST)	3.610	.114	.186	3.910
PRES. ON RATE LEVEL	2.403	1.965	.240	4.608
DERIVED BY FORMULA	2.415	1.928	.239	4.582
UNDERLYING PRES. RATE	2.068	1.691	.207	3.966
PROPOSED	2.415	1.928	.239	4.582
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.21
MAN. RATES	6.52	5.74	5.43	+ 6.21
IND. RATE				
				6.211
MINIMUM PREMIUM				1760
PRESENT				1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	63,283	1,833,764	2.897						1	4	1	16	22
2005	76,641	2,091,634	2.729							6	7	21	34
2006	78,219	2,924,588	3.738							4	8	11	23
2007	52,489	1,319,612	2.514							2	11	13	26
2008	50,995	1,472,235	2.887							3	4	14	21
TOTAL	321,627	9,641,833	2.998						1	19	31	75	126

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		127,358	763,356	15,756	104,306		21,379	524,156	3,439	189,266	84,748
2005			688,234	193,198	75,682			548,542	143,256	187,243	255,479
2006			954,977	307,207	14,883			1,114,512	367,030	68,103	97,876
2007			257,158	373,212	56,082			112,637	318,734	152,302	49,487
2008			529,685	89,626	114,808			400,824	76,437	202,594	58,261
TOTAL		127,358	3,193,410	978,999	365,761		21,379	2,700,671	908,896	799,508	545,851

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		287,574	1,135,647	26,060	175,443		56,996	1,337,145	9,856	496,256	93,901
2005		54,258	1,199,780	304,609	127,267		65,759	1,780,258	397,949	487,863	261,355
2006		165,427	1,178,031	410,799	49,761		212,126	2,185,337	997,257	208,302	99,442
2007		116,037	793,970	431,166	115,801		163,707	897,995	727,108	371,377	59,484
2008		203,038	962,627	186,746	126,974		252,733	1,736,409	379,812	343,825	72,127
TOTAL		826,334	5,270,055	1,359,380	595,246		751,321	7,937,144	2,511,982	1,907,623	586,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,784,854	6,374,231	586,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-548,857	-673,459	3,560	
TOTAL LOSSES	14,235,997	5,700,772	589,869	
EXPECTED LOSSES	7,378,124	2,640,558	411,682	
CREDIBILITY	.07	.20	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.426	1.772	.183	6.381
INDICATED (POST-TEST)	2.965	1.187	.123	4.275
PRES. ON RATE LEVEL	2.665	.954	.149	3.768
DERIVED BY FORMULA	2.686	1.001	.143	3.830
UNDERLYING PRES. RATE	2.294	.821	.128	3.243
PROPOSED	2.686	1.001	.143	3.830
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.19
MAN. RATES	5.08	4.57	4.44	+ 5.19
				PRESENT
				1330

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,171	312,542	5.064						1	2	8	11	
2005	8,091	24,490	.302								3	3	
2006	7,196	13,732	.190								1	1	
2007	7,622	24,491	.321								4	4	
2008	5,907	31,452	.532								4	4	
TOTAL	34,987	406,707	1.162						1	2	20	23	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			86,925	18,128	45,738			37,054	27,977	82,376	14,344
2005					8,376					13,049	3,065
2006					6,000					3,556	4,176
2007					4,083					10,122	10,286
2008					10,845					18,447	2,160
TOTAL			86,925	18,128	75,042			37,054	27,977	127,550	34,031

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			146,556	29,984	76,931			130,615	80,182	215,991	15,893
2005		164	1,063	529	13,362		391	1,102	1,260	33,270	3,135
2006		238	1,841	1,012	8,516		181	1,035	894	7,839	4,243
2007		374	2,640	1,549	4,910		1,161	5,198	4,680	19,374	12,364
2008		3,818	18,035	7,076	9,413		4,701	31,829	15,282	26,629	2,674
TOTAL		4,594	170,135	40,150	113,132		6,434	169,779	102,298	303,103	38,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	350,942	558,683	38,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,434	-104,686	416	
TOTAL LOSSES	281,508	453,997	38,725	
EXPECTED LOSSES	1,069,203	432,441	44,434	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.805	1.298	.111	2.214
INDICATED (POST-TEST)	.539	.870	.074	1.483
PRES. ON RATE LEVEL	3.551	1.436	.147	5.134
DERIVED BY FORMULA	3.491	1.408	.143	5.042
UNDERLYING PRES. RATE	3.056	1.236	.127	4.419
PROPOSED	3.491	1.408	.143	5.042
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.83
MAN. RATES	7.13	6.40	6.05	+ 6.83
				PRESENT
				1720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,785	152,385	4.026								2		2
2005	20,302	80,120	.394									2	2
2006	15,563	307,630	1.976							1		1	2
2007	13,642	29,681	.217										
2008	31,882	323,568	1.014							1	3	1	5
TOTAL	85,174	893,384	1.049							2	5	4	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				68,071					84,314		
2005					30,808					46,269	3,043
2006			239,872		1,402			66,356			
2007											29,681
2008			85,754	77,820	7,002			43,000	78,045	2,712	29,235
TOTAL			325,626	145,891	39,212			109,356	162,359	48,981	61,959

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				112,589					241,644		
2005		596	3,907	1,944	49,147		1,391	3,898	4,466	117,969	3,113
2006		53,197	424,586	7,682	6,224		22,025	280,641	8,175	1,783	
2007											35,677
2008		54,095	285,594	72,866	20,462		56,778	429,744	133,073	34,563	36,193
TOTAL		107,888	714,087	195,081	75,833		80,194	714,283	387,358	154,315	74,983

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,616,452	812,587	74,983	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,687	-81,458	1,207	
TOTAL LOSSES	1,562,765	731,129	76,190	
EXPECTED LOSSES	2,249,446	511,896	81,767	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.835	.858	.089	2.782
INDICATED (POST-TEST)	1.229	.575	.060	1.864
PRES. ON RATE LEVEL	3.069	.698	.111	3.878
DERIVED BY FORMULA	3.014	.688	.106	3.808
UNDERLYING PRES. RATE	2.641	.601	.096	3.338
PROPOSED	3.014	.688	.106	3.808
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.16
MAN. RATES	5.59	4.92	4.57	+ 5.16
				PRESENT
				1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	349												
2005	375												
2006	406												
2007	401	1,403	.349									1	1
2008	400												
TOTAL	1,931	1,403	.073									1	1

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		16	116	68	219		142	627	562	2,337	
TOTAL		16	116	68	219		142	627	562	2,337	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	901	3,186		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,131	-8,303	40	
TOTAL LOSSES			40	
EXPECTED LOSSES	96,916	36,843	3,901	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	5.831	2.217	.235	8.283
DERIVED BY FORMULA	5.831	2.195	.233	8.259
UNDERLYING PRES. RATE	5.019	1.908	.202	7.129
PROPOSED	5.831	2.195	.233	8.259

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	11.195
IND. RATES				11.20	MINIMUM PREMIUM	2000
MAN. RATES	12.45	10.61	9.76	+ 11.20	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,745	604	.034										
2005	767	1,773	.231										
2006	770	94,356	12.254									1	1
2007	743	14,048	1.890								1		1
2008	694	39,113	5.635								1		1
TOTAL	4,719	149,894	3.176								2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											604
2005											1,773
2006					41,777					52,579	
2007				516					13,532		
2008				1,083					945		37,085
TOTAL				1,599	41,777				14,477	52,579	39,462

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											669
2005											1,814
2006		1,654	12,820	7,047	59,288		2,765	15,247	13,222	115,911	
2007		80	458	539	58		3,935	18,199	26,798	3,106	
2008		261	1,787	803	151		332	2,832	1,383	322	45,911
TOTAL		1,995	15,065	8,389	59,497		7,032	36,278	41,403	119,339	48,394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,370	228,628	48,394	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,916	-21,286	68	
TOTAL LOSSES	52,454	207,342	48,462	
EXPECTED LOSSES	104,196	76,164	8,541	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.112	4.394	1.027	6.533
INDICATED (POST-TEST)	.745	2.944	.688	4.377
PRES. ON RATE LEVEL	2.566	1.875	.210	4.651
DERIVED BY FORMULA	2.566	1.886	.215	4.667
UNDERLYING PRES. RATE	2.208	1.614	.181	4.003
PROPOSED	2.557	1.880	.214	4.651
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.30
MAN. RATES	6.19	5.59	5.48	+ 6.30
				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
2004	899	70,044	7.791								1		1
2005	1,357	394,238	29.052								2	1	3
2006	1,334	112,820	8.457								3	1	4
2007	1,026												
2008	772	112,426	14.562								1		1
TOTAL	5,388	689,528	12.797								7	2	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				24,290					45,754			
2005				69,241	334				286,421	8,247	29,995	
2006				62,610	1,371				38,598	9,470	771	
2008				35,058					75,000		2,368	
TOTAL				191,199	1,705				445,773	17,717	33,134	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				40,176					131,131			
2005		7	11,027	104,156	1,958		248	86,440	713,614	35,517	30,685	
2006		7,064	27,350	79,716	5,662		7,209	36,375	99,800	25,763	783	
2008		8,428	57,846	25,999	4,929		26,209	224,896	109,863	25,404	2,932	
TOTAL		15,499	96,223	250,047	12,549		33,666	347,711	1,054,408	86,684	34,400	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	493,099	1,403,688	34,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,068	-85,188	107	
TOTAL LOSSES	473,031	1,318,500	34,507	
EXPECTED LOSSES	267,405	335,349	12,716	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.779	24.471	.640	33.890
INDICATED (POST-TEST)	5.882	16.396	.429	22.707
PRES. ON RATE LEVEL	5.767	7.232	.273	13.272
DERIVED BY FORMULA	5.767	7.324	.275	13.366
UNDERLYING PRES. RATE	4.963	6.224	.236	11.423
PROPOSED	5.767	7.324	.275	13.366
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				18.12
MAN. RATES	19.29	16.71	15.64	+ 18.12
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	563	504	.089										
2005	185												
2006	585												
2007	332												
2008	159												
TOTAL	1,824	504	.028										

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											558
TOTAL											558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,948	-4,460	10	
TOTAL LOSSES			568	
EXPECTED LOSSES	55,193	16,344	1,478	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.031	.031
INDICATED (POST-TEST)	.000	.000	.021	.021
PRES. ON RATE LEVEL	3.516	1.041	.094	4.651
DERIVED BY FORMULA	3.516	1.031	.093	4.640
UNDERLYING PRES. RATE	3.026	.896	.081	4.003
PROPOSED	3.516	1.031	.093	4.640
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.29
MAN. RATES	6.57	5.78	5.48	+ 6.29
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.289
				1780
				1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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												
2008	605												
TOTAL	6,271	154,309	2.461						1	3	5	9	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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	5,058

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				56,615	10,111				84,003	30,006	5,136
2005		4,713	102,653	1,006	4,965		401	7,640	573	12,540	283
2006											148
TOTAL		4,713	102,653	57,621	15,076		401	7,640	84,576	42,546	5,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	115,407	199,819	5,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,936	-34,592	64	
TOTAL LOSSES	99,471	165,227	5,631	
EXPECTED LOSSES	188,695	118,898	9,343	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.586	2.635	.090	4.311
INDICATED (POST-TEST)	1.063	1.765	.060	2.888
PRES. ON RATE LEVEL	3.496	2.203	.173	5.872
DERIVED BY FORMULA	3.496	2.199	.171	5.866
UNDERLYING PRES. RATE	3.009	1.896	.149	5.054
PROPOSED	3.496	2.199	.171	5.866
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.95
MAN. RATES	8.18	7.30	6.92	+ 7.95
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				7.951
				2000
				1930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	302												
2005	408	2,252	.551									1	1
2006	764	70,514	9.229								1		1
2007	361												
2008	262												
TOTAL	2,097	72,766	3.470								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					838					1,414	
2006				56,681					8,217		5,616
TOTAL				56,681	838				8,217	1,414	5,616

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		17	106	53	1,337		43	120	136	3,605	
2006		6,338	24,378	71,958	3,366		1,426	7,163	20,738	1,037	5,706
TOTAL		6,355	24,484	72,011	4,703		1,469	7,283	20,874	4,642	5,706

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	39,591	102,230	5,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,799	-4,682	18	
TOTAL LOSSES	37,792	97,548	5,724	
EXPECTED LOSSES	25,836	18,999	2,348	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.802	4.652	.273	6.727
INDICATED (POST-TEST)	1.207	3.117	.183	4.507
PRES. ON RATE LEVEL	1.431	1.053	.130	2.614
DERIVED BY FORMULA	1.431	1.074	.131	2.636
UNDERLYING PRES. RATE	1.232	.906	.112	2.250
PROPOSED	1.431	1.074	.131	2.636
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.57
MAN. RATES	3.81	3.34	3.08	+ 3.57
				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
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										
2008	1,289	146	.011										
TOTAL	6,596	180,004	2.729						1		3	4	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			94,158		565			30,559			162
2005					16,219					33,253	549
2006											2,197
2007											2,196
2008											146
TOTAL			94,158		16,784			30,559		33,253	5,250

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			158,750		950			107,720			179
2005		312	2,056	1,023	25,873		1,001	2,803	3,209	84,784	562
2006											2,232
2007											2,640
2008											181
TOTAL		312	160,806	1,023	26,823		1,001	110,523	3,209	84,784	5,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	272,642	115,839	5,794	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,330	-20,653	100	
TOTAL LOSSES	270,312	95,186	5,894	
EXPECTED LOSSES	56,329	96,499	9,498	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.098	1.443	.089	5.630
INDICATED (POST-TEST)	2.746	.967	.060	3.773
PRES. ON RATE LEVEL	.992	1.700	.167	2.859
DERIVED BY FORMULA	1.010	1.693	.165	2.868
UNDERLYING PRES. RATE	.854	1.463	.144	2.461
PROPOSED	1.010	1.693	.165	2.868
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.89
MAN. RATES	4.18	3.61	3.37	+ 3.89
				PRESENT
				1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	482	1,284	.266										
2005	591												
2006	575												
2007	838												
2008	993												
TOTAL	3,479	1,284	.037										

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											1,423
TOTAL											1,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,629	-5,085	53	
TOTAL LOSSES			1,476	
EXPECTED LOSSES	57,437	27,346	4,140	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.042	.042
INDICATED (POST-TEST)	.000	.000	.028	.028
PRES. ON RATE LEVEL	1.919	.913	.138	2.970
DERIVED BY FORMULA	1.919	.904	.137	2.960
UNDERLYING PRES. RATE	1.651	.786	.119	2.556
PROPOSED	1.919	.904	.137	2.960
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.01
MAN. RATES	4.29	3.74	3.50	+ 4.01
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.012
				1230
				1105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	64						64						
2005	66						66						
2006	68						68						
2007	71						71						
2008	71						71						
TOTAL	340						340						

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.	-624	-4,100	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	11,785	18,121	1,734	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	4.027	6.193	.593	10.813
DERIVED BY FORMULA	4.027	6.193	.593	10.813
UNDERLYING PRES. RATE	3.466	5.330	.510	9.306
PROPOSED	4.027	6.193	.593	10.813

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	13.548
IND. RATES				13.55	MINIMUM PREMIUM	2000
MAN. RATES	15.51	13.98	12.95	+ 13.55	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,537	254,117	16.533				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						
2008	2,730	5,438	.199				2,730						
TOTAL	10,601	269,344	2.541				10,601			1		2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			146,926		3,462			88,922		9,735	5,072
2005											6,017
2006											939
2007											2,833
2008											5,438
TOTAL			146,926		3,462			88,922		9,735	20,299

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			247,717		5,823			313,450		25,525	5,620
2005											6,155
2006											954
2007											3,405
2008											6,733
TOTAL			247,717		5,823			313,450		25,525	22,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	561,167	31,348	22,867	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,439	-13,893	187	
TOTAL LOSSES	556,728	17,455	23,054	
EXPECTED LOSSES	134,315	71,558	15,796	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.252	.165	.217	5.634
INDICATED (POST-TEST)	3.519	.111	.145	3.775
PRES. ON RATE LEVEL	1.472	.785	.173	2.430
DERIVED BY FORMULA	1.492	.772	.172	2.436
UNDERLYING PRES. RATE	1.267	.675	.149	2.091
PROPOSED	1.492	.772	.172	2.436

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	3.052
IND. RATES				3.05	MINIMUM PREMIUM	1000
MAN. RATES	2.84	2.86	2.91	+ 3.05	PRESENT	965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,473												
2005	2,175	37,933	1.744									1	1
2006	1,810	921	.050										
2007	1,486	12,551	.844										
2008	2,115	40,744	1.926									1	1
TOTAL	9,059	92,149	1.017									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005					6,755					30,970	208	
2006											921	
2007											12,551	
2008					15,646					25,072	26	
TOTAL					22,401					56,042	13,706	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005		129	857	426	10,777		929	2,608	2,988	78,963	213	
2006											936	
2007											15,086	
2008		5,500	26,023	10,209	13,583		6,374	43,259	20,767	36,188	32	
TOTAL		5,629	26,880	10,635	24,360		7,303	45,867	23,755	115,151	16,267	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,679	173,901	16,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,317	-7,376	39	
TOTAL LOSSES	83,362	166,525	16,306	
EXPECTED LOSSES	39,859	32,703	3,623	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.920	1.838	.180	2.938
INDICATED (POST-TEST)	.616	1.231	.121	1.968
PRES. ON RATE LEVEL	.511	.419	.047	.977
DERIVED BY FORMULA	.512	.435	.048	.995
UNDERLYING PRES. RATE	.440	.361	.040	.841
PROPOSED	.512	.435	.048	.995

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.246
IND. RATES				1.25	MINIMUM PREMIUM	570
MAN. RATES	1.30	1.21	1.17	+ 1.25	PRESENT	540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,962	97,849	.754				12,962				2		2
2005	12,997	150,703	1.159				12,997			1		2	3
2006	13,260	195,964	1.477				13,260				2	3	5
2007	14,130	358,988	2.540				14,130				1	7	8
2008	13,903	50,367	.362				13,903					5	5
TOTAL	67,252	853,871	1.270				67,252			1	5	17	23

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				45,183					22,916		29,750	
2005			63,672		2,766			35,036		9,876	39,353	
2006				69,655	4,607				59,036	37,253	25,413	
2007				44,324	19,301				126,475	118,560	50,328	
2008					4,136					11,119	35,112	
TOTAL			63,672	159,162	30,810			35,036	208,427	176,808	179,956	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				74,733					65,677		32,963	
2005		5,138	112,013	1,069	4,660		4,604	124,157	2,629	25,412	40,258	
2006		7,973	31,368	89,205	10,676		12,211	62,230	158,372	89,601	25,820	
2007		8,538	51,866	53,742	28,117		50,495	231,006	305,250	255,959	60,494	
2008		1,457	6,886	2,699	3,593		2,813	19,186	9,215	16,045	43,468	
TOTAL		23,106	202,133	221,448	47,046		70,123	436,579	541,143	387,017	203,003	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	731,941	1,196,654	203,003	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,664	-165,086	1,407	
TOTAL LOSSES	651,277	1,031,568	204,410	
EXPECTED LOSSES	1,510,481	725,649	136,522	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.968	1.534	.304	2.806
INDICATED (POST-TEST)	.649	1.028	.204	1.881
PRES. ON RATE LEVEL	2.609	1.254	.236	4.099
DERIVED BY FORMULA	2.570	1.238	.233	4.041
UNDERLYING PRES. RATE	2.246	1.079	.203	3.528
PROPOSED	2.570	1.238	.233	4.041
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.06
MAN. RATES	5.91	5.30	4.91	+ 5.06
IND. RATE				
				5.063
MINIMUM PREMIUM				1485
PRESENT				1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	33,181	145,906	.439									3	3
2005	29,875	120,129	.402								1	3	4
2006	20,721	222,033	1.071							1		2	3
2007	22,761	130,649	.574					1					1
2008	20,396	308,285	1.511									2	2
TOTAL	126,934	927,002	.730					1		1	1	10	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					18,652					114,243	13,011
2005				23,452	17,581				24,272	36,589	18,235
2006			72,868		13,350			97,700		33,962	4,153
2007	100,000					15,000					15,649
2008					4,048					300,391	3,846
TOTAL	100,000		72,868	23,452	53,631	15,000		97,700	24,272	485,185	54,894

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					31,373					299,545	14,416
2005		337	5,949	36,379	28,530		1,101	10,351	63,936	94,517	18,654
2006		16,667	132,948	4,517	20,234		34,192	423,047	20,585	77,498	4,219
2007	226,377					692,718					18,810
2008		1,343	6,333	2,486	3,307		67,166	456,116	218,977	381,531	4,761
TOTAL	226,377	18,347	145,230	43,382	83,444	692,718	102,459	889,514	303,498	853,091	60,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,074,645	1,283,415	60,860	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,321	-154,862	684	
TOTAL LOSSES	1,947,324	1,128,553	61,544	
EXPECTED LOSSES	1,672,991	583,898	78,700	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.534	.889	.048	2.471
INDICATED (POST-TEST)	1.028	.596	.032	1.656
PRES. ON RATE LEVEL	1.531	.535	.072	2.138
DERIVED BY FORMULA	1.511	.542	.067	2.120
UNDERLYING PRES. RATE	1.318	.460	.062	1.840
PROPOSED	1.511	.542	.067	2.120
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.66
MAN. RATES	3.31	2.86	2.56	+ 2.66
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.656
				910
				880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,221	880	.020										
2005	6,667	147,041	2.205							1		4	5
2006	6,115	31,823	.520									3	3
2007	9,057	242,865	2.681								4	4	8
2008	7,465	227,096	3.042								2	5	7
TOTAL	33,525	649,705	1.938							1	6	16	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											880
2005			75,668		8,402			41,747		14,899	6,325
2006					8,676					14,977	8,170
2007				97,750	27,411				81,873	18,337	17,494
2008				89,420	25,591				52,459	58,467	1,159
TOTAL			75,668	187,170	70,080			41,747	134,332	106,680	34,028

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											975
2005		6,203	133,765	1,592	13,696		5,582	148,201	3,429	38,263	6,470
2006		341	2,664	1,464	12,311		781	4,347	3,768	33,017	8,301
2007		17,458	104,602	112,793	43,786		25,922	119,525	170,613	53,891	21,028
2008		30,499	190,098	83,012	34,785		33,189	258,186	125,269	102,163	1,435
TOTAL		54,501	431,129	198,861	104,578		65,474	530,259	303,079	227,334	38,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,081,363	833,852	38,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,214	-33,826	200	
TOTAL LOSSES	1,072,149	800,026	38,409	
EXPECTED LOSSES	222,270	164,608	17,768	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.198	2.386	.115	5.699
INDICATED (POST-TEST)	2.143	1.599	.077	3.819
PRES. ON RATE LEVEL	.770	.570	.062	1.402
DERIVED BY FORMULA	.797	.611	.063	1.471
UNDERLYING PRES. RATE	.663	.491	.053	1.207
PROPOSED	.797	.611	.063	1.471
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.84
MAN. RATES	1.96	1.76	1.68	+ 1.84
IND. RATE				
				1.843
MINIMUM PREMIUM				710
PRESENT				665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	18,271	130,705	.715							4	5	9	
2005	19,144	322,860	1.686						1	3	10	14	
2006	22,680	260,675	1.149							4	4	8	
2007	20,960	512,639	2.445						1	4	17	22	
2008	19,274	300,070	1.556							1	11	12	
TOTAL	100,329	1,526,949	1.522						2	16	47	65	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				65,288	4,934				26,987	11,501	21,995
2005			62,645	67,698	25,687			28,991	61,805	60,975	15,059
2006				77,384	33,541				39,725	76,730	33,295
2007			64,852	71,727	45,966			89,879	71,701	108,384	60,130
2008				20,158	41,423				37,076	138,098	63,315
TOTAL			127,497	302,255	151,551			118,870	237,294	395,688	193,794

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				107,986	8,299				77,345	30,156	24,370
2005		5,500	123,862	104,312	42,618		5,395	125,685	161,084	158,780	15,405
2006		9,981	43,574	103,905	52,189		10,923	56,854	119,555	174,177	33,828
2007		28,725	200,846	97,305	64,993		76,026	464,205	212,439	229,236	72,277
2008		19,401	102,163	41,975	38,778		48,025	349,457	168,705	211,881	78,384
TOTAL		63,607	470,445	455,483	206,877		140,369	996,201	739,128	804,230	224,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,670,622	2,205,718	224,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,197	-256,806	1,554	
TOTAL LOSSES	1,565,425	1,948,912	225,818	
EXPECTED LOSSES	1,904,245	1,118,669	156,514	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.560	1.943	.225	3.728
INDICATED (POST-TEST)	1.045	1.302	.151	2.498
PRES. ON RATE LEVEL	2.205	1.296	.181	3.682
DERIVED BY FORMULA	2.170	1.297	.178	3.645
UNDERLYING PRES. RATE	1.898	1.115	.156	3.169
PROPOSED	2.170	1.297	.178	3.645
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.57
MAN. RATES	5.39	4.80	4.41	+ 4.57
				PRESENT
				1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	52												
2005													
2006													
2007													
2008													
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.	-30	-76		
TOTAL LOSSES				
EXPECTED LOSSES	228	175	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	.509	.390	.011	.910
DERIVED BY FORMULA	.509	.390	.011	.910
UNDERLYING PRES. RATE	.438	.336	.009	.783
PROPOSED	.509	.390	.011	.910

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.140
IND. RATES				1.14	MINIMUM PREMIUM	545
MAN. RATES	1.44	1.22	1.09	+ 1.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,664	89,530	1.343								2	3	5
2005	6,260	770,917	12.314							3	3	1	7
2006	7,222	416,145	5.762								7	3	10
2007	11,500	613,083	5.331							1	2	16	19
2008	11,049	615,189	5.567							3	1	10	14
TOTAL	42,695	2,504,864	5.867							7	15	33	55

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				8,962	6,822				26,208	28,699	18,839	
2005			329,318	75,982	4,500			239,560	94,054	10,564	16,939	
2006				107,675	31,169				168,578	69,840	38,883	
2007			181,146	39,560	83,696			1,499	85,968	211,595	9,619	
2008			241,999	50,662	33,558			122,489	47,549	54,280	64,652	
TOTAL			752,463	282,841	159,745			363,548	422,357	374,978	148,932	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				14,823	11,475				75,112	75,248	20,874	
2005		26,384	590,157	119,177	10,021		29,773	872,283	246,529	33,273	17,329	
2006		13,278	55,876	141,953	50,626		32,982	167,123	443,043	175,296	39,505	
2007		51,557	389,197	86,438	109,987		50,176	229,531	268,356	424,796	11,562	
2008		116,903	550,122	89,344	45,945		112,472	780,420	161,628	106,456	80,039	
TOTAL		208,122	1,585,352	451,735	228,054		225,403	2,049,357	1,194,668	815,069	169,309	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,068,234	2,689,526	169,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,350	-246,329	1,347	
TOTAL LOSSES	4,034,884	2,443,197	170,656	
EXPECTED LOSSES	1,182,224	1,289,389	110,153	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.450	5.722	.400	15.572
INDICATED (POST-TEST)	6.332	3.834	.268	10.434
PRES. ON RATE LEVEL	3.217	3.509	.300	7.026
DERIVED BY FORMULA	3.279	3.525	.298	7.102
UNDERLYING PRES. RATE	2.769	3.020	.258	6.047
PROPOSED	3.279	3.525	.298	7.102
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				8.51
MAN. RATES	8.95	7.92	7.56	+ 8.51
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	8						8						
2005	8						8						
2006	18						18						
2007	8						8						
2008	18						18						
TOTAL	60						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.	-171	-640	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	5,790	3,505	644	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.013	.013
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	11.213	6.788	1.247	19.248
DERIVED BY FORMULA	11.213	6.788	1.247	19.248
UNDERLYING PRES. RATE	9.651	5.842	1.073	16.566
PROPOSED	11.213	6.788	1.247	19.248

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	23.066
IND. RATES				23.07	MINIMUM PREMIUM	2000
MAN. RATES	23.76	21.28	20.71	+ 23.07	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
2004	16,403	418,195	2.549				16,403			1	4	10	15
2005	14,429	174,538	1.209				14,429				1	14	15
2006	15,397	376,509	2.445				15,397			1	2	5	8
2007	17,177	698,610	4.067				17,177			1	8	3	12
2008	17,698	302,193	1.707				17,698			1	2	7	10
TOTAL	81,104	1,970,045	2.429				81,104			4	17	39	60

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			79,590	92,840	27,393			19,816	84,939	84,229	29,388
2005				10,396	43,388				9,411	85,025	26,318
2006			117,483	5,997	24,181			169,970	15,654	29,757	13,467
2007			157,120	96,352	8,577			236,412	131,196	31,131	37,822
2008			71,398	26,215	32,878			72,063	18,000	66,729	14,910
TOTAL			425,591	231,800	136,417			498,261	259,200	296,871	121,905

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			134,189	153,558	46,074			69,851	243,435	220,849	32,562
2005		834	7,150	18,375	69,433		2,550	9,979	31,628	217,260	26,923
2006		27,229	214,361	15,275	36,713		59,737	729,436	67,601	72,071	13,682
2007		41,223	294,575	113,229	24,348		129,357	833,936	316,038	100,664	45,462
2008		45,271	219,111	49,711	35,088		71,517	489,262	109,299	109,471	18,459
TOTAL		114,557	869,386	350,148	211,656		263,161	2,132,464	768,001	720,315	137,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,379,568	2,050,120	137,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,384	-266,536	1,172	
TOTAL LOSSES	3,337,184	1,783,584	138,260	
EXPECTED LOSSES	861,325	1,195,473	110,301	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.115	2.199	.170	6.484
INDICATED (POST-TEST)	2.757	1.473	.114	4.344
PRES. ON RATE LEVEL	1.234	1.713	.158	3.105
DERIVED BY FORMULA	1.280	1.694	.154	3.128
UNDERLYING PRES. RATE	1.062	1.474	.136	2.672
PROPOSED	1.280	1.694	.154	3.128
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.75
MAN. RATES	3.95	3.50	3.34	+ 3.75
				PRESENT
				1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	710	4,120	.580										
2005	1,137												
2006	1,315												
2007	1,059	50,427	4.761								1		1
2008	1,079												
TOTAL	5,300	54,547	1.029								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											4,565
2007		4,077	23,701	27,927	2,951		6,912	31,974	47,085	5,459	
TOTAL		4,077	23,701	27,927	2,951		6,912	31,974	47,085	5,459	4,565

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	66,664	83,422	4,565	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,683	-20,540	121	
TOTAL LOSSES	58,981	62,882	4,686	
EXPECTED LOSSES	140,609	92,697	11,713	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.113	1.186	.088	2.387
INDICATED (POST-TEST)	.746	.795	.059	1.600
PRES. ON RATE LEVEL	3.083	2.031	.257	5.371
DERIVED BY FORMULA	3.083	2.019	.255	5.357
UNDERLYING PRES. RATE	2.653	1.749	.221	4.623
PROPOSED	3.083	2.019	.255	5.357
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.42
MAN. RATES	6.50	5.83	5.78	+ 6.42
				PRESENT
				1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,611	402,907	6.094				6,611				6	12	18
2005	6,996	325,385	4.651				6,996				5	14	19
2006	6,072	203,256	3.347				6,072				3	4	7
2007	6,417	293,914	4.580				6,417				1	7	8
2008	5,482	101,905	1.858				5,482					5	5
TOTAL	31,578	1,327,367	4.203				31,578				15	42	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				130,996	17,589				182,548	46,814	24,960
2005				78,245	19,162				147,358	53,456	27,164
2006				48,742	6,364				95,378	14,535	38,237
2007				52,274	24,917				139,449	45,130	32,144
2008					33,537					58,106	10,262
TOTAL				310,257	101,569				564,733	218,041	132,767

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				216,667	29,585				523,183	122,747	27,656
2005		372	14,841	118,886	32,180		1,621	48,622	371,891	143,747	27,789
2006		5,704	22,916	62,954	11,922		17,335	87,313	244,385	44,111	38,849
2007		10,263	62,561	64,198	35,752		45,817	210,719	297,006	118,400	38,637
2008		11,803	55,780	21,886	29,107		14,766	100,257	48,131	83,867	12,704
TOTAL		28,142	156,098	484,591	138,546		79,539	446,911	1,484,596	512,872	145,635

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	710,690	2,620,605	145,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,638	-268,550	908	
TOTAL LOSSES	641,052	2,352,055	146,543	
EXPECTED LOSSES	1,056,284	1,089,124	97,576	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.030	7.448	.464	9.942
INDICATED (POST-TEST)	1.360	4.990	.311	6.661
PRES. ON RATE LEVEL	3.887	4.007	.359	8.253
DERIVED BY FORMULA	3.862	4.046	.357	8.265
UNDERLYING PRES. RATE	3.345	3.449	.309	7.103
PROPOSED	3.856	4.040	.357	8.253
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.89
MAN. RATES	10.62	9.31	8.88	+ 9.89
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,931	56,811	2.942									11	11
2005	3,078	166,236	5.400								1	11	12
2006	6,251	1,171,933	18.747							4	5	23	32
2007	6,151	265,251	4.312								2	23	25
2008	7,386	510,495	6.911								5	29	34
TOTAL	24,797	2,170,726	8.754							4	13	97	114

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					10,676					31,603	14,532	
2005				37,006	27,810				44,073	38,317	19,030	
2006			365,913	218,612	76,162			191,272	151,408	143,781	24,785	
2007				20,002	58,294				5,000	105,388	76,567	
2008				113,208	55,952				107,505	157,549	76,281	
TOTAL			365,913	388,828	228,894			191,272	307,986	476,638	211,195	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					17,957					82,864	16,102	
2005		536	9,401	57,413	45,125		1,153	16,416	113,384	99,921	19,468	
2006		108,545	764,421	301,735	127,519		97,279	982,567	441,858	341,255	25,181	
2007		8,348	55,401	43,010	72,301		13,622	60,869	58,594	202,847	92,034	
2008		46,908	279,846	120,456	64,491		77,612	594,228	287,994	263,825	94,436	
TOTAL		164,337	1,109,069	522,614	327,393		189,666	1,654,080	901,830	990,712	247,221	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,117,152	2,742,549	247,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,240	-89,826	485	
TOTAL LOSSES	3,107,912	2,652,723	247,706	
EXPECTED LOSSES	650,673	556,444	36,452	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.533	10.698	.999	24.230
INDICATED (POST-TEST)	8.397	7.168	.669	16.234
PRES. ON RATE LEVEL	3.049	2.607	.171	5.827
DERIVED BY FORMULA	3.102	2.789	.191	6.082
UNDERLYING PRES. RATE	2.624	2.244	.147	5.015
PROPOSED	3.102	2.789	.191	6.082
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.29
MAN. RATES	7.41	6.47	6.27	+ 7.29
IND. RATE				
				7.288
				MINIMUM PREMIUM
				2000
				PRESENT
				1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	36,354	3,069,720	8.443							7	9	51	67
2005	31,902	2,631,206	8.247							8	7	39	54
2006	34,757	2,276,239	6.549							7	3	47	57
2007	37,013	1,594,141	4.306							5	6	39	50
2008	36,342	978,452	2.692							2	9	18	29
TOTAL	176,368	10,549,758	5.982							29	34	194	257

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,000,431	246,401	199,264			937,461	280,396	358,316	47,451
2005			1,055,493	224,361	144,613			742,662	188,734	210,430	64,913
2006			872,493	83,776	179,291			647,914	90,818	306,016	95,931
2007			502,132	171,408	150,527			331,464	127,217	247,998	63,395
2008			290,281	269,489	77,407			57,095	173,980	94,220	15,980
TOTAL			3,720,830	995,435	751,102			2,716,596	861,145	1,216,980	287,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,646,164	407,547	335,161			3,184,046	803,615	939,503	52,576
2005		84,262	1,843,294	360,863	239,273		94,449	2,596,828	524,226	550,793	66,406
2006		206,031	1,604,053	163,171	274,517		240,071	2,822,726	383,528	702,955	97,466
2007		144,985	1,081,198	273,447	213,742		222,854	1,449,403	441,584	523,515	76,201
2008		203,455	1,066,050	286,184	116,704		122,938	937,939	354,812	200,531	19,783
TOTAL		638,733	7,240,759	1,491,212	1,179,397		680,312	10,990,942	2,507,765	2,917,297	312,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,550,746	8,095,671	312,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-428,482	-1,184,974	2,826	
TOTAL LOSSES	19,122,264	6,910,697	315,258	
EXPECTED LOSSES	8,172,892	5,194,038	275,134	
CREDIBILITY	.05	.13	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.842	3.918	.179	14.939
INDICATED (POST-TEST)	7.264	2.625	.120	10.009
PRES. ON RATE LEVEL	5.384	3.422	.181	8.987
DERIVED BY FORMULA	5.478	3.318	.172	8.968
UNDERLYING PRES. RATE	4.634	2.945	.156	7.735
PROPOSED	5.490	3.325	.172	8.987

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	10.770
IND. RATES				10.77	MINIMUM PREMIUM	2000
MAN. RATES	11.38	10.11	9.67	+ 10.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	21,826	136,437	.625								1	4	5
2005	19,166	783,181	4.086							1	2	7	10
2006	19,289	664,883	3.446							1	2	7	10
2007	17,387	445,926	2.564							1	2	11	14
2008	25,279	151,406	.598									8	8
TOTAL	102,947	2,181,833	2.119							3	7	37	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				5,600	5,365				11,355	76,779	37,338
2005			360,916	43,812	17,151			257,277	15,236	59,068	29,721
2006			90,082	73,413	15,416			106,435	58,463	51,566	269,508
2007			79,911	36,626	29,424			157,422	32,572	77,883	32,088
2008					46,707					86,287	18,412
TOTAL			530,909	159,451	114,063			521,134	117,626	351,583	387,067

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				9,262	9,024				32,543	201,314	41,371
2005		19,384	427,604	70,322	29,190		22,684	608,284	51,739	152,496	30,405
2006		28,780	195,595	98,594	27,828		48,175	516,043	173,634	123,930	273,820
2007		24,999	183,903	55,383	41,624		93,088	630,412	136,138	165,861	38,570
2008		16,426	77,686	30,481	40,543		21,915	148,876	71,471	124,540	22,794
TOTAL		89,589	884,788	264,042	148,209		185,862	1,903,615	465,525	768,141	406,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,063,854	1,645,917	406,960	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,663	-314,478	1,410	
TOTAL LOSSES	2,944,191	1,331,439	408,370	
EXPECTED LOSSES	2,397,636	1,419,639	127,654	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.860	1.293	.397	4.550
INDICATED (POST-TEST)	1.916	.866	.266	3.048
PRES. ON RATE LEVEL	2.706	1.602	.144	4.452
DERIVED BY FORMULA	2.682	1.536	.156	4.374
UNDERLYING PRES. RATE	2.329	1.379	.124	3.832
PROPOSED	2.682	1.536	.156	4.374
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.24
MAN. RATES	5.74	5.03	4.79	+ 5.24
				PRESENT
				1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	45,263	3,054,640	6.748				45,263			10	9	26	45
2005	44,863	3,620,108	8.069				44,863			7	11	40	58
2006	43,206	1,937,507	4.484				43,206			7	7	25	39
2007	42,808	1,715,114	4.006				42,808			4	5	32	41
2008	42,877	1,512,592	3.527				42,877	1		3	7	26	37
TOTAL	219,017	11,839,961	5.406				219,017	1		31	39	149	220

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,533,725	248,872	86,814			817,978	178,814	149,677	38,760
2005			1,023,879	355,679	122,128			1,544,034	213,122	324,100	37,166
2006			734,810	203,553	141,598			451,837	125,851	245,914	33,944
2007			674,629	70,747	162,650			517,415	57,824	206,535	25,314
2008	500,000		291,705	135,162	120,923	2,500		132,352	142,932	165,243	21,775
TOTAL	500,000		4,258,748	1,014,013	634,113	2,500		3,463,616	718,543	1,091,469	156,959

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,496,850	411,634	146,022			2,631,056	512,481	392,455	42,946
2005		69,863	1,554,622	554,487	205,434		122,790	3,327,359	605,579	843,168	38,020
2006		191,181	1,430,339	305,126	226,013		184,678	2,091,908	435,172	570,182	34,487
2007		150,690	1,157,727	179,613	219,794		253,826	1,744,621	311,723	435,202	30,428
2008	1,014,852	187,022	919,231	215,140	135,667	8,479	180,590	1,301,728	397,041	299,871	26,957
TOTAL	1,014,852	598,756	7,558,769	1,666,000	932,930	8,479	741,884	11,096,672	2,261,996	2,540,878	172,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,019,412	7,401,804	172,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-642,817	-1,092,143	1,732	
TOTAL LOSSES	20,376,595	6,309,661	174,570	
EXPECTED LOSSES	10,788,777	4,610,307	175,213	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.304	2.881	.080	12.265
INDICATED (POST-TEST)	6.234	1.930	.054	8.218
PRES. ON RATE LEVEL	5.723	2.446	.093	8.262
DERIVED BY FORMULA	5.749	2.369	.086	8.204
UNDERLYING PRES. RATE	4.926	2.105	.080	7.111
PROPOSED	5.759	2.373	.086	8.218
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.85
MAN. RATES	10.53	9.34	8.89	+ 9.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,361												
2005	2,421	268,848	11.104							1		1	2
2006	2,485	5,185	.208									2	2
2007	1,254	19,567	1.560									2	2
2008	2,039												
TOTAL	10,560	293,600	2.780							1		5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			122,393		16,298			107,910		22,247	
2006					2,971					1,423	791
2007					7,392					12,175	
TOTAL			122,393		26,661			107,910		35,845	791

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		10,088	216,711	2,745	26,475		13,936	381,708	7,298	57,432	
2006		117	911	500	4,216		80	418	355	3,136	804
2007		668	4,772	2,796	8,890		1,410	6,251	5,625	23,298	
TOTAL		10,873	222,394	6,041	39,581		15,426	388,377	13,278	83,866	804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	637,070	142,766	804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,812	-44,509	94	
TOTAL LOSSES	608,258	98,257	898	
EXPECTED LOSSES	399,168	176,775	10,242	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.760	.930	.009	6.699
INDICATED (POST-TEST)	3.859	.623	.006	4.488
PRES. ON RATE LEVEL	4.392	1.945	.113	6.450
DERIVED BY FORMULA	4.387	1.919	.111	6.417
UNDERLYING PRES. RATE	3.780	1.674	.097	5.551
PROPOSED	4.387	1.919	.111	6.417
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.69
MAN. RATES	8.23	7.21	6.94	+ 7.69
				PRESENT
				1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	13,366	720,347	5.389				13,366			2	1	4	7
2005	15,879	1,306,416	8.227				15,879			3	3	6	12
2006	22,962	826,592	3.599				22,962			1	5	8	14
2007	19,242	891,853	4.634				19,242			1	3	16	20
2008	13,626	388,417	2.850				13,626				4	14	18
TOTAL	85,075	4,133,625	4.859				85,075			7	16	48	71

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			271,357	41,257	3,908			309,501	37,753	19,621	36,950
2005			367,232	48,891	4,168			755,819	93,543	3,240	33,523
2006			118,329	127,031	63,542			200,932	195,439	85,953	35,366
2007			167,690	81,405	94,500			297,890	118,107	100,032	32,229
2008				115,893	37,922				124,944	63,125	46,533
TOTAL			924,608	414,477	204,040			1,564,142	569,786	271,971	184,601

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			457,508	68,239	6,573			1,090,991	108,200	51,446	40,941
2005		23,583	524,473	77,919	8,798		65,227	1,892,771	258,404	16,480	34,294
2006		38,048	244,387	174,977	99,410		92,725	886,622	535,022	218,606	35,932
2007		42,374	302,135	128,536	125,451		131,737	838,770	321,107	229,312	38,739
2008		41,228	254,287	110,687	49,219		59,731	483,579	235,318	133,422	57,608
TOTAL		145,233	1,782,790	560,358	289,451		349,420	5,192,733	1,458,051	649,266	207,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,470,176	2,957,126	207,514	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-125,020	-295,435	1,164	
TOTAL LOSSES	7,345,156	2,661,691	208,678	
EXPECTED LOSSES	2,174,518	1,271,872	125,911	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.634	3.129	.245	12.008
INDICATED (POST-TEST)	5.785	2.096	.164	8.045
PRES. ON RATE LEVEL	2.970	1.737	.172	4.879
DERIVED BY FORMULA	3.054	1.766	.171	4.991
UNDERLYING PRES. RATE	2.556	1.495	.148	4.199
PROPOSED	3.054	1.766	.171	4.991
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.98
MAN. RATES	6.05	5.38	5.25	+ 5.98
				PRESENT
				1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	18,373	427,318	2.325				18,373				5	10	15
2005	19,704	1,274,602	6.468				19,704			3	1	8	12
2006	22,025	550,052	2.497				22,025			2	3	7	12
2007	21,604	135,203	.625				21,604					8	8
2008	22,182	353,730	1.594				22,182				1	9	10
TOTAL	103,888	2,740,905	2.638				103,888			5	10	42	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				126,914	50,200				93,035	126,591	30,578
2005			584,049	750	44,406			565,744	779	37,681	41,193
2006			179,074	32,658	13,410			99,001	73,681	64,812	87,416
2007					32,084					72,241	30,878
2008				8,506	143,863				35,811	152,771	12,779
TOTAL			763,123	168,828	283,963			664,745	203,306	454,096	202,844

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				209,916	84,436				266,638	331,922	33,880
2005		39,305	850,110	10,689	72,724		59,655	1,678,838	28,299	99,251	42,140
2006		43,844	334,811	49,280	24,128		49,059	501,691	214,469	154,856	88,815
2007		2,918	20,705	12,137	38,580		8,330	37,110	33,374	138,262	37,115
2008		52,654	253,311	100,189	126,074		51,314	370,971	179,007	232,636	15,820
TOTAL		138,721	1,458,937	382,211	345,942		168,358	2,588,610	721,787	956,927	217,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,354,626	2,406,867	217,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,606	-256,268	1,748	
TOTAL LOSSES	4,218,020	2,150,599	219,518	
EXPECTED LOSSES	2,692,777	1,155,234	166,220	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.060	2.070	.211	6.341
INDICATED (POST-TEST)	2.720	1.387	.141	4.248
PRES. ON RATE LEVEL	3.012	1.292	.186	4.490
DERIVED BY FORMULA	3.003	1.301	.182	4.486
UNDERLYING PRES. RATE	2.592	1.112	.160	3.864
PROPOSED	3.003	1.301	.182	4.486
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.38
MAN. RATES	5.73	5.07	4.83	+ 5.38
				PRESENT
				1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	81,210	3,775,199	4.648				81,210			6	7	29	42
2005	81,632	1,507,962	1.847				81,632			3	3	32	38
2006	87,208	1,128,373	1.293				87,208			2	4	32	38
2007	92,755	1,691,179	1.823				92,755			4	8	28	40
2008	84,416	688,989	.816				84,416				6	30	36
TOTAL	427,221	8,791,702	2.058				427,221			15	28	151	194

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,437,348	170,296	88,828			1,549,364	176,822	236,839	115,702
2005			272,999	70,788	271,407			226,802	228,467	323,810	113,689
2006			225,938	67,452	150,932			198,243	104,270	271,578	109,960
2007			409,882	190,208	111,832			441,941	196,320	265,101	75,895
2008			95,141	161,770					155,042	214,471	62,565
TOTAL			2,346,167	593,885	784,769			2,416,350	860,921	1,311,799	477,811

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,792,413	281,669	149,409			3,319,444	506,772	620,991	128,198
2005		27,027	524,418	127,421	435,488		37,608	894,010	610,668	838,648	116,304
2006		63,570	474,856	118,115	222,186		98,131	1,008,022	355,900	617,207	111,719
2007		125,045	920,146	271,739	166,773		297,302	1,934,737	611,366	578,619	91,226
2008		79,797	426,053	176,126	153,791		108,650	834,970	404,751	362,073	77,455
TOTAL		295,439	4,137,886	975,070	1,127,647		541,691	7,991,183	2,489,457	3,017,538	524,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,966,199	7,609,712	524,902	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-359,993	-913,021	3,500	
TOTAL LOSSES	12,606,206	6,696,691	528,402	
EXPECTED LOSSES	6,668,921	3,990,244	346,049	
CREDIBILITY	.08	.24	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.951	1.568	.124	4.643
INDICATED (POST-TEST)	1.977	1.051	.083	3.111
PRES. ON RATE LEVEL	1.814	1.085	.094	2.993
DERIVED BY FORMULA	1.827	1.077	.091	2.995
UNDERLYING PRES. RATE	1.561	.934	.081	2.576
PROPOSED	1.827	1.077	.091	2.995
YEAR	6-1-09	12-1-09	12-1-10	12-1-11
IND. RATES				3.59
MAN. RATES	3.71	3.36	3.22	+ 3.59
				PRESENT
				1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	8,295	391,965	4.725						1	1	3	5	
2005	7,546	33,541	.444							1	1	2	
2006	7,688	88,068	1.145								3	3	
2007	8,179	188,310	2.302							1	2	3	
2008	7,672	13,483	.175								1	1	
TOTAL	39,380	715,367	1.817						1	3	10	14	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			78,812	42,277	5,629			44,110	214,690	5,591	856
2005				15,745	2,446				13,444	733	1,173
2006					35,260					52,474	334
2007				35,878	45,483				17,431	69,159	20,359
2008					865					9,881	2,737
TOTAL			78,812	93,900	89,683			44,110	245,565	137,838	25,459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			132,877	69,926	9,468			155,488	615,302	14,659	948
2005		46	2,808	23,834	4,225		24	4,086	33,530	2,548	1,200
2006		1,390	10,821	5,947	50,037		2,743	15,219	13,198	115,678	339
2007		9,630	61,248	54,800	58,669		13,063	58,977	66,476	136,368	24,472
2008		302	1,438	564	750		2,507	17,054	8,185	14,259	3,388
TOTAL		11,368	209,192	155,071	123,149		18,337	250,824	736,691	283,512	30,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	489,721	1,298,423	30,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,805	-73,256	220	
TOTAL LOSSES	462,916	1,225,167	30,567	
EXPECTED LOSSES	472,166	312,283	22,052	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.176	3.111	.078	4.365
INDICATED (POST-TEST)	.788	2.084	.052	2.924
PRES. ON RATE LEVEL	1.393	.922	.065	2.380
DERIVED BY FORMULA	1.381	.980	.064	2.425
UNDERLYING PRES. RATE	1.199	.793	.056	2.048
PROPOSED	1.381	.980	.064	2.425
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.91
MAN. RATES	2.96	2.62	2.56	+ 2.91
				PRESENT
				880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,649	227,532	3.422						1	3	3	7	
2005	6,161	714,356	11.594						2		4	6	
2006	5,805	113,919	1.962							1	6	7	
2007	6,319	210,605	3.332							1	7	8	
2008	5,181	59,777	1.153								4	4	
TOTAL	30,115	1,326,189	4.404						3	5	24	32	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			58,827	60,338	4,032			37,611	49,155	13,446	4,123	
2005			358,635		30,594			287,235		30,984	6,908	
2006				28,507	7,089				53,438	19,993	4,892	
2007				7,336	23,251				54,267	93,448	32,303	
2008					21,781					36,462	1,534	
TOTAL			417,462	96,181	86,747			324,846	156,860	194,333	49,760	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			99,182	99,799	6,782			132,579	140,878	35,255	4,568	
2005		28,819	623,820	6,888	50,177		35,437	990,389	16,387	80,845	7,067	
2006		3,466	14,436	37,380	11,749		10,328	52,350	139,896	50,834	4,970	
2007		3,231	21,524	16,482	28,773		26,622	121,001	150,647	191,319	38,828	
2008		7,660	36,222	14,210	18,910		9,282	62,912	30,206	52,620	1,899	
TOTAL		43,176	795,184	174,759	116,391		81,669	1,359,231	478,014	410,873	57,332	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,279,260	1,180,037	57,332	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,093	-217,772	370	
TOTAL LOSSES	2,220,167	962,265	57,702	
EXPECTED LOSSES	928,746	886,284	39,753	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.372	3.195	.192	10.759
INDICATED (POST-TEST)	4.939	2.141	.129	7.209
PRES. ON RATE LEVEL	3.583	3.420	.153	7.156
DERIVED BY FORMULA	3.597	3.369	.152	7.118
UNDERLYING PRES. RATE	3.084	2.943	.132	6.159
PROPOSED	3.616	3.387	.153	7.156
YEAR	12-1-09	12-1-10	8-1-11	12-1-11
IND. RATES				8.58
MAN. RATES	8.22	7.73	7.70	+ 8.58

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	249,132	7,545,428	3.028						1	6	10	68	85
2005	258,944	1,585,130	.612							4	6	52	62
2006	257,723	3,117,495	1.209					1		6	11	58	76
2007	257,328	2,216,378	.861							4	14	45	63
2008	222,523	1,981,823	.890							3	5	41	49
TOTAL	1,245,650	16,446,254	1.320					1	1	23	46	264	335

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		788,100	760,827	276,695	417,963		3,000,448	894,810	487,197	744,107	175,281
2005			309,569	83,084	188,234			304,138	128,940	370,824	200,341
2006	513,583		671,221	210,839	303,083			422,554	290,114	474,925	231,176
2007			428,124	204,741	162,746			508,335	263,079	422,646	226,707
2008			266,777	86,198	231,420			450,462	247,968	491,232	207,766
TOTAL	513,583	788,100	2,436,518	861,557	1,303,446		3,000,448	2,580,299	1,417,298	2,503,734	1,041,271

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004		175,879	1,233,854	457,654	703,013		790,601	2,524,615	1,396,306	1,951,056	194,211
2005		28,346	579,946	141,181	303,195		48,537	1,140,388	371,216	953,992	204,949
2006	966,481	184,302	1,370,592	339,639	454,493		215,516	2,177,615	903,741	1,095,036	234,875
2007		135,713	996,154	307,578	230,100		366,389	2,335,996	831,374	899,423	272,502
2008		190,898	919,621	243,475	222,247		451,239	3,181,573	907,553	828,065	257,214
TOTAL	966,481	715,138	5,100,167	1,489,527	1,913,048		1,872,282	11,360,187	4,410,190	5,727,572	1,163,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,014,255	13,540,337	1,163,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-659,835	-1,572,550	6,981	
TOTAL LOSSES	19,354,420	11,967,787	1,170,732	
EXPECTED LOSSES	10,662,765	6,539,663	734,935	
CREDIBILITY	.17	.49	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.554	.961	.094	2.609
INDICATED (POST-TEST)	1.041	.644	.063	1.748
PRES. ON RATE LEVEL	.995	.610	.068	1.673
DERIVED BY FORMULA	1.003	.627	.065	1.695
UNDERLYING PRES. RATE	.856	.525	.059	1.440
PROPOSED	1.003	.627	.065	1.695
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.03
MAN. RATES	2.06	1.82	1.80	+ 2.03
				PRESENT
				695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,796	2,477	.042										
2005	6,537	20,536	.314									1	1
2006	6,793	5,953	.087										
2007	6,609	10,467	.158									1	1
2008	6,135	22,425	.365									1	1
TOTAL	31,870	61,858	.194									3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,477
2005					2,694					15,894	1,948
2006											5,953
2007					1,777					8,690	
2008					1,557					18,904	1,964
TOTAL					6,028					43,488	12,342

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,745
2005		51	341	171	4,298		477	1,338	1,535	40,524	1,993
2006											6,048
2007		162	1,146	672	2,138		1,010	4,465	4,018	16,631	
2008		544	2,587	1,017	1,354		4,801	32,616	15,659	27,285	2,431
TOTAL		757	4,074	1,860	7,790		6,288	38,419	21,212	84,440	13,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,538	115,302	13,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,863	-13,832	108	
TOTAL LOSSES	40,675	101,470	13,325	
EXPECTED LOSSES	153,932	59,597	10,837	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.128	.318	.042	.488
INDICATED (POST-TEST)	.086	.213	.028	.327
PRES. ON RATE LEVEL	.561	.217	.040	.818
DERIVED BY FORMULA	.556	.217	.039	.812
UNDERLYING PRES. RATE	.483	.187	.034	.704
PROPOSED	.556	.217	.039	.812
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.97
MAN. RATES	1.09	.97	.88	+ .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
2004	651	2,070	.317										
2005	428	1,163	.271									1	1
2006	467	13,000	2.783									1	1
2007	533												
2008	300												
TOTAL	2,379	16,233	.682									2	2

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,294
2005		15	97	48	1,226		10	32	39	1,007	
2006		514	3,990	2,194	18,449						
TOTAL		529	4,087	2,242	19,675		10	32	39	1,007	2,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,658	22,963	2,294	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,818	-9,065	21	
TOTAL LOSSES	2,840	13,898	2,315	
EXPECTED LOSSES	25,789	34,257	2,759	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.119	.584	.097	.800
INDICATED (POST-TEST)	.080	.391	.065	.536
PRES. ON RATE LEVEL	1.259	1.673	.135	3.067
DERIVED BY FORMULA	1.259	1.660	.134	3.053
UNDERLYING PRES. RATE	1.084	1.440	.116	2.640
PROPOSED	1.259	1.660	.134	3.053
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.66
MAN. RATES	3.67	3.32	3.30	+ 3.66
				PRESENT
				1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,790	406,114	3.175				12,790				5	19	24
2005	13,115	1,270,057	9.684				13,115			2	7	34	43
2006	10,766	983,182	9.132				10,766			2	1	19	22
2007	11,297	468,026	4.142				11,297			1	2	11	14
2008	12,295	342,515	2.785				12,295				2	17	19
TOTAL	60,263	3,469,894	5.758				60,263			5	17	100	122

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				110,073	26,247				148,429	68,267	53,098
2005			265,856	146,873	83,979			301,607	264,342	170,747	36,653
2006			218,767	37,852	43,425			555,395	19,845	80,359	27,539
2007			126,194	68,689	35,324			133,647	66,881	14,787	22,504
2008				47,824	90,384				105,931	75,002	23,374
TOTAL			610,817	411,311	279,359			990,649	605,428	409,162	163,168

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				182,061	44,148				425,397	178,996	58,833
2005		17,234	376,973	228,933	137,753		29,851	800,955	683,942	450,042	37,496
2006		33,866	252,520	59,290	66,097		119,038	1,460,104	111,669	188,678	27,980
2007		40,120	292,874	94,609	53,539		84,534	561,595	169,549	51,585	27,050
2008		43,291	229,239	94,445	85,164		56,027	447,053	217,302	144,151	28,937
TOTAL		134,511	1,151,606	659,338	386,701		289,450	3,269,707	1,607,859	1,013,452	180,296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,845,274	3,667,350	180,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,524	-361,187	1,287	
TOTAL LOSSES	4,739,750	3,306,163	181,583	
EXPECTED LOSSES	1,725,933	1,515,012	128,361	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.865	5.486	.301	13.652
INDICATED (POST-TEST)	5.270	3.676	.202	9.148
PRES. ON RATE LEVEL	3.328	2.921	.247	6.496
DERIVED BY FORMULA	3.367	2.966	.244	6.577
UNDERLYING PRES. RATE	2.864	2.514	.213	5.591
PROPOSED	3.367	2.966	.244	6.577
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.88
MAN. RATES	8.02	7.18	6.99	+ 7.88
				PRESENT
				1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	154,643	2.610				5,923					3	3
2007	7,024	274,880	3.913				7,024				1	5	6
2008	5,965	316,440	5.304				5,965				1	5	6
TOTAL	30,036	879,653	2.929				30,036			1	2	17	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			64,000		3,419			30,561		5,270	2,966
2005					3,307					6,279	17,888
2006					49,157					96,896	8,590
2007				8,017	161,996				10,542	88,506	5,819
2008				21,180	32,503				26,154	236,448	155
TOTAL			64,000	29,197	250,382			30,561	36,696	433,399	35,418

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			107,904		5,751			107,728		13,818	3,286
2005		64	420	209	5,275		190	528	606	16,007	18,299
2006		1,944	15,089	8,294	69,757		5,081	28,098	24,361	213,610	8,727
2007		15,935	111,646	69,704	195,692		13,311	59,642	61,769	171,808	6,994
2008		16,401	88,428	36,693	30,889		68,515	481,649	231,899	346,167	192
TOTAL		34,344	323,487	114,900	307,364		87,097	677,645	318,635	761,410	37,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,122,573	1,502,309	37,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,069	-73,490	311	
TOTAL LOSSES	1,094,504	1,428,819	37,809	
EXPECTED LOSSES	526,831	327,091	30,336	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.644	4.757	.126	8.527
INDICATED (POST-TEST)	2.441	3.187	.084	5.712
PRES. ON RATE LEVEL	2.038	1.265	.118	3.421
DERIVED BY FORMULA	2.042	1.342	.116	3.500
UNDERLYING PRES. RATE	1.754	1.089	.101	2.944
PROPOSED	2.042	1.342	.116	3.500
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.19
MAN. RATES	4.66	3.97	3.68	+ 4.19
				PRESENT
				1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	177												
2005	247												
2006	442	4,128	.933										
2007	390	18,557	4.758								1	3	4
2008	701	4,754	.678									2	2
TOTAL	1,957	27,439	1.402								1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,128
2007				8,119	3,210				3,265	3,963	
2008					636					3,362	756
TOTAL				8,119	3,846				3,265	7,325	4,884

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2006											4,194
2007		1,526	9,289	9,719	4,758		1,391	6,424	8,299	8,331	
2008		221	1,057	414	551		865	5,806	2,785	4,850	936
TOTAL		1,747	10,346	10,133	5,309		2,256	12,230	11,084	13,181	5,130

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,579	39,707	5,130	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-505	-8,662	36	
TOTAL LOSSES	26,074	31,045	5,166	
EXPECTED LOSSES	60,627	57,830	2,544	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.332	1.586	.264	3.182
INDICATED (POST-TEST)	.892	1.063	.177	2.132
PRES. ON RATE LEVEL	3.600	3.433	.151	7.184
DERIVED BY FORMULA	3.600	3.409	.151	7.160
UNDERLYING PRES. RATE	3.098	2.955	.130	6.183
PROPOSED	3.600	3.409	.151	7.160
YEAR	12-1-09	12-1-10	8-1-11	12-1-11
IND. RATES				8.58
MAN. RATES	8.22	7.73	7.73	+ 8.58
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	48,325	2,206,909	4.566							6	4	50	60
2005	63,135	2,308,562	3.656							5	6	54	65
2006	56,700	1,638,767	2.890							3	4	36	43
2007	51,440	3,332,239	6.477							3	3	20	26
2008	40,044	1,270,356	3.172							2	3	17	22
TOTAL	259,644	10,756,833	4.143							19	20	177	216

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			910,807	101,778	168,450			413,939	161,513	286,991	163,431
2005			719,975	117,856	210,211			525,499	64,514	492,968	177,539
2006			414,812	119,488	95,062			486,407	127,514	273,265	122,219
2007			762,288	125,090	62,170			2,083,842	73,171	171,404	54,274
2008			280,748	74,181	100,974			451,710	49,747	267,570	45,426
TOTAL			3,088,630	538,393	636,867			3,961,397	476,459	1,492,198	562,889

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,535,622	168,340	283,331			1,459,135	462,897	752,492	181,082
2005		61,548	1,308,004	200,629	340,570		79,419	1,910,553	233,229	1,263,605	181,622
2006		78,312	568,855	176,307	146,877		116,933	1,215,325	420,427	625,051	124,175
2007		88,377	654,613	176,917	96,937		323,388	2,253,861	358,951	380,126	65,237
2008		120,202	585,788	142,376	105,071		277,899	1,887,812	404,838	431,200	56,237
TOTAL		348,439	4,652,882	864,569	972,786		797,639	8,726,686	1,880,342	3,452,474	608,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,525,646	7,170,171	608,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-635,527	-1,224,775	4,673	
TOTAL LOSSES	13,890,119	5,945,396	613,026	
EXPECTED LOSSES	8,817,510	4,855,344	532,270	
CREDIBILITY	.06	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.350	2.290	.236	7.876
INDICATED (POST-TEST)	3.585	1.534	.158	5.277
PRES. ON RATE LEVEL	3.946	2.173	.238	6.357
DERIVED BY FORMULA	3.924	2.064	.223	6.211
UNDERLYING PRES. RATE	3.396	1.870	.205	5.471
PROPOSED	3.924	2.064	.223	6.211
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.44
MAN. RATES	7.47	6.47	6.84	+ 7.44
				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
2004	3,378	3,024	.089				3,378						
2005	3,024	4,285	.141				3,024						
2006	3,751	111,147	2.963				3,751					2	2
2007	2,844	344	.012				2,844						
2008	2,082						2,082						
TOTAL	15,079	118,800	.788				15,079					2	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,024
2005											4,285
2006					12,402					92,498	6,247
2007											344
TOTAL					12,402					92,498	13,900

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,351
2005											4,384
2006		492	3,806	2,095	17,600		4,856	26,828	23,266	203,913	6,347
2007											413
TOTAL		492	3,806	2,095	17,600		4,856	26,828	23,266	203,913	14,495

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,982	246,874	14,495	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,289	-87,006	450	
TOTAL LOSSES		159,868	14,945	
EXPECTED LOSSES	604,216	337,468	54,586	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.060	.099	1.159
INDICATED (POST-TEST)	.000	.710	.066	.776
PRES. ON RATE LEVEL	4.656	2.600	.421	7.677
DERIVED BY FORMULA	4.609	2.543	.410	7.562
UNDERLYING PRES. RATE	4.007	2.238	.362	6.607
PROPOSED	4.609	2.543	.410	7.562

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	9.062
IND. RATES				9.06	MINIMUM PREMIUM	2000
MAN. RATES	10.30	8.83	8.26	+ 9.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,631	179,859	6.836						1		1	2	
2005	2,593	17,357	.669								2	2	
2006	3,423	204,917	5.986								4	6	
2007	3,283	273,330	8.325								1	1	
2008	2,860	16,403	.573								1	1	
TOTAL	14,790	691,866	4.678						1	3	8	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			77,507		4,283			58,123		39,180	766
2005					6,693					9,135	1,529
2006				50,909	23,477				31,863	93,576	5,092
2007				41,664					228,999		2,667
2008					4,207					4,150	8,046
TOTAL			77,507	92,573	38,660			58,123	260,862	146,041	18,100

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			130,677		7,204			204,884		102,730	849
2005		130	850	423	10,678		272	771	880	23,291	1,564
2006		6,621	29,100	68,594	36,340		10,459	54,888	103,952	210,320	5,173
2007		6,379	37,048	43,653	4,614		66,607	307,965	453,504	52,592	3,206
2008		1,478	6,996	2,746	3,653		1,053	7,160	3,438	5,992	9,961
TOTAL		14,608	204,671	115,416	62,489		78,391	575,668	561,774	394,925	20,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	873,338	1,134,604	20,753	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,537	-74,969	391	
TOTAL LOSSES	838,801	1,059,635	21,144	
EXPECTED LOSSES	676,494	333,958	38,898	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.671	7.165	.143	12.979
INDICATED (POST-TEST)	3.800	4.801	.096	8.697
PRES. ON RATE LEVEL	5.314	2.624	.306	8.244
DERIVED BY FORMULA	5.299	2.689	.300	8.288
UNDERLYING PRES. RATE	4.574	2.258	.263	7.095
PROPOSED	5.299	2.689	.300	8.288
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.93
MAN. RATES	10.22	9.12	8.87	+ 9.93
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	512	33,629	6.568								1		1
2005	583	24,603	4.220									2	2
2006	835	8,218	.984									1	1
2007	1,337	78,948	5.904								1	1	2
2008	1,202	2,193	.182									1	1
TOTAL	4,469	147,591	3.303								2	5	7

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					20,438	2,533	
2006					4,034					3,630	554	
2007				35,734	3,257				29,558	5,295	5,104	
2008					1,813					380		
TOTAL				52,677	10,736				41,613	29,743	12,822	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				28,024					34,550		5,131	
2005		32	208	103	2,603		615	1,721	1,974	52,109	2,591	
2006		158	1,238	682	5,725		188	1,049	913	8,000	563	
2007		5,769	33,875	38,674	7,873		9,198	42,474	60,981	16,923	6,135	
2008		635	3,016	1,181	1,573		88	657	317	546		
TOTAL		6,594	38,337	68,664	17,774		10,089	45,901	98,735	77,578	14,420	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	100,921	262,751	14,420	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,343	-17,193	189	
TOTAL LOSSES	96,578	245,558	14,609	
EXPECTED LOSSES	237,348	98,586	14,749	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.161	5.495	.327	7.983
INDICATED (POST-TEST)	1.448	3.682	.219	5.349
PRES. ON RATE LEVEL	6.171	2.563	.383	9.117
DERIVED BY FORMULA	6.171	2.574	.381	9.126
UNDERLYING PRES. RATE	5.311	2.206	.330	7.847
PROPOSED	6.165	2.571	.381	9.117
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				10.93
MAN. RATES	11.66	10.24	9.81	+ 10.93
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	165						165						
2005	195						195						
2006	40						40						
2007	178						178						
2008	351						351						
TOTAL	929						929						

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.	-1,171	-3,408	42	
TOTAL LOSSES			42	
EXPECTED LOSSES	48,455	19,305	2,834	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	6.061	2.414	.354	8.829
DERIVED BY FORMULA	6.061	2.414	.354	8.829
UNDERLYING PRES. RATE	5.216	2.078	.305	7.599
PROPOSED	6.061	2.414	.354	8.829
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				10.58
MAN. RATES	10.32	9.53	9.50	+ 10.58
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	701	6,008	.857									2	2
2005	796	167,693	21.066								2	1	3
2006	831												
2007	674												
2008	859	387	.045										
TOTAL	3,861	174,088	4.509								2	3	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					1,657					3,571	780	
2005				46,533	517				119,809	84	750	
2008											387	
TOTAL				46,533	2,174				119,809	3,655	1,917	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					2,787					9,363	864	
2005		10	7,449	70,014	1,780		5	35,872	298,178	6,276	767	
2008											479	
TOTAL		10	7,449	70,014	4,567		5	35,872	298,178	15,639	2,110	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,336	388,398	2,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,641	-25,283	124	
TOTAL LOSSES	34,695	363,115	2,234	
EXPECTED LOSSES	156,988	112,008	11,737	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.899	9.405	.058	10.362
INDICATED (POST-TEST)	.602	6.301	.039	6.942
PRES. ON RATE LEVEL	4.724	3.371	.353	8.448
DERIVED BY FORMULA	4.724	3.400	.350	8.474
UNDERLYING PRES. RATE	4.066	2.901	.304	7.271
PROPOSED	4.709	3.390	.349	8.448

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	10.124
IND. RATES				10.12	MINIMUM PREMIUM	2000
MAN. RATES	10.66	9.43	9.09	+ 10.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	175,195	3,459,579	1.974							8	32	30	70
2005	181,200	2,485,142	1.371					1		6	30	14	51
2006	179,347	1,015,179	.566							1	5	18	24
2007	204,565	3,305,289	1.615					1		2	23	22	48
2008	188,636	2,481,575	1.315					1		1	7	45	54
TOTAL	928,943	12,746,764	1.372					3		18	97	129	247

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			898,735	455,984	120,529			678,611	441,993	438,288	425,439
2005	17,500		451,956	394,169	11,921			686,445	564,760	87,790	270,601
2006			62,796	167,857	55,566			30,000	263,628	197,368	237,964
2007	540,153		198,343	476,150	112,739	1,000		743,950	549,338	285,369	398,247
2008	555,256		89,759	182,365	239,549	7,500		60,000	277,989	461,771	607,386
TOTAL	1,112,909		1,701,589	1,676,525	540,304	8,500		2,199,006	2,097,708	1,470,586	1,939,637

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,449,905	754,199	202,729			2,224,718	1,266,752	1,149,193	471,386
2005	21,357	35,804	845,237	599,810	28,854		85,416	2,545,911	1,446,125	256,828	276,825
2006		34,895	200,279	224,421	89,924		66,151	413,788	718,702	469,267	241,771
2007	885,646	109,659	706,203	550,866	191,736	33,457	293,264	1,621,222	1,267,740	684,870	478,693
2008	898,805	162,575	851,663	302,651	237,174	20,298	254,717	1,896,902	812,748	766,515	751,944
TOTAL	1,805,808	342,933	4,053,287	2,431,947	750,417	53,755	699,548	8,702,541	5,512,067	3,326,673	2,220,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,657,872	12,021,104	2,220,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-475,814	-1,482,232	13,660	
TOTAL LOSSES	15,182,058	10,538,872	2,234,279	
EXPECTED LOSSES	8,945,722	6,521,180	1,328,388	
CREDIBILITY	.14	.40	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.634	1.135	.241	3.010
INDICATED (POST-TEST)	1.095	.760	.161	2.016
PRES. ON RATE LEVEL	1.119	.816	.166	2.101
DERIVED BY FORMULA	1.116	.794	.164	2.074
UNDERLYING PRES. RATE	.963	.702	.143	1.808
PROPOSED	1.116	.794	.164	2.074
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.49
MAN. RATES	2.70	2.37	2.26	+ 2.49
				PRESENT
				805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,885	220,081	5.664						1	2	4	7	
2005	5,270	221,405	4.201						1		3	4	
2006	3,643	33,850	.929							1	2	3	
2007	2,814	85,420	3.035							2		2	
2008	2,188	68,186	3.116								2	2	
TOTAL	17,800	628,942	3.533						2	5	11	18	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			99,288	19,818	14,664			33,997	13,154	27,983	11,177
2005			80,932		13,293			38,739		85,219	3,222
2006				7,500	7,416				7,758	3,436	7,740
2007				47,449					37,702		269
2008					24,919					38,890	4,377
TOTAL			180,220	74,767	60,292			72,736	58,614	155,528	26,785

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			167,400	32,779	24,666			119,839	37,699	73,371	12,384
2005		6,721	143,619	1,975	21,519		7,320	143,539	10,078	217,533	3,296
2006		1,130	5,502	10,774	10,968		1,535	7,752	20,445	8,556	7,864
2007		7,266	42,191	49,716	5,252		10,971	50,706	74,665	8,660	323
2008		8,766	41,447	16,263	21,630		9,889	67,112	32,218	56,128	5,419
TOTAL		23,883	400,159	111,507	84,035		29,715	388,948	175,105	364,248	29,286

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	842,705	734,895	29,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,326	-70,969	273	
TOTAL LOSSES	800,379	663,926	29,559	
EXPECTED LOSSES	458,885	252,582	35,956	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.497	3.730	.166	8.393
INDICATED (POST-TEST)	3.013	2.499	.111	5.623
PRES. ON RATE LEVEL	2.995	1.649	.235	4.879
DERIVED BY FORMULA	2.995	1.675	.231	4.901
UNDERLYING PRES. RATE	2.578	1.419	.202	4.199
PROPOSED	2.995	1.675	.231	4.901
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.87
MAN. RATES	6.05	5.38	5.25	+ 5.87
				PRESENT
				1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	15												
2005	77												
2006													
2007	1												
2008													
TOTAL	93												

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.	-257	-413		
TOTAL LOSSES				
EXPECTED LOSSES	1,219	994	131	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.522	1.242	.164	2.928
DERIVED BY FORMULA	1.522	1.242	.164	2.928
UNDERLYING PRES. RATE	1.310	1.069	.141	2.520
PROPOSED	1.522	1.242	.164	2.928
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.51
MAN. RATES	3.63	3.28	3.15	+ 3.51
				PRESENT
				1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	190												
2005	1,464	83,328	5,691								1	1	2
2006	954	158,096	16,571								3		3
2007	2,349	74,469	3,170								1	4	5
2008	2,027	72,096	3,556								1	4	5
TOTAL	6,984	387,989	5,555								6	9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				42,027	7,588				29,898	2,574	1,241
2006				88,908					69,188		
2007				23,723	13,736				12,969	16,240	7,801
2008				2,740	19,774				3,530	43,256	2,796
TOTAL				157,398	41,098				115,585	62,070	11,838

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		147	7,630	63,683	12,970		76	9,169	74,656	8,076	1,270
2006		9,947	38,236	112,874	5,277		12,022	60,277	174,621	8,757	
2007		4,872	29,950	30,054	19,141		5,635	25,786	33,185	34,057	9,377
2008		7,616	37,408	14,934	17,547		12,227	85,216	41,001	63,628	3,461
TOTAL		22,582	113,224	221,545	54,935		29,960	180,448	323,463	114,518	14,108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	346,214	714,461	14,108	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,957	-12,565	107	
TOTAL LOSSES	344,257	701,896	14,215	
EXPECTED LOSSES	109,509	77,662	7,822	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.929	10.050	.204	15.183
INDICATED (POST-TEST)	3.302	6.734	.137	10.173
PRES. ON RATE LEVEL	1.822	1.292	.130	3.244
DERIVED BY FORMULA	1.837	1.401	.130	3.368
UNDERLYING PRES. RATE	1.568	1.112	.112	2.792
PROPOSED	1.837	1.401	.130	3.368
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.04
MAN. RATES	4.33	3.75	3.49	+ 4.04
IND. RATE				
MINIMUM PREMIUM				1240
PRESENT				1105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	22,418	1,030,217	4.595							1	4	22	27
2005	24,325	472,228	1.941							1	3	18	22
2006	26,032	1,727,703	6.636							3	3	13	19
2007	23,938	1,926,379	8.047							3	2	16	21
2008	23,116	1,056,014	4.568								11	17	28
TOTAL	119,829	6,212,541	5.185							8	23	86	117

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			86,098	101,309	186,084			125,179	83,399	391,062	57,086
2005			91,128	24,661	76,556			148,894	27,606	56,761	46,622
2006			478,581	88,544	31,446			944,489	72,686	61,284	50,673
2007			787,507	17,569	182,137			648,919	28,261	196,373	65,613
2008				343,430	162,459				306,310	205,399	38,416
TOTAL			1,443,314	575,513	638,682			1,867,481	518,262	910,879	258,410

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			145,161	167,565	312,992			441,256	239,022	1,025,365	63,251
2005		8,747	173,435	43,200	122,993		20,015	537,152	81,284	147,099	47,695
2006		66,338	488,268	125,448	54,280		174,255	2,100,488	257,710	157,123	51,484
2007		135,997	1,057,226	128,327	236,255		201,520	1,388,101	228,175	403,635	78,867
2008		139,720	836,874	360,696	189,300		159,311	1,272,879	618,820	400,210	47,559
TOTAL		350,802	2,700,964	825,236	915,820		555,101	5,739,876	1,425,011	2,133,432	288,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,346,743	5,299,499	288,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-142,332	-547,513	1,881	
TOTAL LOSSES	9,204,411	4,751,986	290,737	
EXPECTED LOSSES	2,445,710	2,347,450	190,528	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.681	3.966	.243	11.890
INDICATED (POST-TEST)	5.146	2.657	.163	7.966
PRES. ON RATE LEVEL	2.371	2.276	.185	4.832
DERIVED BY FORMULA	2.482	2.314	.183	4.979
UNDERLYING PRES. RATE	2.041	1.959	.159	4.159
PROPOSED	2.482	2.314	.183	4.979
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.97
MAN. RATES	5.94	5.29	5.20	+ 5.97
				PRESENT
				1515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	77												
2005	18												
2006	68												
2007	75												
2008	206												
TOTAL	444												

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.	114	-520	10	
TOTAL LOSSES	114		10	
EXPECTED LOSSES	6,638	4,308	635	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.026	.000	.002	.028
INDICATED (POST-TEST)	.017	.000	.001	.018
PRES. ON RATE LEVEL	1.737	1.127	.166	3.030
DERIVED BY FORMULA	1.737	1.127	.166	3.030
UNDERLYING PRES. RATE	1.495	.970	.143	2.608
PROPOSED	1.737	1.127	.166	3.030

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	3.631
IND. RATES				3.63	MINIMUM PREMIUM	1140
MAN. RATES	3.77	3.34	3.26	+ 3.63	PRESENT	1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,056	158,767	7.722							2	2	4	
2005	2,301	368,047	15.995							1	1	2	
2006	2,628	62,410	2.374								1	1	
2007	2,592	96,799	3.734							1	3	4	
2008	2,194	19,354	.882							1		1	
TOTAL	11,771	705,377	5.992							5	7	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				40,849	6,709				99,590	6,843	4,776
2005				47,105	80				319,126	1,114	622
2006					11,493					43,505	7,412
2007				34,540	4,461				32,246	20,972	4,580
2008				13,605					5,118		631
TOTAL				136,099	22,743				456,080	72,434	18,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				67,564	11,285				285,425	17,942	5,292
2005		2	6,624	62,690	985		33	84,629	702,858	17,126	636
2006		455	3,528	1,940	16,309		2,287	12,613	10,940	95,910	7,531
2007		5,692	33,587	37,881	9,185		11,778	54,145	73,547	47,537	5,505
2008		3,276	22,449	10,088	1,912		1,792	15,344	7,496	1,731	781
TOTAL		9,425	66,188	180,163	39,676		15,890	166,731	1,080,266	180,246	19,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	258,234	1,480,351	19,745	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,699	-77,160	320	
TOTAL LOSSES	236,535	1,403,191	20,065	
EXPECTED LOSSES	390,562	335,828	32,488	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.009	11.921	.170	14.100
INDICATED (POST-TEST)	1.346	7.987	.114	9.447
PRES. ON RATE LEVEL	3.855	3.315	.321	7.491
DERIVED BY FORMULA	3.830	3.408	.317	7.555
UNDERLYING PRES. RATE	3.318	2.853	.276	6.447
PROPOSED	3.830	3.408	.317	7.555
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.05
MAN. RATES	9.22	8.28	8.06	+ 9.05
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,980												
2005	2,737	288,630	10.545							1		3	4
2006	2,118	21,079	.995									2	2
2007	3,886	162,623	4.184								2	5	7
2008	2,974	603	.020									1	1
TOTAL	13,695	472,935	3.453							1	2	11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			74,170		6,810			193,940		6,041	7,669
2006					10,889					4,617	5,573
2007				74,238	22,882				45,896	16,792	2,815
2008					74					529	
TOTAL			74,170	74,238	40,655			193,940	45,896	27,979	16,057

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		6,051	130,937	1,471	11,152		24,030	683,163	9,842	16,682	7,845
2006		433	3,343	1,837	15,452		246	1,338	1,162	10,175	5,662
2007		13,433	80,777	86,440	35,730		15,304	70,345	98,655	42,674	3,384
2008		22	121	48	65		132	911	439	761	
TOTAL		19,939	215,178	89,796	62,399		39,712	755,757	110,098	70,292	16,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,030,586	332,585	16,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,968	-21,388	180	
TOTAL LOSSES	1,023,618	311,197	17,071	
EXPECTED LOSSES	163,655	101,891	16,024	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.474	2.272	.125	9.871
INDICATED (POST-TEST)	5.008	1.522	.084	6.614
PRES. ON RATE LEVEL	1.389	.864	.136	2.389
DERIVED BY FORMULA	1.425	.877	.134	2.436
UNDERLYING PRES. RATE	1.195	.744	.117	2.056
PROPOSED	1.425	.877	.134	2.436
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.92
MAN. RATES	2.65	2.39	2.57	+ 2.92
				PRESENT
				880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	7,891	1,024	.012										
2005	6,794	6,511	.095										
2006	7,068	3,229	.045										
2007	10,862	83,653	.770									2	2
2008	10,368	386	.003										
TOTAL	42,983	94,803	.221									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,024
2005											6,511
2006											3,229
2007					32,811					45,761	5,081
2008											386
TOTAL					32,811					45,761	16,231

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											1,135
2005											6,661
2006											3,281
2007		2,976	21,170	12,413	39,455		5,282	23,515	21,150	87,583	6,107
2008											478
TOTAL		2,976	21,170	12,413	39,455		5,282	23,515	21,150	87,583	17,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,943	160,601	17,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,156	-26,999	199	
TOTAL LOSSES	45,787	133,602	17,861	
EXPECTED LOSSES	195,143	131,528	17,193	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.107	.311	.042	.460
INDICATED (POST-TEST)	.072	.208	.028	.308
PRES. ON RATE LEVEL	.528	.356	.046	.930
DERIVED BY FORMULA	.519	.349	.045	.913
UNDERLYING PRES. RATE	.454	.306	.040	.800
PROPOSED	.519	.349	.045	.913
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.09
MAN. RATES	1.18	1.03	1.00	+ 1.09
				PRESENT
				500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	8,446	97,412	1.153									5	5
2005	9,577	88,578	.924									5	5
2006	9,115	47,547	.521									3	3
2007	8,196	152,517	1.860								2	2	4
2008	6,685	57,903	.866									4	4
TOTAL	42,019	443,957	1.057								2	19	21

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					16,050					68,388	12,974	
2005					29,848					41,810	16,920	
2006					4,547					32,931	10,069	
2007				63,705	1,302				64,245	12,978	10,287	
2008					7,157					47,566	3,180	
TOTAL				63,705	58,904				64,245	203,673	53,430	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					26,996					179,314	14,375	
2005		574	3,787	1,885	47,617		1,254	3,525	4,040	106,603	17,310	
2006		179	1,398	767	6,454		1,730	9,551	8,282	72,597	10,230	
2007		9,871	57,482	67,240	8,619		20,179	93,069	133,223	39,591	12,365	
2008		2,520	11,907	4,667	6,209		12,083	82,077	39,402	68,648	3,937	
TOTAL		13,144	74,574	74,559	95,895		35,246	188,222	184,947	466,753	58,217	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	311,186	822,154	58,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,754	-99,749	433	
TOTAL LOSSES	258,432	722,405	58,650	
EXPECTED LOSSES	754,241	397,080	48,741	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.615	1.719	.140	2.474
INDICATED (POST-TEST)	.412	1.152	.094	1.658
PRES. ON RATE LEVEL	2.085	1.098	.135	3.318
DERIVED BY FORMULA	2.052	1.101	.133	3.286
UNDERLYING PRES. RATE	1.795	.945	.116	2.856
PROPOSED	2.052	1.101	.133	3.286
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.94
MAN. RATES	4.23	3.74	3.57	+ 3.94
IND. RATE				
				3.937
MINIMUM PREMIUM				1215
PRESENT				1120

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	
2008	4,839	244,575	5.054						1		1	2	
TOTAL	23,902	693,561	2.902						2	2	5	9	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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	
2008			144,634		9,720			74,443		15,075	703
TOTAL			306,408	3,872	14,381			314,744	19,265	23,441	11,450

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				3,705	1,453				51,089	2,032	6,015
2005		9,489	208,501	4,149	1,236		21,682	621,106	12,000	1,236	3,037
2006		73	553	305	2,558		94	550	475	4,145	2,387
2007		137	985	577	1,838		647	2,931	2,638	10,929	
2008		58,947	261,637	24,196	14,232		53,702	356,748	41,063	29,050	870
TOTAL		68,646	471,676	32,932	21,317		76,125	981,335	107,265	47,392	12,309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,597,782	208,906	12,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,536	-45,038	315	
TOTAL LOSSES	1,581,246	163,868	12,624	
EXPECTED LOSSES	309,053	199,342	30,833	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.616	.686	.053	7.355
INDICATED (POST-TEST)	4.433	.460	.036	4.929
PRES. ON RATE LEVEL	1.502	.969	.150	2.621
DERIVED BY FORMULA	1.531	.949	.145	2.625
UNDERLYING PRES. RATE	1.293	.834	.129	2.256
PROPOSED	1.531	.949	.145	2.625
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.15
MAN. RATES	3.34	2.94	2.82	+ 3.15
				PRESENT
				940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	23,191	303,178	1.307							1	11	12	
2005	23,787	34,563	.145								3	3	
2006	22,569	551,401	2.443						2		4	6	
2007	20,777	197,839	.952							1	6	7	
2008	21,310	21,871	.102										
TOTAL	111,634	1,108,852	.993						2	2	24	28	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				55,594	30,509				37,995	165,221	13,859
2005					3,209					13,164	18,190
2006			159,273		7,710			325,111		33,355	25,952
2007				30,320	11,838				81,691	55,134	18,856
2008											21,871
TOTAL			159,273	85,914	53,266			325,111	119,686	266,874	98,728

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				91,952	51,316				108,894	433,210	15,356
2005		63	406	202	5,119		396	1,108	1,271	33,565	18,608
2006		31,557	251,838	5,680	13,429		86,333	1,088,275	39,819	80,380	26,367
2007		5,728	34,596	36,243	17,592		30,131	138,185	187,259	124,283	22,665
2008											27,076
TOTAL		37,348	286,840	134,077	87,456		116,860	1,227,568	337,243	671,438	110,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,668,616	1,230,214	110,072			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-45,051	-118,035	669			
TOTAL LOSSES	1,623,565	1,112,179	110,741			
EXPECTED LOSSES	717,806	490,073	69,213			
CREDIBILITY	.03	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.454	.996	.099	2.549		
INDICATED (POST-TEST)	.974	.667	.066	1.707		
PRES. ON RATE LEVEL	.747	.510	.072	1.329		
DERIVED BY FORMULA	.754	.526	.071	1.351		
UNDERLYING PRES. RATE	.643	.439	.062	1.144		
PROPOSED	.754	.526	.071	1.351		
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.619
IND. RATES				1.62	MINIMUM PREMIUM	660
MAN. RATES	1.66	1.47	1.43	+ 1.62	PRESENT	605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	85,446	165,090	.193							2	7	9	
2005	89,768	138,501	.154							2	10	12	
2006	101,256	278,459	.275							2	7	9	
2007	124,209	50,152	.040								4	4	
2008	116,705	122,995	.105							2	4	6	
TOTAL	517,384	755,197	.146							8	32	40	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				46,357	36,342				32,959	35,011	14,421
2005				40,422	29,783				16,953	40,286	11,057
2006				95,740	28,496				82,000	41,538	30,685
2007					14,504					16,088	19,560
2008				58,589	11,381				15,387	23,086	14,552
TOTAL				241,108	120,506				147,299	156,009	90,275

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				76,674	61,127				94,461	91,798	15,978
2005		577	10,190	62,673	48,343		1,215	8,470	46,079	103,572	11,311
2006		11,851	49,922	126,351	46,124		16,422	83,483	217,410	101,946	31,176
2007		1,313	9,361	5,492	17,439		1,851	8,268	7,433	30,790	23,512
2008		18,090	115,605	50,875	18,118		11,242	85,960	41,655	38,535	18,015
TOTAL		31,831	185,078	322,065	191,151		30,730	186,181	407,038	366,641	99,992

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	433,820	1,286,895	99,992	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,683	-116,405	344	
TOTAL LOSSES	406,137	1,170,490	100,336	
EXPECTED LOSSES	657,076	553,601	31,043	
CREDIBILITY	.09	.27	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.078	.226	.019	.323
INDICATED (POST-TEST)	.052	.151	.013	.216
PRES. ON RATE LEVEL	.148	.124	.007	.279
DERIVED BY FORMULA	.139	.131	.009	.279
UNDERLYING PRES. RATE	.127	.107	.006	.240
PROPOSED	.139	.131	.009	.279

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	.334
IND. RATES				.33	MINIMUM PREMIUM	350
MAN. RATES	.40	.35	.30	+ .33	PRESENT	335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,157												
2005	4,757	5,171	.108										
2006	4,983	4,348	.087										
2007	5,266	1,696	.032										
2008	4,928	17,620	.357									1	1
TOTAL	24,091	28,835	.120									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005												5,171
2006												4,348
2007												1,696
2008					5,165					12,455		
TOTAL					5,165					12,455		11,215

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005												5,290
2006												4,418
2007												2,039
2008		1,817	8,589	3,371	4,484		3,165	21,486	10,313	17,974		
TOTAL		1,817	8,589	3,371	4,484		3,165	21,486	10,313	17,974		11,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,057	36,142	11,747	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,298	-16,207	115	
TOTAL LOSSES	32,759	19,935	11,862	
EXPECTED LOSSES	43,846	72,273	11,081	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.136	.083	.049	.268
INDICATED (POST-TEST)	.091	.056	.033	.180
PRES. ON RATE LEVEL	.211	.349	.053	.613
DERIVED BY FORMULA	.210	.337	.052	.599
UNDERLYING PRES. RATE	.182	.300	.046	.528
PROPOSED	.210	.337	.052	.599
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.72
MAN. RATES	.70	.66	.66	+ .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
2004	48,112	221,665	.460							4	15	19	
2005	52,470	307,750	.586							3	23	26	
2006	57,221	783,067	1.368						1	7	9	17	
2007	58,676	274,530	.467							2	13	15	
2008	59,273	412,984	.696							1	20	21	
TOTAL	275,752	1,999,996	.725						1	17	80	98	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				47,804	24,060				62,589	48,989	38,223	
2005				13,081	44,050				54,654	156,039	39,926	
2006			75,253	100,846	5,677			217,631	317,815	23,294	42,551	
2007				50,459	33,023				91,193	33,251	66,604	
2008				56,627	96,537				23,914	208,839	27,067	
TOTAL			75,253	268,817	203,347			217,631	550,165	470,412	214,371	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				79,067	40,467				179,379	128,449	42,351	
2005		849	7,661	22,455	70,541		4,691	29,513	151,076	400,613	40,844	
2006		23,823	143,525	130,708	15,021		109,849	964,353	827,832	95,888	43,232	
2007		10,702	66,173	65,360	45,295		30,388	139,720	195,962	84,584	80,058	
2008		47,562	254,003	104,994	91,754		61,405	432,052	208,011	309,526	33,509	
TOTAL		82,936	471,362	402,584	263,078		206,333	1,565,638	1,562,260	1,019,060	239,994	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,326,269	3,246,982	239,994			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-51,107	-386,942	1,896			
TOTAL LOSSES	2,275,162	2,860,040	241,890			
EXPECTED LOSSES	1,023,041	1,753,782	179,239			
CREDIBILITY	.06	.18	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.825	1.037	.088	1.950		
INDICATED (POST-TEST)	.553	.695	.059	1.307		
PRES. ON RATE LEVEL	.431	.739	.076	1.246		
DERIVED BY FORMULA	.438	.731	.073	1.242		
UNDERLYING PRES. RATE	.371	.636	.065	1.072		
PROPOSED	.440	.733	.073	1.246		
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.493
IND. RATES				1.49	MINIMUM PREMIUM	630
MAN. RATES	1.56	1.39	1.34	+ 1.49	PRESENT	585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,425												
2005	1,742	25,415	1.458									2	2
2006	2,524	3,549	.140										
2007	2,423	24,354	1.005								1		1
2008	1,072	7,702	.718								1		1
TOTAL	9,186	61,020	.664								2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005					3,172					21,828	415
2006											3,549
2007				18,300					5,826		228
2008				5,000					2,450		252
TOTAL				23,300	3,172				8,276	21,828	4,444

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005		61	403	201	5,060		658	1,841	2,107	55,651	425
2006											3,606
2007		2,798	16,276	19,175	2,027		1,693	7,833	11,536	1,335	274
2008		1,204	8,247	3,706	703		859	7,345	3,587	827	312
TOTAL		4,063	24,926	23,082	7,790		3,210	17,019	17,230	57,813	4,617

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,218	105,915	4,617	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,157	-4,146	28	
TOTAL LOSSES	48,061	101,769	4,645	
EXPECTED LOSSES	18,463	17,087	3,400	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.523	1.108	.051	1.682
INDICATED (POST-TEST)	.350	.742	.034	1.126
PRES. ON RATE LEVEL	.234	.216	.043	.493
DERIVED BY FORMULA	.235	.227	.043	.505
UNDERLYING PRES. RATE	.201	.186	.037	.424
PROPOSED	.235	.227	.043	.505
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.61
MAN. RATES	.65	.58	.53	+ .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
2004	5,060	121,595	2.403							1	1	2	
2005	5,554	7,663	.137								1	1	
2006	5,479	145,722	2.659						2	4	6		
2007	6,061	5,995	.098							1	1		
2008	6,575	56,765	.863							2	2		
TOTAL	28,729	337,740	1.176							3	9	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				37,200	9,302				58,014	15,324	1,755
2005					384					1,713	5,566
2006				34,575	12,508				40,348	53,709	4,582
2007					592					966	4,437
2008					4,322					35,193	17,250
TOTAL				71,775	27,108				98,362	106,905	33,590

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				61,529	15,646				166,268	40,180	1,945
2005		7	49	24	612		52	146	164	4,366	5,694
2006		4,365	18,708	46,005	19,801		9,845	50,730	115,343	123,506	4,655
2007		54	381	226	711		106	495	451	1,850	5,333
2008		1,518	7,187	2,820	3,748		8,955	60,724	29,153	50,795	21,356
TOTAL		5,944	26,325	110,604	40,518		18,958	112,095	311,379	220,697	38,983

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			163,322	683,198	38,983	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-13,973	-57,080	384	
TOTAL LOSSES			149,349	626,118	39,367	
EXPECTED LOSSES			290,736	262,584	35,049	
CREDIBILITY			.01	.04	.04	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.520	2.179	.137	2.836
INDICATED (POST-TEST)			.348	1.460	.092	1.900
PRES. ON RATE LEVEL			1.176	1.062	.142	2.380
DERIVED BY FORMULA			1.168	1.078	.140	2.386
UNDERLYING PRES. RATE			1.012	.914	.122	2.048
PROPOSED			1.165	1.075	.140	2.380

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.852
IND. RATES				2.85	MINIMUM PREMIUM	955
MAN. RATES	3.21	2.75	2.56	+ 2.85	PRESENT	888

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	93,606	956,664	1.022					1		1	4	34	40
2005	94,374	2,723,283	2.885							6	8	31	45
2006	100,957	1,454,165	1.440								10	46	56
2007	106,239	1,357,256	1.277								12	34	46
2008	114,457	1,221,571	1.067							1	9	42	52
TOTAL	509,633	7,712,939	1.513					1		8	43	187	239

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	3,500		149,756	80,078	89,216	37,417		102,318	151,379	212,646	130,354
2005			743,121	150,907	99,128			900,470	386,263	329,866	113,528
2006				177,793	378,210				144,647	590,746	162,769
2007				233,559	96,119				656,892	222,246	148,440
2008			176,354	172,914	151,883			73,644	202,854	288,461	155,461
TOTAL	3,500		1,069,231	815,251	814,556	37,417		1,076,432	1,542,035	1,643,965	710,552

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	8,146		252,489	132,449	150,063	816,204		360,671	433,852	557,559	144,432
2005		56,768	1,241,285	242,850	163,907		83,825	2,259,199	1,021,845	864,529	116,139
2006		34,873	192,545	289,528	547,272		56,170	297,355	513,648	1,320,616	165,373
2007		42,341	257,401	266,603	139,910		201,251	926,153	1,298,365	564,008	178,424
2008		162,707	837,232	249,098	163,216		193,552	1,433,153	564,354	492,269	192,461
TOTAL	8,146	296,689	2,780,952	1,180,528	1,164,368	816,204	534,798	5,276,531	3,832,064	3,798,981	796,829

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,713,320	9,975,941	796,829	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-212,123	-1,001,921	5,726	
TOTAL LOSSES	9,501,197	8,974,020	802,555	
EXPECTED LOSSES	4,393,036	4,576,505	530,018	
CREDIBILITY	.09	.27	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.864	1.761	.157	3.782
INDICATED (POST-TEST)	1.249	1.180	.105	2.534
PRES. ON RATE LEVEL	1.002	1.043	.121	2.166
DERIVED BY FORMULA	1.024	1.080	.116	2.220
UNDERLYING PRES. RATE	.862	.898	.104	1.864
PROPOSED	1.024	1.080	.116	2.220
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.66
MAN. RATES	2.88	2.44	2.33	+ 2.66
				PRESENT
				820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	31,954	2,152,797	6.737						3	12	22	37	
2005	32,523	1,383,238	4.253						3	5	19	27	
2006	33,033	758,942	2.297						1	4	23	28	
2007	32,842	1,003,886	3.056						1	4	21	26	
2008	32,943	669,482	2.032							3	17	20	
TOTAL	163,295	5,968,345	3.655						8	28	102	138	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			465,950	228,636	86,292			620,534	481,752	196,861	72,772
2005			290,652	134,904	61,445			493,453	193,469	157,622	51,693
2006			64,180	152,877	94,250			50,711	123,587	143,978	129,359
2007			150,463	132,568	95,636			200,050	119,281	237,917	67,971
2008				104,521	102,311				109,391	263,611	89,648
TOTAL			971,245	753,506	439,934			1,364,748	1,027,480	999,989	411,443

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			590,721	378,165	145,142			1,721,567	1,380,701	516,170	80,632
2005		23,562	520,606	210,698	101,882		64,064	1,769,808	519,736	414,854	52,882
2006		35,049	208,165	211,978	143,970		45,860	363,916	354,379	334,402	131,428
2007		54,299	380,061	183,983	133,003		138,494	841,446	382,599	492,254	81,701
2008		61,107	342,621	144,280	103,501		105,171	782,877	378,596	417,531	110,984
TOTAL		174,017	2,042,174	1,129,104	627,498		353,589	5,479,614	3,016,011	2,175,211	457,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,049,394	6,947,824	457,627	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-133,809	-652,994	2,789	
TOTAL LOSSES	7,915,585	6,294,830	460,416	
EXPECTED LOSSES	2,375,943	2,821,737	275,969	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.847	3.855	.282	8.984
INDICATED (POST-TEST)	3.247	2.583	.189	6.019
PRES. ON RATE LEVEL	1.691	2.008	.196	3.895
DERIVED BY FORMULA	1.753	2.083	.195	4.031
UNDERLYING PRES. RATE	1.455	1.728	.169	3.352
PROPOSED	1.753	2.083	.195	4.031
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.83
MAN. RATES	4.61	4.22	4.19	+ 4.83
				PRESENT
				1275

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,719	16,330	.600							1			1
2005	3,442	2,955	.085										
2006	3,724	176,499	4.739							1		2	3
2007	4,059	49,768	1.226									3	3
2008	6,099	30,823	.505									3	3
TOTAL	20,043	276,375	1.379								2	8	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				5,000							11,330
2005											2,955
2006				52,729	7,006				88,464	22,502	5,798
2007					19,451					29,505	812
2008					4,630					8,062	18,131
TOTAL				57,729	31,087				88,464	60,069	39,026

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				8,270							12,554
2005											3,023
2006		6,181	24,829	68,123	13,071		16,561	83,593	228,934	60,800	5,891
2007		1,761	12,544	7,358	23,388		3,403	15,159	13,633	56,469	976
2008		1,627	7,698	3,017	4,018		2,037	13,909	6,683	11,632	22,446
TOTAL		9,569	45,071	86,768	40,477		22,001	112,661	249,250	128,901	44,890

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	189,302	505,396	44,890	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,792	-23,671	319	
TOTAL LOSSES	185,510	481,725	45,209	
EXPECTED LOSSES	133,285	129,279	24,452	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.926	2.403	.226	3.555
INDICATED (POST-TEST)	.620	1.610	.151	2.381
PRES. ON RATE LEVEL	.773	.749	.142	1.664
DERIVED BY FORMULA	.771	.775	.142	1.688
UNDERLYING PRES. RATE	.665	.645	.122	1.432
PROPOSED	.771	.775	.142	1.688

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.022
IND. RATES				2.02	MINIMUM PREMIUM	755
MAN. RATES	2.24	1.92	1.79	+ 2.02	PRESENT	690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	8,600	296,319	3.445						1			1	
2005	7,744	200	.002										
2006	7,609												
2007	7,738												
2008	8,508												
TOTAL	40,199	296,519	.738						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					98,101			1,198
2005											200
TOTAL			197,020					98,101			1,398

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			332,176					345,806			1,327
2005											205
TOTAL			332,176					345,806			1,532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	677,982		1,532	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,407	-13,680	86	
TOTAL LOSSES	671,575		1,618	
EXPECTED LOSSES	115,773	59,093	8,442	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.671	.000	.004	1.675
INDICATED (POST-TEST)	1.120	.000	.003	1.123
PRES. ON RATE LEVEL	.335	.171	.024	.530
DERIVED BY FORMULA	.351	.162	.023	.536
UNDERLYING PRES. RATE	.288	.147	.021	.456
PROPOSED	.351	.162	.023	.536

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	.642
IND. RATES				.64	MINIMUM PREMIUM	425
MAN. RATES	.65	.59	.57	+ .64	PRESENT	400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	503												
2005	541												
2006	484												
2007	791												
2008	683												
TOTAL	3,002												

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.	-1,017	-4,085	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	24,916	19,515	1,441	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.964	.755	.056	1.775
DERIVED BY FORMULA	.964	.747	.055	1.766
UNDERLYING PRES. RATE	.830	.650	.048	1.528
PROPOSED	.964	.747	.055	1.766
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.12
MAN. RATES	2.58	2.12	1.91	+ 2.12

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,800	5,942	.212				2,800						
2005	3,152	73,075	2.318				3,152				2	1	3
2006	2,751	37,206	1.352				2,751				1		1
2007	2,804	5,103	.181				2,804					1	1
2008	2,638	4,006	.151				2,638					1	1
TOTAL	14,145	125,332	.886				14,145				3	3	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											5,942
2005				40,005	2,951				25,565	2,514	2,040
2006				12,669					12,736		11,801
2007					692					777	3,634
2008					1,079					2,927	
TOTAL				52,674	4,722				38,301	6,218	23,417

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											6,584
2005		56	6,721	60,352	5,530		76	7,867	63,867	7,705	2,087
2006		1,420	5,449	16,083	752		2,215	11,092	32,145	1,612	11,990
2007		64	445	263	830		89	401	356	1,487	4,368
2008		383	1,793	704	936		746	5,054	2,424	4,228	
TOTAL		1,923	14,408	77,402	8,048		3,126	24,414	98,792	15,032	25,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,871	199,274	25,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,034	-58,707	237	
TOTAL LOSSES	18,837	140,567	25,266	
EXPECTED LOSSES	394,787	243,576	24,612	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.133	.994	.179	1.306
INDICATED (POST-TEST)	.089	.666	.120	.875
PRES. ON RATE LEVEL	3.243	2.001	.202	5.446
DERIVED BY FORMULA	3.211	1.974	.200	5.385
UNDERLYING PRES. RATE	2.791	1.722	.174	4.687
PROPOSED	3.211	1.974	.200	5.385
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.45
MAN. RATES	7.15	6.19	5.86	+ 6.45
				PRESENT
				1675

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	53	4,082	77.018									1	1
2005	54												
2006	52	3,468	66.692									1	1
2007	40												
2008	49	695	14.183										
TOTAL	248	8,245	33.246									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					381					3,701		
2006					226					2,992	250	
2008											695	
TOTAL					607					6,693	945	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					641					9,704		
2006		11	70	38	319		159	867	754	6,595	254	
2008											860	
TOTAL		11	70	38	960		159	867	754	16,299	1,114	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,107	18,051	1,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-311	-2,226	25	
TOTAL LOSSES	796	15,825	1,139	
EXPECTED LOSSES	4,785	9,166	2,572	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.210	63.810	4.593	71.613
INDICATED (POST-TEST)	2.151	42.753	3.077	47.981
PRES. ON RATE LEVEL	22.419	42.945	12.046	77.410
DERIVED BY FORMULA	22.419	42.943	11.956	77.318
UNDERLYING PRES. RATE	19.295	36.961	10.368	66.624
PROPOSED	22.419	42.943	11.956	77.318
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				92.66
MAN. RATES	89.70	82.54	83.29	+ 92.66
				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
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						
2008	692	1,822	.263				692						
TOTAL	3,231	28,647	.887				3,231					3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,226					18,652	2,656
2005											1,153
2006											1,345
2007											793
2008											1,822
TOTAL					2,226					18,652	7,769

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,744					48,905	2,943
2005											1,180
2006											1,367
2007											953
2008											2,256
TOTAL					3,744					48,905	8,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		52,649	8,699	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,522	-18,037	85	
TOTAL LOSSES		34,612	8,784	
EXPECTED LOSSES	141,324	78,739	8,142	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.071	.272	1.343
INDICATED (POST-TEST)	.000	.718	.182	.900
PRES. ON RATE LEVEL	5.081	2.832	.293	8.206
DERIVED BY FORMULA	5.081	2.811	.292	8.184
UNDERLYING PRES. RATE	4.374	2.437	.252	7.063
PROPOSED	5.081	2.811	.292	8.184
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.81
MAN. RATES	11.78	9.79	8.83	+ 9.81
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	13,390	1,281,501	9.570				13,390			3	4	22	29
2005	10,777	368,031	3.414				10,777				5	5	10
2006	14,834	225,454	1.519				14,834				2	4	6
2007	11,035	620,535	5.623				11,035			2	1	7	10
2008	11,017	201,183	1.826				11,017				1	5	6
TOTAL	61,053	2,696,704	4.417				61,053			5	13	43	61

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			377,684	137,866	46,536			473,775	59,763	131,061	54,816
2005				120,862	20,716				185,141	10,333	30,979
2006				55,449	19,538				73,940	56,257	20,270
2007			251,101	15,388	10,527			316,828	13,049	11,539	2,103
2008				54,469	7,858				114,159	21,366	3,331
TOTAL			628,785	384,034	105,175			790,603	446,052	230,556	111,499

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			501,644	228,030	78,273			1,341,436	171,281	343,642	60,736
2005		398	21,803	183,075	35,533		309	56,302	461,758	35,712	31,692
2006		6,984	29,842	73,689	31,018		15,816	80,738	200,768	133,374	20,594
2007		40,324	313,427	33,104	19,210		92,284	661,921	72,810	35,984	2,528
2008		15,855	102,941	45,519	14,480		45,310	379,178	184,923	69,501	4,124
TOTAL		63,561	969,657	563,417	178,514		153,719	2,519,575	1,091,540	618,213	119,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,706,512	2,451,684	119,674	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-81,905	-285,861	1,258	
TOTAL LOSSES	3,624,607	2,165,823	120,932	
EXPECTED LOSSES	1,361,482	1,189,923	134,316	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.937	3.547	.198	9.682
INDICATED (POST-TEST)	3.978	2.376	.133	6.487
PRES. ON RATE LEVEL	2.590	2.265	.256	5.111
DERIVED BY FORMULA	2.618	2.273	.247	5.138
UNDERLYING PRES. RATE	2.230	1.949	.220	4.399
PROPOSED	2.618	2.273	.247	5.138
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.16
MAN. RATES	6.50	5.76	5.50	+ 6.16
				PRESENT
				1590

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	93	7,546	81.139									1	1
2005	110	803	7.300										
2006	105	5,206	49.580										
2007	116	105,052	905.620							1		1	2
2008	100	31,425	314.250									2	2
TOTAL	524	150,032	286.321							1		4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					3,080					4,466		
2005											803	
2006											5,206	
2007			76,651		2,289			16,097		5,422	4,593	
2008					4,936					26,489		
TOTAL			76,651		10,305			16,097		36,377	10,602	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					5,181					11,710		
2005											821	
2006											5,289	
2007		16,247	128,433	6,500	4,851		8,259	58,677	6,151	11,326	5,521	
2008		1,736	8,209	3,219	4,282		6,731	45,707	21,948	38,237		
TOTAL		17,983	136,642	9,719	14,314		14,990	104,384	28,099	61,273	11,631	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	273,999	113,405	11,631	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,002	-13,631	81	
TOTAL LOSSES	270,997	99,774	11,712	
EXPECTED LOSSES	52,590	58,902	8,136	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	517.170	190.408	22.351	729.929
INDICATED (POST-TEST)	346.504	127.573	14.975	489.052
PRES. ON RATE LEVEL	116.613	130.608	18.040	265.261
DERIVED BY FORMULA	116.613	130.547	17.979	265.139
UNDERLYING PRES. RATE	100.364	112.409	15.526	228.299
PROPOSED	116.667	130.607	17.987	265.261
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				317.89
MAN. RATES	312.87	286.28	285.41	+317.89
				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
2004	120	28,098	234.150									1	1
2005	138												
2006	137	20,227	147.642									1	1
2007	155	41,393	267.051									2	2
2008	174	9,009	51.775									1	1
TOTAL	724	98,727	136.363									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					4,281					19,638	4,179	
2006					572					3,155	16,500	
2007					20,336					18,320	2,737	
2008					1,009					3,792	4,208	
TOTAL					26,198					44,905	27,624	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					7,201					51,491	4,630	
2006		22	176	98	813		166	917	796	6,953	16,764	
2007		1,848	13,122	7,694	24,456		2,118	9,413	8,467	35,059	3,290	
2008		358	1,680	658	876		953	6,544	3,144	5,472	5,210	
TOTAL		2,228	14,978	8,450	33,346		3,237	16,874	12,407	98,975	29,894	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,317	153,178	29,894	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,786	-23,396	152	
TOTAL LOSSES	31,531	129,782	30,046	
EXPECTED LOSSES	130,054	110,839	13,511	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	43.551	179.257	41.500	264.308
INDICATED (POST-TEST)	29.179	120.102	27.805	177.086
PRES. ON RATE LEVEL	208.716	177.879	21.683	408.278
DERIVED BY FORMULA	206.921	176.146	21.867	404.934
UNDERLYING PRES. RATE	179.633	153.093	18.662	351.388
PROPOSED	206.921	176.146	21.867	404.934
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				485.27
MAN. RATES	369.61	394.87	439.29	+485.27
IND. RATE				
MINIMUM PREMIUM				755
PRESENT				712

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	69,309	2,445,319	3.528							4	12	31	47
2005	66,178	1,157,673	1.749							1	5	26	32
2006	51,182	1,057,336	2.065							1	10	26	37
2007	48,996	684,289	1.396								7	14	21
2008	42,821	614,919	1.436								5	17	22
TOTAL	278,486	5,959,536	2.140							6	39	114	159

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			633,185	261,852	79,028			897,317	233,915	197,077	142,945	
2005			156,775	184,480	56,124			81,000	373,051	211,478	94,765	
2006			62,577	183,035	46,454			193,382	276,230	182,764	112,894	
2007				179,835	49,204				166,707	185,485	103,058	
2008				145,630	64,307				154,031	193,919	57,032	
TOTAL			852,537	954,832	295,117			1,171,699	1,203,934	970,723	510,694	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			705,868	433,102	132,923			1,780,879	670,401	516,737	158,383	
2005		13,603	311,330	283,189	93,939		16,308	414,619	952,699	558,594	96,945	
2006		33,964	185,853	241,832	77,714		111,427	980,099	763,145	442,225	114,700	
2007		31,985	191,659	207,040	79,075		69,928	319,485	415,859	393,287	123,876	
2008		57,631	347,244	149,959	76,293		103,106	796,462	386,269	332,054	70,606	
TOTAL		137,183	1,741,954	1,315,122	459,944		300,769	4,291,544	3,188,373	2,242,897	564,510	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,471,450	7,206,336	564,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261,587	-873,454	2,936	
TOTAL LOSSES	6,209,863	6,332,882	567,446	
EXPECTED LOSSES	3,383,604	3,288,919	345,323	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.230	2.274	.204	4.708
INDICATED (POST-TEST)	1.494	1.524	.137	3.155
PRES. ON RATE LEVEL	1.412	1.372	.144	2.928
DERIVED BY FORMULA	1.417	1.399	.143	2.959
UNDERLYING PRES. RATE	1.215	1.181	.124	2.520
PROPOSED	1.417	1.399	.143	2.959
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.55
MAN. RATES	3.63	3.28	3.15	+ 3.55
				PRESENT
				1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2004	2,248	32,282	1.436				2,248				1		1	2
2005	2,804	7,346	.261				2,804						1	1
2006	2,794	18,941	.677				2,794				1		1	2
2007	3,320	188,492	5.677				3,320			1			1	2
2008	2,789						2,789							
TOTAL	13,955	247,061	1.770				13,955			1	2		4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				15,397	604				7,902	1,347	7,032
2005					686					365	6,295
2006				9,893	1,334				4,352	2,668	694
2007			113,077		3,237			67,837		4,051	290
TOTAL			113,077	25,290	5,861			67,837	12,254	8,431	14,311

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				25,467	1,016				22,647	3,532	7,791
2005		12	86	43	1,094		10	29	36	930	6,440
2006		1,155	4,665	12,783	2,479		891	4,565	11,655	6,433	705
2007		23,962	189,372	9,538	6,991		32,648	237,622	17,233	11,775	349
TOTAL		25,129	194,123	47,831	11,580		33,549	242,216	51,571	22,670	15,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	495,017	133,652	15,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,778	-43,461	243	
TOTAL LOSSES	484,239	90,191	15,528	
EXPECTED LOSSES	209,884	195,370	23,446	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.470	.646	.111	4.227
INDICATED (POST-TEST)	2.325	.433	.074	2.832
PRES. ON RATE LEVEL	1.747	1.627	.195	3.569
DERIVED BY FORMULA	1.753	1.603	.191	3.547
UNDERLYING PRES. RATE	1.504	1.400	.168	3.072
PROPOSED	1.753	1.603	.191	3.547
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.25
MAN. RATES	4.80	4.12	3.84	+ 4.25
				PRESENT
				1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	65,285	583,124	.893				65,285	1			5	16	22
2005	68,266	1,526,100	2.235				68,266			3	5	26	34
2006	70,795	1,067,943	1.508				70,795			2	5	23	30
2007	75,978	1,004,566	1.322				75,978		1	1	10	27	39
2008	73,549	1,006,744	1.368				73,549			1	1	26	28
TOTAL	353,873	5,188,477	1.466				353,873	1	1	7	26	118	153

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	150,000			124,917	20,485				133,581	76,848	77,293
2005			325,043	87,322	139,415			634,351	144,855	122,993	72,121
2006			291,476	85,617	25,018			361,555	102,564	129,214	72,499
2007		41,174	130,736	133,990	50,989	107,834		20,283	194,921	209,421	115,218
2008			135,447	49,342	241,559			59,318	42,265	398,635	80,178
TOTAL	150,000	41,174	882,702	481,188	477,466	107,834		1,075,507	618,186	937,111	417,309

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	789,600			206,614	34,456				382,843	201,497	85,641
2005		23,058	478,870	143,705	225,197		59,916	1,662,954	394,205	323,918	73,780
2006		59,623	436,165	119,789	44,498		115,595	1,286,660	325,153	305,184	73,659
2007		138,946	373,508	169,413	79,745		856,148	453,717	488,304	446,850	138,492
2008		148,828	713,051	210,943	222,043		155,809	1,078,051	414,877	595,475	99,260
TOTAL	789,600	370,455	2,001,594	850,464	605,939		1,187,468	4,481,382	2,005,382	1,872,924	470,832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,830,499	5,334,709	470,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-112,837	-532,892	3,234	
TOTAL LOSSES	8,717,662	4,801,817	474,066	
EXPECTED LOSSES	2,162,163	2,367,412	311,409	
CREDIBILITY	.07	.21	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.464	1.357	.134	3.955
INDICATED (POST-TEST)	1.651	.909	.090	2.650
PRES. ON RATE LEVEL	.710	.777	.102	1.589
DERIVED BY FORMULA	.776	.805	.099	1.680
UNDERLYING PRES. RATE	.611	.669	.088	1.368
PROPOSED	.776	.805	.099	1.680
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.01
MAN. RATES	1.95	1.73	1.71	+ 2.01
				PRESENT
				675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	87,892	1,720,137	1.957				87,892			3	12	53	68
2005	79,055	4,799,557	6.071				79,055		1	6	7	52	66
2006	76,508	1,437,701	1.879				76,508			3	6	54	63
2007	81,644	2,002,792	2.453				81,644	1		1	5	41	48
2008	88,118	933,665	1.059				88,118			1	4	41	46
TOTAL	413,217	10,893,852	2.636				413,217	1	1	14	34	241	291

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			428,987	126,454	153,318			236,415	183,693	456,642	134,628
2005		617,900	817,090	188,764	299,571		355,100	1,361,871	477,239	503,563	178,459
2006			352,184	94,742	141,446			292,986	142,072	283,940	130,331
2007	52,000		73,350	141,920	299,635	10,000		348,616	336,193	583,607	157,471
2008			67,419	77,470	210,512			76,083	119,225	291,268	91,688
TOTAL	52,000	617,900	1,739,030	629,350	1,104,482	10,000	355,100	2,315,971	1,258,422	2,119,020	692,577

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			723,272	209,154	257,884			833,363	526,464	1,197,314	149,168
2005		487,144	1,160,047	311,532	484,204		621,230	3,581,413	1,282,379	1,314,396	182,564
2006		85,901	640,508	153,894	211,893		128,071	1,334,040	462,832	651,076	132,417
2007	117,714	57,626	388,447	265,129	377,160	461,797	259,035	1,438,909	980,262	1,205,890	189,280
2008		118,574	592,389	203,157	196,315		166,663	1,198,092	445,119	468,223	113,510
TOTAL	117,714	749,245	3,504,663	1,142,866	1,527,456	461,797	1,174,999	8,385,817	3,697,056	4,836,899	766,939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,394,235	11,204,277	766,939	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-368,251	-1,245,632	5,139	
TOTAL LOSSES	14,025,984	9,958,645	772,078	
EXPECTED LOSSES	6,785,023	5,413,143	495,861	
CREDIBILITY	.08	.23	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.394	2.410	.187	5.991
INDICATED (POST-TEST)	2.274	1.615	.125	4.014
PRES. ON RATE LEVEL	1.908	1.522	.139	3.569
DERIVED BY FORMULA	1.937	1.543	.135	3.615
UNDERLYING PRES. RATE	1.642	1.310	.120	3.072
PROPOSED	1.937	1.543	.135	3.615
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.33
MAN. RATES	4.49	3.97	3.84	+ 4.33
				PRESENT
				1190

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,189	66,409	1.073				6,189				1	4	5
2005	3,505	19,154	.546				3,505					2	2
2006	4,430	93,496	2.110				4,430			1			1
2007	4,640	1,438	.030				4,640						
2008	4,030	55,985	1.389				4,030					1	1
TOTAL	22,794	236,482	1.037				22,794			1	1	7	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				2,477	24,436				860	35,600	3,036
2005					2,329					7,344	9,481
2006			64,892					23,618			4,986
2007											1,438
2008					1,669					52,800	1,516
TOTAL			64,892	2,477	28,434			23,618	860	95,744	20,457

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				4,097	41,102				2,465	93,344	3,364
2005		46	295	147	3,716		219	618	708	18,725	9,699
2006		14,375	114,745	2,014	1,146		7,832	99,886	2,908	634	5,066
2007											1,728
2008		585	2,777	1,089	1,446		13,411	91,106	43,738	76,210	1,877
TOTAL		15,006	117,817	7,347	47,410		21,462	191,610	49,819	188,913	21,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	345,895	293,489	21,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,859	-73,908	263	
TOTAL LOSSES	331,036	219,581	21,997	
EXPECTED LOSSES	254,381	300,881	28,264	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.452	.963	.097	2.512
INDICATED (POST-TEST)	.973	.645	.065	1.683
PRES. ON RATE LEVEL	1.297	1.534	.143	2.974
DERIVED BY FORMULA	1.294	1.507	.140	2.941
UNDERLYING PRES. RATE	1.116	1.320	.124	2.560
PROPOSED	1.294	1.507	.140	2.941
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.52
MAN. RATES	3.67	3.30	3.20	+ 3.52
				PRESENT
				1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,646	80,561	1.212				6,646				1	3	4
2005	6,116	35,157	.574				6,116					3	3
2006	6,410	18,571	.289				6,410				1	1	2
2007	6,066	87,447	1.441				6,066				1	2	3
2008	5,407	3,875	.071				5,407					2	2
TOTAL	30,645	225,611	.736				30,645				3	11	14

[illegible]

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				21,502	4,168				100,304	37,914	17,313
2005		105	695	347	8,748		834	2,336	2,677	70,756	1,967
2006		308	1,286	3,291	1,113		1,593	8,080	21,727	7,341	4,280
2007		1,492	9,157	9,262	5,640		16,297	74,809	101,254	67,957	2,107
2008		261	1,210	474	630		382	2,597	1,243	2,171	2,038
TOTAL		2,166	12,348	34,876	20,299		19,106	87,822	227,205	186,139	27,705

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			121,442	468,519	27,705		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-21,223	-66,761	310		
TOTAL LOSSES			100,219	401,758	28,015		
EXPECTED LOSSES			337,707	273,966	33,097		
CREDIBILITY			.01	.04	.05		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.327	1.311	.091	1.729	
INDICATED (POST-TEST)			.219	.878	.061	1.158	
PRES. ON RATE LEVEL			1.280	1.039	.126	2.445	
DERIVED BY FORMULA			1.269	1.033	.123	2.425	
UNDERLYING PRES. RATE			1.102	.894	.108	2.104	
PROPOSED			1.269	1.033	.123	2.425	
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE		2.906
IND. RATES				2.91	MINIMUM PREMIUM		970
MAN. RATES	3.32	2.90	2.63	+ 2.91	PRESENT		895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	17,946	196,253	1.093				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	19,503	195,314	1.001				19,503			1		1	2
2008	18,448	218,659	1.185				18,448				1		1
TOTAL	95,180	691,959	.727				95,180			2	3	3	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				66,833	3,256				119,874	1,027	5,263	
2005			58,355		711			15,731		1,646	2,081	
2006											3,209	
2007			100,800		4,108			63,500		22,665	4,241	
2008				64,889					138,107		15,663	
TOTAL			159,155	131,722	8,075			79,231	257,981	25,338	30,457	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				110,541	5,477				343,559	2,693	5,831	
2005		4,674	102,429	864	1,361		1,983	55,511	911	4,301	2,129	
2006											3,260	
2007		21,462	169,600	8,965	7,703		32,718	232,128	24,849	47,142	5,098	
2008		15,602	107,066	48,120	9,124		48,275	414,113	202,300	46,784	19,391	
TOTAL		41,738	379,095	168,490	23,665		82,976	701,752	571,619	100,920	35,709	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,205,561	864,694	35,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,019	-41,524	143	
TOTAL LOSSES	1,187,542	823,170	35,852	
EXPECTED LOSSES	310,287	177,988	14,276	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.248	.865	.038	2.151
INDICATED (POST-TEST)	.836	.580	.025	1.441
PRES. ON RATE LEVEL	.379	.217	.017	.613
DERIVED BY FORMULA	.393	.250	.018	.661
UNDERLYING PRES. RATE	.326	.187	.015	.528
PROPOSED	.393	.250	.018	.661
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.79
MAN. RATES	.70	.64	.66	+ .79

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,692	824,539	22.333							1		5	6
2005	3,927	27,935	.711									2	2
2006	3,299	10,685	.323									1	1
2007	3,562	88,641	2.488								2	2	4
2008	3,049	192,828	6.324									4	4
TOTAL	17,529	1,144,628	6.530							1	2	14	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			245,204		3,707			553,402		14,679	7,547
2005					3,470					6,924	17,541
2006					1,887					1,102	7,696
2007				37,792	8,386				25,360	3,869	13,234
2008					103,635					84,213	4,980
TOTAL			245,204	37,792	121,085			553,402	25,360	110,787	50,998

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			169,006		6,235			797,474		38,488	8,362
2005		66	440	220	5,535		205	583	668	17,652	17,944
2006		73	579	319	2,678		58	318	277	2,429	7,819
2007		6,552	39,012	42,770	14,269		7,807	36,089	52,010	13,235	15,907
2008		36,454	172,373	67,631	89,956		21,401	145,307	69,765	121,541	6,165
TOTAL		43,145	381,410	110,940	118,673		29,471	979,771	122,720	193,345	56,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,433,797	545,678	56,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,164	-100,688	331	
TOTAL LOSSES	1,406,633	444,990	56,528	
EXPECTED LOSSES	409,478	407,374	35,584	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.025	2.539	.322	10.886
INDICATED (POST-TEST)	5.377	1.701	.216	7.294
PRES. ON RATE LEVEL	2.714	2.700	.236	5.650
DERIVED BY FORMULA	2.741	2.670	.235	5.646
UNDERLYING PRES. RATE	2.336	2.324	.203	4.863
PROPOSED	2.743	2.672	.235	5.650
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.77
MAN. RATES	6.72	6.18	6.08	+ 6.77
				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
2004	52,045	1,312,420	2.521				52,045			3	7	24	34
2005	56,039	1,750,488	3.123				56,039			4	13	33	50
2006	54,285	1,893,345	3.487				54,285			6	7	24	37
2007	52,732	1,110,766	2.106				52,732			1	11	25	37
2008	43,492	438,761	1.008				43,492	1			2	25	28
TOTAL	258,593	6,505,780	2.516				258,593	1		14	40	131	186

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			586,854	118,407	44,884			319,652	87,016	71,280	84,327
2005			419,779	335,501	72,187			268,389	422,686	165,103	66,843
2006			635,531	187,819	71,721			403,733	172,357	265,044	157,140
2007			68,431	186,003	219,226			60,000	207,080	296,182	73,844
2008	3,403		54,163		124,308				25,649	163,901	67,337
TOTAL	3,403		1,710,595	881,893	532,326			1,051,774	914,788	961,510	449,491

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			855,674	195,845	75,493			1,023,884	249,389	186,897	93,434
2005		34,913	798,561	515,021	123,683		37,952	1,085,170	1,080,692	444,101	68,380
2006		164,658	1,226,579	270,272	124,151		177,810	1,934,512	551,425	616,952	159,654
2007		62,681	420,177	282,875	286,093		122,932	638,997	560,537	617,967	88,760
2008	7,020	56,772	296,122	121,287	115,521		50,597	359,716	173,342	245,242	83,363
TOTAL	7,020	319,024	3,597,113	1,385,300	724,941		389,291	5,042,279	2,615,385	2,111,159	493,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,354,727	6,836,785	493,591	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,112	-805,714	2,186	
TOTAL LOSSES	9,084,615	6,031,071	495,777	
EXPECTED LOSSES	4,116,800	3,278,961	237,905	
CREDIBILITY	.06	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.513	2.332	.192	6.037
INDICATED (POST-TEST)	2.354	1.562	.129	4.045
PRES. ON RATE LEVEL	1.850	1.473	.107	3.430
DERIVED BY FORMULA	1.880	1.488	.111	3.479
UNDERLYING PRES. RATE	1.592	1.268	.092	2.952
PROPOSED	1.880	1.488	.111	3.479
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.17
MAN. RATES	4.19	3.75	3.69	+ 4.17
				PRESENT
				1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,136												
2005	803												
2006	844	800	.094										
2007	830												
2008	720	3,336	.463										
TOTAL	4,333	4,136	.095										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												800
2008												3,336
TOTAL												4,136

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2006												813
2008												4,130
TOTAL												4,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,875	-10,729	44	
TOTAL LOSSES			4,987	
EXPECTED LOSSES	73,878	42,289	4,809	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.115	.115
INDICATED (POST-TEST)	.000	.000	.077	.077
PRES. ON RATE LEVEL	1.981	1.134	.129	3.244
DERIVED BY FORMULA	1.981	1.123	.128	3.232
UNDERLYING PRES. RATE	1.705	.976	.111	2.792
PROPOSED	1.981	1.123	.128	3.232
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.87
MAN. RATES	4.33	3.75	3.49	+ 3.87
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.873
				1200
				1105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	71,438	1,975,814	2.765				71,438			3	5	20	28
2005	70,937	1,146,540	1.616				70,937			2	6	15	23
2006	81,071	1,278,690	1.577				81,071			4	5	20	29
2007	82,916	1,858,417	2.241				82,916			2	23	25	50
2008	78,584	1,417,832	1.804				78,584			1	12	32	45
TOTAL	384,946	7,677,293	1.994				384,946			12	51	112	175

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			431,548	155,155	215,624			642,199	234,627	207,129	89,532
2005			395,978	92,790	22,933			303,754	216,902	35,432	78,751
2006			438,147	58,801	64,077			386,901	62,191	141,975	126,598
2007			228,304	367,736	59,994			203,422	740,020	127,989	130,952
2008			154,995	343,688	97,153			199,000	255,049	220,159	147,788
TOTAL			1,648,972	1,018,170	459,781			1,735,276	1,508,789	732,684	573,621

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			515,869	256,626	362,682			1,552,566	672,440	543,092	99,201
2005		28,752	639,349	145,968	39,867		35,006	1,039,576	556,402	103,128	80,562
2006		84,184	644,208	95,973	100,416		116,374	1,345,959	229,106	328,803	128,624
2007		108,553	738,301	418,268	118,425		296,532	1,628,745	1,366,691	403,318	157,404
2008		152,293	885,615	329,678	136,351		224,601	1,672,084	601,536	415,792	182,961
TOTAL		373,782	3,423,342	1,246,513	757,741		672,513	7,238,930	3,426,175	1,794,133	648,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,708,567	7,224,562	648,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-276,669	-831,764	4,598	
TOTAL LOSSES	11,431,898	6,392,798	653,350	
EXPECTED LOSSES	5,369,996	3,699,331	446,537	
CREDIBILITY	.08	.22	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.970	1.661	.170	4.801
INDICATED (POST-TEST)	1.990	1.113	.114	3.217
PRES. ON RATE LEVEL	1.621	1.117	.134	2.872
DERIVED BY FORMULA	1.651	1.116	.129	2.896
UNDERLYING PRES. RATE	1.395	.961	.116	2.472
PROPOSED	1.651	1.116	.129	2.896
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.47
MAN. RATES	3.87	3.31	3.09	+ 3.47
				PRESENT
				1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	60,447	1,565,084	2.589				60,447			3	6	31	40
2005	62,886	1,489,412	2.368				62,886			3	2	34	39
2006	63,032	618,442	.981				63,032			1	3	22	26
2007	62,309	928,875	1.490				62,309			4	1	6	11
2008	56,186	663,879	1.181				56,186			1	2	18	21
TOTAL	304,860	5,265,692	1.727				304,860			12	14	111	137

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			333,030	178,400	85,015			381,263	246,908	243,534	96,934
2005			377,775	34,038	159,088			489,841	39,143	321,647	67,880
2006			65,014	100,799	80,541			14,866	123,496	149,374	84,352
2007			460,593	1,833	14,327			296,356	6,540	87,077	62,149
2008			67,748	69,894	88,220			19,224	144,911	199,306	74,576
TOTAL			1,304,160	384,964	427,191			1,201,550	560,998	1,000,938	385,891

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			561,489	295,073	142,997			1,343,953	707,638	638,547	107,403
2005		27,185	555,407	65,472	255,664		56,036	1,366,201	146,469	824,547	69,441
2006		28,878	183,033	143,571	121,428		34,251	213,783	351,098	345,324	85,702
2007		93,414	737,754	39,601	29,457		144,169	1,021,503	116,309	184,678	74,703
2008		73,840	377,032	117,759	89,119		114,179	863,823	384,757	338,625	92,325
TOTAL		223,317	2,414,715	661,476	638,665		348,635	4,809,263	1,706,271	2,331,721	429,574

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,795,930	5,338,133	429,574	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157,695	-655,237	3,439	
TOTAL LOSSES	7,638,235	4,682,896	433,013	
EXPECTED LOSSES	2,600,457	2,749,838	356,687	
CREDIBILITY	.07	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.505	1.536	.142	4.183
INDICATED (POST-TEST)	1.678	1.029	.095	2.802
PRES. ON RATE LEVEL	.991	1.048	.136	2.175
DERIVED BY FORMULA	1.039	1.044	.127	2.210
UNDERLYING PRES. RATE	.853	.902	.117	1.872
PROPOSED	1.039	1.044	.127	2.210
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.65
MAN. RATES	2.55	2.33	2.34	+ 2.65
				PRESENT
				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
2004	20,844	332,920	1.597				20,844				2	18	20
2005	21,426	416,550	1.944				21,426			1	3	12	16
2006	22,521	656,713	2.916				22,521			3	3	11	17
2007	22,421	877,616	3.914				22,421			3		8	11
2008	19,096	463,508	2.427				19,096				1	7	8
TOTAL	106,308	2,747,307	2.584				106,308			7	9	56	72

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				56,715	52,511				108,103	88,773	26,818
2005			79,012	89,664	28,124			14,381	70,815	99,211	35,343
2006			254,881	119,713	11,500			84,955	97,434	52,032	36,198
2007			293,291		48,910			425,791		87,372	22,252
2008				39,662	112,679				47,055	249,180	14,932
TOTAL			627,184	305,754	253,724			525,127	323,407	576,568	135,543

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				93,807	88,324				309,824	232,763	29,715
2005		6,853	156,360	137,734	47,019		4,751	80,184	186,497	256,631	36,156
2006		70,314	505,714	161,830	27,930		47,828	459,280	269,475	129,314	36,777
2007		61,603	483,969	38,590	66,293		183,209	1,312,636	123,052	188,858	26,747
2008		46,000	237,904	97,067	95,580		69,809	503,675	243,002	319,232	18,486
TOTAL		184,770	1,383,947	529,028	325,146		305,597	2,355,775	1,131,850	1,126,798	147,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,230,089	3,112,822	147,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,328	-289,572	1,282	
TOTAL LOSSES	4,144,761	2,823,250	149,163	
EXPECTED LOSSES	1,421,339	1,217,226	133,947	
CREDIBILITY	.03	.09	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.899	2.656	.140	6.695
INDICATED (POST-TEST)	2.612	1.780	.094	4.486
PRES. ON RATE LEVEL	1.554	1.330	.146	3.030
DERIVED BY FORMULA	1.586	1.371	.140	3.097
UNDERLYING PRES. RATE	1.337	1.145	.126	2.608
PROPOSED	1.586	1.371	.140	3.097
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.71
MAN. RATES	3.77	3.34	3.26	+ 3.71
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	79,561	553,648	.695							1	1	12	14
2005	78,047	595,717	.763							1	5	18	24
2006	61,701	324,872	.526								3	7	10
2007	90,753	663,243	.730								6	14	20
2008	97,271	671,461	.690							1	2	12	15
TOTAL	407,333	2,808,941	.690							3	17	63	83

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			214,931	29,000	18,128			160,897	7,487	87,475	35,730
2005			81,038	166,603	13,567			51,221	162,056	36,873	84,359
2006				69,861	33,138				160,212	38,443	23,218
2007				133,190	134,659				199,799	127,868	67,727
2008			102,398	45,450	84,538			56,003	164,099	162,607	56,366
TOTAL			398,367	444,104	284,030			268,121	693,653	453,266	267,400

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			339,837	47,966	30,492			531,890	21,458	229,359	39,589
2005		6,736	170,270	252,552	25,382		7,418	231,922	409,323	102,553	86,299
2006		9,134	40,222	94,279	51,175		29,862	150,730	414,042	105,016	23,589
2007		32,624	205,311	190,502	176,680		72,906	334,401	454,757	290,605	81,408
2008		79,970	389,389	101,511	83,869		136,176	1,021,423	396,564	295,772	69,781
TOTAL		128,464	1,145,029	686,810	367,598		246,362	2,270,366	1,696,144	1,023,305	300,666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,790,221	3,773,857	300,666	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,627	-360,319	1,788	
TOTAL LOSSES	3,698,594	3,413,538	302,454	
EXPECTED LOSSES	1,991,858	1,661,919	158,860	
CREDIBILITY	.08	.23	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.908	.838	.074	1.820
INDICATED (POST-TEST)	.608	.561	.050	1.219
PRES. ON RATE LEVEL	.568	.474	.046	1.088
DERIVED BY FORMULA	.571	.494	.047	1.112
UNDERLYING PRES. RATE	.489	.408	.039	.936
PROPOSED	.571	.494	.047	1.112
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.33
MAN. RATES	1.34	1.17	1.17	+ 1.33
				PRESENT
				540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	200,312	3,783,960	1.889				200,312	1		6	14	119	140
2005	202,238	5,189,508	2.566				202,238		1	4	23	78	106
2006	217,203	4,252,367	1.957				217,203			7	15	88	110
2007	263,647	5,560,414	2.109				263,647			5	29	122	156
2008	229,767	1,966,043	.855				229,767				11	82	93
TOTAL	1,113,167	20,752,292	1.864				1,113,167	1	1	22	92	489	605

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	4,116		485,189	293,522	435,505	3,087		746,451	422,904	968,598	424,588
2005		848,347	327,718	531,603	316,087		886,338	412,109	790,245	670,342	406,719
2006			611,866	432,826	377,232			792,666	661,759	853,162	522,856
2007			514,818	968,797	539,408			326,530	1,466,442	1,190,645	553,774
2008				222,586	268,894				267,344	758,220	448,999
TOTAL	4,116	848,347	1,939,591	2,449,334	1,937,126	3,087	886,338	2,277,756	3,608,694	4,440,967	2,356,936

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004	21,667		800,520	485,485	732,521	152,297		2,543,589	1,212,043	2,539,666	470,444
2005		317,382	690,390	823,986	516,435		655,144	1,690,211	2,050,351	1,751,708	416,074
2006		191,484	1,326,664	625,403	571,008		387,120	3,794,220	1,837,936	1,976,953	531,221
2007		303,578	2,053,852	1,247,219	768,993		702,869	3,643,351	3,418,793	2,622,226	665,636
2008		148,134	814,484	340,531	264,702		286,117	2,109,865	1,019,665	1,184,894	555,861
TOTAL	21,667	960,578	5,685,910	3,522,624	2,853,659	152,297	2,031,250	13,781,236	9,538,788	10,075,447	2,639,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,632,938	25,990,518	2,639,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-516,969	-2,329,983	17,202	
TOTAL LOSSES	22,115,969	23,660,535	2,656,438	
EXPECTED LOSSES	10,697,535	10,552,823	1,636,355	
CREDIBILITY	.16	.45	.51	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.987	2.126	.239	4.352
INDICATED (POST-TEST)	1.331	1.424	.160	2.915
PRES. ON RATE LEVEL	1.117	1.101	.171	2.389
DERIVED BY FORMULA	1.151	1.246	.165	2.562
UNDERLYING PRES. RATE	.961	.948	.147	2.056
PROPOSED	1.151	1.246	.165	2.562
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.07
MAN. RATES	2.65	2.39	2.57	+ 3.07
				PRESENT
				880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	17,648	28,149	.159									4	4
2005	21,536	14,144	.065									1	1
2006	19,758	62,124	.314									6	6
2007	1,804	563	.031										
2008	3,847	27,505	.714									3	3
TOTAL	64,593	132,485	.205									14	14

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					7,548					11,631	8,970	
2005					95					202	13,847	
2006					38,461					14,134	9,529	
2007											563	
2008					8,366					18,093	1,046	
TOTAL					54,470					44,060	33,955	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					12,695					30,497	9,939	
2005		2	12	6	152		5	16	21	514	14,165	
2006		1,518	11,806	6,487	54,584		745	4,097	3,552	31,157	9,681	
2007											677	
2008		2,933	13,916	5,458	7,264		4,587	31,227	14,985	26,119	1,295	
TOTAL		4,453	25,734	11,951	74,695		5,337	35,340	18,558	88,287	35,757	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,864	193,491	35,757	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,528	-216,372	398	
TOTAL LOSSES			36,155	
EXPECTED LOSSES	1,466,262	658,203	82,034	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.056	.056
INDICATED (POST-TEST)	.000	.000	.038	.038
PRES. ON RATE LEVEL	2.637	1.184	.148	3.969
DERIVED BY FORMULA	2.584	1.101	.139	3.824
UNDERLYING PRES. RATE	2.270	1.019	.127	3.416
PROPOSED	2.584	1.101	.139	3.824
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.58
MAN. RATES	5.55	4.67	4.27	+ 4.58
IND. RATE				
MINIMUM PREMIUM				4.582
PRESENT				1370
				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	11,971	2,961	.024										
2005	16,919	6,887	.040									1	1
2006	13,356	9,507	.071									3	3
2007	12,328	40,543	.328								1	1	2
2008	12,460	29,298	.235									1	1
TOTAL	67,034	89,196	.133								1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											2,961
2005					29					27	6,831
2006					1,934					615	6,958
2007				17,335	225				13,677	395	8,911
2008					684					26,989	1,625
TOTAL				17,335	2,872				13,677	28,026	27,286

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											3,281
2005			4	2	46			3	3	69	6,988
2006		77	595	329	2,745		28	175	154	1,353	7,069
2007		2,671	15,560	18,254	2,192		4,041	18,595	27,268	3,893	10,711
2008		240	1,136	446	592		6,856	46,574	22,357	38,954	2,012
TOTAL		2,988	17,295	19,031	5,575		10,925	65,347	49,782	44,269	30,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,555	118,657	30,061	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,641	-55,259	236	
TOTAL LOSSES	78,914	63,398	30,297	
EXPECTED LOSSES	258,081	226,575	24,802	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.118	.095	.045	.258
INDICATED (POST-TEST)	.079	.064	.030	.173
PRES. ON RATE LEVEL	.447	.393	.043	.883
DERIVED BY FORMULA	.440	.370	.042	.852
UNDERLYING PRES. RATE	.385	.338	.037	.760
PROPOSED	.440	.370	.042	.852
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.02
MAN. RATES	1.21	1.03	.95	+ 1.02
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.021
				515
				490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	6,496	438,559	6.751				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	6,951	182,243	2.621				6,951				2	2	4
2008	7,067	146,695	2.075				7,067				2	1	3
TOTAL	34,289	856,635	2.498				34,289			1	4	11	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			91,465		146,713			126,150		57,699	16,532
2005					5,583					13,450	25,696
2006					2,548					23,513	18,348
2007				81,706	4,819				83,925	6,617	5,176
2008				56,516	3,268				52,425	19,175	15,311
TOTAL			91,465	138,222	162,931			126,150	136,350	120,454	81,063

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			154,210		246,772			444,679		151,287	18,317
2005		107	707	355	8,906		410	1,133	1,299	34,291	26,287
2006		99	786	430	3,614		1,238	6,820	5,918	51,834	18,642
2007		12,942	75,763	87,431	14,841		25,168	116,263	169,259	31,935	6,222
2008		14,747	98,686	44,042	10,783		23,195	190,281	92,676	45,436	18,955
TOTAL		27,895	330,152	132,258	284,916		50,011	759,176	269,152	314,783	88,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,167,234	1,001,109	88,423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,052	-89,690	359	
TOTAL LOSSES	1,129,182	911,419	88,782	
EXPECTED LOSSES	677,893	389,866	34,975	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.293	2.658	.259	6.210
INDICATED (POST-TEST)	2.206	1.781	.174	4.161
PRES. ON RATE LEVEL	2.297	1.321	.119	3.737
DERIVED BY FORMULA	2.295	1.339	.122	3.756
UNDERLYING PRES. RATE	1.977	1.137	.102	3.216
PROPOSED	2.295	1.339	.122	3.756
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.50
MAN. RATES	4.76	4.23	4.02	+ 4.50
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.501
				1350
				1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	22,174	689,354	3.108				22,174			1	8	9	18
2005	21,994	389,112	1.769				21,994			1	3	10	14
2006	21,715	1,208,687	5.566				21,715			5	4	15	24
2007	20,970	110,963	.529				20,970				1	9	10
2008	21,529	251,490	1.168				21,529					5	5
TOTAL	108,382	2,649,606	2.445				108,382			7	16	48	71

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			59,945	201,784	21,253			42,988	270,782	57,506	35,096
2005			74,268	51,800	30,508			90,512	45,127	65,057	31,840
2006			591,703	16,793	30,951			388,162	54,841	91,629	34,608
2007				4,818	26,979				8,743	32,728	37,695
2008					100,484					122,146	28,860
TOTAL			725,916	275,195	210,175			521,662	379,493	369,066	168,099

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			101,067	333,752	35,748			151,533	776,063	150,779	38,886
2005		6,522	142,335	80,872	50,026		13,083	337,590	122,911	168,746	32,572
2006		130,966	1,037,254	44,463	55,118		130,508	1,555,563	204,619	218,351	35,162
2007		3,190	21,693	15,256	32,980		6,334	28,578	32,436	64,641	45,309
2008		35,342	167,132	65,574	87,221		31,028	210,762	101,188	176,293	35,729
TOTAL		176,020	1,469,481	539,917	261,093		180,953	2,284,026	1,237,217	778,810	187,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,110,480	2,817,037	187,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,999	-286,289	1,532	
TOTAL LOSSES	4,031,481	2,530,748	189,190	
EXPECTED LOSSES	1,343,938	1,216,045	153,901	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.720	2.335	.175	6.230
INDICATED (POST-TEST)	2.492	1.564	.117	4.173
PRES. ON RATE LEVEL	1.441	1.303	.165	2.909
DERIVED BY FORMULA	1.473	1.329	.160	2.962
UNDERLYING PRES. RATE	1.240	1.122	.142	2.504
PROPOSED	1.473	1.329	.160	2.962
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.55
MAN. RATES	3.48	3.15	3.13	+ 3.55
				PRESENT
				1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,751	18,658	.324				5,751					4	4
2005	5,263	10,440	.198				5,263				1	1	2
2006	4,985	9,434	.189				4,985						
2007	5,039	486	.009				5,039					1	1
2008	3,883	11,848	.305				3,883					2	2
TOTAL	24,921	50,866	.204				24,921				1	8	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					3,794					13,456	1,408
2005				1,087	434				758	315	7,846
2006											9,434
2007					453					33	
2008					1,551					10,297	
TOTAL				1,087	6,232				758	24,101	18,688

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					6,382					35,282	1,560
2005		7	227	1,662	715		10	253	1,918	844	8,026
2006											9,585
2007		41	294	171	543			13	15	63	
2008		544	2,580	1,010	1,345		2,607	17,763	8,524	14,859	
TOTAL		592	3,101	2,843	8,985		2,617	18,029	10,457	51,048	19,171

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,339	73,333	19,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,557	-44,964	219	
TOTAL LOSSES	12,782	28,369	19,390	
EXPECTED LOSSES	167,220	176,691	24,921	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.051	.114	.078	.243
INDICATED (POST-TEST)	.034	.076	.052	.162
PRES. ON RATE LEVEL	.780	.824	.116	1.720
DERIVED BY FORMULA	.773	.794	.113	1.680
UNDERLYING PRES. RATE	.671	.709	.100	1.480
PROPOSED	.773	.794	.113	1.680

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.013
IND. RATES				2.01	MINIMUM PREMIUM	750
MAN. RATES	2.17	1.92	1.85	+ 2.01	PRESENT	705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	34,896	2,705	.007									1	1
2005	37,335	4,191	.011										
2006	24,997	17,161	.068									2	2
2007	31,814	158,474	.498								1	1	2
2008	30,176	104,741	.347								2		2
TOTAL	159,218	287,272	.180								3	4	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					517					657	1,531	
2005											4,191	
2006					4,833					5,589	6,739	
2007				30,797	9,423				100,406	15,049	2,799	
2008				37,424					66,724		593	
TOTAL				68,221	14,773				167,130	21,295	15,853	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					870					1,723	1,696	
2005											4,287	
2006		191	1,485	815	6,856		290	1,616	1,408	12,319	6,847	
2007		5,572	33,463	35,834	14,741		30,937	142,761	205,799	51,865	3,364	
2008		8,997	61,752	27,752	5,260		23,313	200,083	97,740	22,605	734	
TOTAL		14,760	96,700	64,401	27,727		54,540	344,460	304,947	88,512	16,928	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	510,460	485,587	16,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,113	-47,041	185	
TOTAL LOSSES	482,347	438,546	17,113	
EXPECTED LOSSES	426,705	191,061	19,107	
CREDIBILITY	.04	.12	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.303	.275	.011	.589
INDICATED (POST-TEST)	.203	.184	.007	.394
PRES. ON RATE LEVEL	.311	.140	.014	.465
DERIVED BY FORMULA	.307	.145	.013	.465
UNDERLYING PRES. RATE	.268	.120	.012	.400
PROPOSED	.307	.145	.013	.465
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.56
MAN. RATES	.69	.56	.50	+ .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
2004	1,171	58,374	4.984								2		2
2005	1,540	18,507	1.201									2	2
2006	3,595	37,131	1.032									4	4
2007	10,542	113,387	1.075								1	5	6
2008	10,576	159,549	1.508								2	6	8
TOTAL	27,424	386,948	1.411								5	17	22

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				29,615					28,759			
2005					425					6,803	11,279	
2006					7,577					18,611	10,943	
2007				16,286	30,477				27,106	32,947	6,571	
2008				25,908	30,585				57,854	33,717	11,485	
TOTAL				71,809	69,064				113,719	92,078	40,278	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				48,983					82,423			
2005		7	55	28	677		205	574	657	17,344	11,538	
2006		298	2,326	1,276	10,751		977	5,392	4,678	41,028	11,118	
2007		5,263	34,143	28,592	38,450		11,671	53,382	68,903	69,281	7,899	
2008		16,999	93,625	39,176	30,198		28,765	231,665	112,683	68,267	14,218	
TOTAL		22,567	130,149	118,055	80,076		41,618	291,013	269,344	195,920	44,773	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	485,347	663,395	44,773	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	46,442	-109,243	1,279	
TOTAL LOSSES	531,789	554,152	46,052	
EXPECTED LOSSES	1,642,149	1,049,791	76,513	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.939	2.021	.168	4.128
INDICATED (POST-TEST)	1.299	1.354	.113	2.766
PRES. ON RATE LEVEL	6.957	4.448	.324	11.729
DERIVED BY FORMULA	6.900	4.324	.316	11.540
UNDERLYING PRES. RATE	5.988	3.828	.279	10.095
PROPOSED	6.900	4.324	.316	11.540
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				13.83
MAN. RATES	16.15	13.54	12.62	+ 13.83
IND. RATE				
				13.829
				MINIMUM PREMIUM
				2000
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	38						38						
2005	26						26						
2006	83						83						
2007	106						106						
2008	138						138						
TOTAL	391						391						

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.	58	-1,153	19	
TOTAL LOSSES	58		19	
EXPECTED LOSSES	8,970	8,466	1,266	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.015	.000	.005	.020
INDICATED (POST-TEST)	.010	.000	.003	.013
PRES. ON RATE LEVEL	2.665	2.516	.376	5.557
DERIVED BY FORMULA	2.665	2.516	.376	5.557
UNDERLYING PRES. RATE	2.294	2.165	.324	4.783
PROPOSED	2.665	2.516	.376	5.557

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	6.659
IND. RATES				6.66	MINIMUM PREMIUM	1870
MAN. RATES	6.88	6.12	5.98	+ 6.66	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,586	168,034	3.664								2	7	9
2005	4,761	496,211	10.422								3	1	4
2006	5,451	24,907	.456									4	4
2007	5,550	140,906	2.538								1	2	3
2008	5,941	16,925	.284									3	3
TOTAL	26,289	846,983	3.222								6	17	23

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				66,126	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	4,845				33,170	35,562	31,378	
2008					6,109					1,679	9,137	
TOTAL				177,077	35,737				461,259	67,355	105,555	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				109,373	26,190				162,950	39,563	15,947	
2005		88	11,892	107,501	8,801		405	103,690	853,876	51,566	32,689	
2006		179	1,419	778	6,551		87	463	399	3,521	18,992	
2007		5,943	35,094	39,504	9,806		13,754	62,877	82,120	75,673	37,716	
2008		2,146	10,158	3,983	5,298		433	2,896	1,386	2,423	11,311	
TOTAL		8,356	58,563	261,139	56,646		14,679	169,926	1,100,731	172,746	116,655	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	251,524	1,591,262	116,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,173	-112,408	649	
TOTAL LOSSES	228,351	1,478,854	117,304	
EXPECTED LOSSES	497,914	521,049	59,676	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.869	5.625	.446	6.940
INDICATED (POST-TEST)	.582	3.769	.299	4.650
PRES. ON RATE LEVEL	2.200	2.303	.264	4.767
DERIVED BY FORMULA	2.184	2.362	.265	4.811
UNDERLYING PRES. RATE	1.894	1.982	.227	4.103
PROPOSED	2.164	2.340	.263	4.767
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.71
MAN. RATES	6.43	5.50	5.13	+ 5.71
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	40,116	697,995	1.739						1	4	25	30	
2005	44,803	606,419	1.353							1	27	28	
2006	50,170	934,593	1.862							6	28	34	
2007	53,063	1,340,206	2.525						4	6	30	40	
2008	59,045	849,107	1.438						1	5	42	48	
TOTAL	247,197	4,428,320	1.791						6	22	152	180	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			66,489	129,707	91,125			16,040	209,268	127,734	57,632
2005				18,310	174,544				4,691	331,485	77,389
2006				174,131	122,095				209,831	224,324	204,212
2007			423,309	156,389	118,766			250,296	164,723	188,847	37,876
2008			84,912	81,717	182,169			26,023	78,371	237,059	158,856
TOTAL			574,710	560,254	688,699			292,359	666,884	1,109,449	535,965

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			112,100	214,535	153,273			56,541	599,762	334,918	63,856
2005		3,368	25,044	38,552	278,820		9,953	29,322	43,669	845,404	79,169
2006		24,319	112,366	241,665	183,590		48,231	247,869	586,002	521,055	207,479
2007		123,265	916,793	239,906	171,726		188,458	1,187,612	470,171	414,095	45,527
2008		116,335	581,942	189,950	173,021		105,006	759,609	321,151	371,232	196,664
TOTAL		267,287	1,748,245	924,608	960,430		351,648	2,280,953	2,020,755	2,486,704	592,695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,648,133	6,392,497	592,695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-99,508	-632,743	4,237	
TOTAL LOSSES	4,548,625	5,759,754	596,932	
EXPECTED LOSSES	2,313,764	3,025,692	375,739	
CREDIBILITY	.06	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.840	2.330	.241	4.411
INDICATED (POST-TEST)	1.233	1.561	.161	2.955
PRES. ON RATE LEVEL	1.088	1.421	.177	2.686
DERIVED BY FORMULA	1.097	1.445	.174	2.716
UNDERLYING PRES. RATE	.936	1.224	.152	2.312
PROPOSED	1.097	1.445	.174	2.716
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.25
MAN. RATES	3.40	2.99	2.89	+ 3.25
				PRESENT
				960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	27,931	286,512	1.025								4	18	22
2005	29,166	335,808	1.151							1	3	12	16
2006	30,191	1,332,693	4.414					1		5	5	22	33
2007	35,052	524,748	1.497							1	4	29	34
2008	44,283	146,973	.331									19	19
TOTAL	166,623	2,626,734	1.576					1		7	16	100	124

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				68,407	56,360				50,922	70,394	40,429
2005			66,606	46,273	20,935			80,000	46,171	49,693	26,130
2006	1,851		449,011	143,127	53,716			459,635	78,731	87,771	58,851
2007			70,668	133,781	55,658			8,300	100,408	119,501	36,432
2008					41,362					69,002	36,609
TOTAL	1,851		586,285	391,588	228,031			547,935	276,232	396,361	198,451

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				113,145	94,796				145,943	184,572	44,795
2005		5,722	126,805	71,847	34,603		11,326	299,600	123,519	129,559	26,731
2006	3,578	117,624	872,019	204,708	92,652		170,774	2,037,996	277,435	215,785	59,793
2007		40,322	271,917	166,435	83,687		46,935	225,270	255,952	252,266	43,792
2008		14,551	68,799	26,988	35,905		17,510	119,029	57,156	99,578	45,322
TOTAL	3,578	178,219	1,339,540	583,123	341,643		246,545	2,681,895	860,005	881,760	220,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,449,777	2,666,531	220,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,352	-449,465	2,234	
TOTAL LOSSES	4,392,425	2,217,066	222,667	
EXPECTED LOSSES	1,524,601	2,234,414	186,618	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.636	1.331	.134	4.101
INDICATED (POST-TEST)	1.766	.892	.090	2.748
PRES. ON RATE LEVEL	1.063	1.558	.130	2.751
DERIVED BY FORMULA	1.091	1.471	.124	2.686
UNDERLYING PRES. RATE	.915	1.341	.112	2.368
PROPOSED	1.116	1.505	.127	2.748
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.29
MAN. RATES	3.47	3.07	2.96	+ 3.29
				PRESENT
				975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	10,563	312,063	2.954						1	3	10	14	
2005	12,875	106,153	.824								5	5	
2006	12,653	245,899	1.943						1		8	9	
2007	15,785	72,287	.457								13	13	
2008	17,568	334,149	1.902							2	17	19	
TOTAL	69,444	1,070,551	1.542						2	5	53	60	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			70,171	61,482	35,836			42,496	73,214	23,668	5,196
2005					28,211					54,419	23,523
2006			84,880		21,713			82,000		20,803	36,503
2007					28,979					32,318	10,990
2008				64,312	79,074				96,315	86,930	7,518
TOTAL			155,051	125,794	193,813			124,496	169,529	218,138	83,730

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			118,308	101,692	60,275			149,798	209,831	62,057	5,757
2005		547	3,579	1,781	45,005		1,635	4,584	5,250	138,749	24,064
2006		19,657	156,751	6,305	32,309		28,294	352,837	15,342	48,065	37,087
2007		2,639	18,699	10,967	34,836		3,714	16,605	14,931	61,863	13,210
2008		43,296	237,634	99,288	77,676		55,759	438,802	213,092	158,099	9,307
TOTAL		66,139	534,971	220,033	250,101		89,402	962,626	458,446	468,833	89,425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,653,138	1,397,413	89,425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,996	-280,801	661	
TOTAL LOSSES	1,564,142	1,116,612	90,086	
EXPECTED LOSSES	2,272,903	1,386,796	56,250	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.252	1.608	.130	3.990
INDICATED (POST-TEST)	1.509	1.077	.087	2.673
PRES. ON RATE LEVEL	3.803	2.320	.094	6.217
DERIVED BY FORMULA	3.757	2.233	.093	6.083
UNDERLYING PRES. RATE	3.273	1.997	.081	5.351
PROPOSED	3.757	2.233	.093	6.083
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				7.29
MAN. RATES	8.25	7.18	6.69	+ 7.29
				PRESENT
				1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	26,462	747,550	2.824				26,462				8	15	23
2005	30,005	1,700,371	5.666				30,005			4	4	11	19
2006	31,089	497,248	1.599				31,089			2	1	8	11
2007	33,419	769,698	2.303				33,419			1	5	14	20
2008	34,919	488,180	1.398				34,919				3	8	11
TOTAL	155,894	4,203,047	2.696				155,894			7	21	56	84

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				146,524	27,337				444,592	83,608	45,489
2005			728,265	29,137	13,332			694,758	133,857	47,356	53,666
2006			261,039	7,500	12,615			111,438	18,305	52,227	34,124
2007			68,343	121,337	60,721			88,958	130,927	178,813	120,599
2008				51,955	52,543				212,386	100,279	71,017
TOTAL			1,057,647	356,453	166,548			895,154	940,067	462,283	324,895

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				242,350	45,981				1,274,202	219,221	50,402
2005		36,869	810,339	51,090	23,643		47,436	1,361,472	355,573	129,979	54,900
2006		59,165	468,682	19,751	22,959		42,877	502,396	73,065	120,445	34,670
2007		38,381	260,260	155,133	88,335		100,939	576,835	362,046	377,564	144,960
2008		30,980	173,117	72,817	52,915		99,695	809,869	394,164	216,674	87,919
TOTAL		165,395	1,712,398	541,141	233,833		290,947	3,250,572	2,459,050	1,063,883	372,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,419,312	4,297,907	372,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,549	-358,559	2,182	
TOTAL LOSSES	5,315,763	3,939,348	375,033	
EXPECTED LOSSES	2,151,337	1,650,918	201,104	
CREDIBILITY	.04	.12	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.410	2.527	.241	6.178
INDICATED (POST-TEST)	2.285	1.693	.161	4.139
PRES. ON RATE LEVEL	1.603	1.231	.150	2.984
DERIVED BY FORMULA	1.630	1.286	.152	3.068
UNDERLYING PRES. RATE	1.380	1.059	.129	2.568
PROPOSED	1.630	1.286	.152	3.068
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.68
MAN. RATES	3.68	3.26	3.21	+ 3.68
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
2004	7,991	7,528	.094				7,991					1	1
2005	8,720	35,110	.402				8,720					4	4
2006	6,969	617,969	8.867				6,969			2		4	8
2007	6,365	27,497	.432				6,365				1	2	3
2008	7,647	69,164	.904				7,647					5	5
TOTAL	37,692	757,268	2.009				37,692			2	3	16	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					516					863	6,149
2005					8,044					14,037	13,029
2006			176,176	20,381	10,301			322,640	13,996	54,400	20,075
2007				12,953	1,161				3,121	3,140	7,122
2008					13,792					47,864	7,508
TOTAL			176,176	33,334	33,814			322,640	17,117	120,304	53,883

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					868					2,263	6,813
2005		153	1,019	507	12,832		424	1,182	1,356	35,788	13,329
2006		32,522	250,063	31,790	18,205		75,584	924,327	75,122	127,389	20,396
2007		2,080	12,264	14,009	2,831		1,267	5,809	7,634	6,726	8,561
2008		4,851	22,938	8,999	11,971		12,158	82,590	39,644	69,076	9,295
TOTAL		39,606	286,284	55,305	46,707		89,433	1,013,908	123,756	241,242	58,394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,429,231	467,010	58,394	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,296	-107,676	529	
TOTAL LOSSES	1,396,935	359,334	58,923	
EXPECTED LOSSES	494,896	443,634	53,522	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.706	.953	.156	4.815
INDICATED (POST-TEST)	2.483	.639	.105	3.227
PRES. ON RATE LEVEL	1.526	1.367	.165	3.058
DERIVED BY FORMULA	1.545	1.331	.162	3.038
UNDERLYING PRES. RATE	1.313	1.177	.142	2.632
PROPOSED	1.555	1.340	.163	3.058
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.66
MAN. RATES	3.99	3.50	3.29	+ 3.66
				PRESENT
				1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,036	7,750	.064									1	1
2005	11,870	302,031	2.544							1		1	2
2006	8,903	38,064	.427									1	2
2007	9,515	191,270	2.010							1	1	2	4
2008	6,314	438	.006										
TOTAL	48,638	539,553	1.109							2	2	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					297					126	7,327
2005			224,869		5,163			66,876		178	4,945
2006				13,697	13,767					8,630	1,970
2007			93,199	26,134	6,623			11,731	23,412	27,793	2,378
2008											438
TOTAL			318,068	39,831	25,850			78,607	23,412	36,727	17,058

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					500					330	8,118
2005		18,056	395,011	3,480	9,108		8,226	235,415	3,211	893	5,059
2006		2,076	10,116	19,710	20,347		456	2,502	2,173	19,025	2,002
2007		24,104	181,874	36,738	13,410		15,597	86,500	61,865	59,266	2,858
2008											542
TOTAL		44,236	587,001	59,928	43,365		24,279	324,417	67,249	79,514	18,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	979,933	250,056	18,579	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,422	-157,922	244	
TOTAL LOSSES	906,511	92,134	18,823	
EXPECTED LOSSES	906,613	580,251	30,642	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.864	.189	.039	2.092
INDICATED (POST-TEST)	1.249	.127	.026	1.402
PRES. ON RATE LEVEL	2.166	1.386	.073	3.625
DERIVED BY FORMULA	2.148	1.310	.070	3.528
UNDERLYING PRES. RATE	1.864	1.193	.063	3.120
PROPOSED	2.148	1.310	.070	3.528
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.23
MAN. RATES	4.99	4.25	3.90	+ 4.23
				PRESENT
				1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	4,568	80,509	1.762							3	6	9	
2005	6,160	569,298	9.241						1	7	4	12	
2006	3,715	9,373	.252								2	2	
2007	5,720	172,231	3.011							1	1	2	
2008	5,294	84,128	1.589							1	3	4	
TOTAL	25,457	915,539	3.596						1	12	16	29	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				31,912	12,659				6,905	27,365	1,668	
2005			128,292	68,247	21,867			210,221	61,009	79,022	640	
2006					2,320					3,474	3,579	
2007				29,278	508				127,845	2,330	12,270	
2008				14,320	17,892				2,917	41,573	7,426	
TOTAL			128,292	143,757	55,246			210,221	198,676	153,764	25,583	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				52,783	21,292				19,790	71,752	1,848	
2005		9,222	206,875	105,568	36,712		24,580	660,579	168,083	205,751	655	
2006		95	713	392	3,289		174	1,010	874	7,659	3,636	
2007		4,529	26,360	30,870	3,854		37,469	173,132	254,258	33,823	14,749	
2008		9,744	53,380	22,296	17,543		11,587	80,473	38,708	60,994	9,193	
TOTAL		23,590	287,328	211,909	82,690		73,810	915,194	481,713	379,979	30,081	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,299,922	1,156,291	30,081	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,020	-116,476	480	
TOTAL LOSSES	1,264,902	1,039,815	30,561	
EXPECTED LOSSES	596,202	502,012	46,077	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.969	4.085	.120	9.174
INDICATED (POST-TEST)	3.329	2.737	.080	6.146
PRES. ON RATE LEVEL	2.721	2.291	.211	5.223
DERIVED BY FORMULA	2.727	2.309	.206	5.242
UNDERLYING PRES. RATE	2.342	1.972	.181	4.495
PROPOSED	2.727	2.309	.206	5.242
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				6.28
MAN. RATES	7.54	6.13	5.62	+ 6.28
IND. RATE				
				6.282
MINIMUM PREMIUM				1775
PRESENT				1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	234,872	1.572						1	3	5	9	
2008	16,549	99,383	.600							2	4	6	
TOTAL	68,851	843,880	1.226						2	6	24	32	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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			96,170	49,101	5,345			8,706	23,123	32,588	19,839
2008				28,986	3,770				34,708	13,529	18,390
TOTAL			193,406	118,562	77,910			101,328	107,667	125,940	119,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			163,940	66,946	22,850			326,493	142,830	117,398	29,380
2005		1,031	6,784	3,378	85,335		834	2,338	2,682	70,786	29,853
2006		70	526	290	2,436		384	2,117	1,829	16,063	25,542
2007		28,116	206,392	60,539	14,495		14,640	78,073	62,824	68,199	23,846
2008		8,284	54,097	23,958	7,354		15,566	127,407	62,046	31,283	22,767
TOTAL		37,501	431,739	155,111	132,470		31,424	536,428	272,211	303,729	131,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,037,092	863,521	131,388			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,174	-115,332	635			
TOTAL LOSSES	1,021,918	748,189	132,023			
EXPECTED LOSSES	345,632	534,284	56,458			
CREDIBILITY	.02	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.484	1.087	.192	2.763		
INDICATED (POST-TEST)	.994	.728	.129	1.851		
PRES. ON RATE LEVEL	.583	.902	.095	1.580		
DERIVED BY FORMULA	.591	.890	.098	1.579		
UNDERLYING PRES. RATE	.502	.776	.082	1.360		
PROPOSED	.591	.891	.098	1.580		
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.893
IND. RATES				1.89	MINIMUM PREMIUM	725
MAN. RATES	2.03	1.78	1.70	+ 1.89	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	11,883	258,846	2.178							1		1	2
2005	10,126	57,209	.564								1	1	2
2006	17,051	1,502	.008										
2007	13,147	25,831	.196								1	1	2
2008	11,404	1,924	.016										
TOTAL	63,611	345,312	.543							1	2	3	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			187,799		11,644			46,530		2,691	10,182
2005				36,384	132				10,101	4,946	5,646
2006											1,502
2007				15,000	1,583				1,327	7,007	914
2008											1,924
TOTAL			187,799	51,384	13,359			46,530	11,428	14,644	20,168

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			316,629		19,585			164,018		7,056	11,282
2005		2	5,791	54,727	960		148	3,441	25,616	13,122	5,776
2006											1,526
2007		2,442	14,359	16,312	3,564		1,205	5,385	5,859	13,716	1,099
2008											2,382
TOTAL		2,444	336,779	71,039	24,109		1,353	172,844	31,475	33,894	22,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	513,420	160,517	22,065	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,742	-50,100	220	
TOTAL LOSSES	498,678	110,417	22,285	
EXPECTED LOSSES	277,343	218,822	22,899	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.784	.174	.035	.993
INDICATED (POST-TEST)	.525	.117	.023	.665
PRES. ON RATE LEVEL	.506	.400	.042	.948
DERIVED BY FORMULA	.506	.380	.040	.926
UNDERLYING PRES. RATE	.436	.344	.036	.816
PROPOSED	.506	.380	.040	.926
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.11
MAN. RATES	1.25	1.09	1.02	+ 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
2004	674,689	3,912,556	.579						5	9	36	50	
2005	713,640	1,308,796	.183						2	9	22	33	
2006	731,922	1,833,624	.250						4	11	38	53	
2007	748,880	2,464,110	.329						4	8	25	37	
2008	722,901	2,010,931	.278						4	6	25	35	
TOTAL	3,592,032	11,530,017	.321						19	43	146	208	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			721,025	150,359	285,787			2,053,852	225,427	268,456	207,650	
2005			335,385	96,401	84,802			252,830	165,845	124,110	249,423	
2006			355,583	130,996	112,700			269,273	238,513	546,916	179,643	
2007			1,047,538	119,470	101,584			621,463	138,068	230,190	205,797	
2008			542,739	222,895	136,466			458,756	272,969	214,463	162,643	
TOTAL			3,002,270	720,121	721,339			3,656,174	1,040,822	1,384,135	1,005,156	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			897,393	248,694	480,697			2,529,683	646,074	703,894	230,077	
2005		24,913	537,147	154,422	138,397		29,116	786,922	434,576	326,177	255,159	
2006		97,870	719,701	196,353	173,987		159,503	1,505,250	772,707	1,243,094	182,517	
2007		188,055	1,442,354	220,012	156,398		199,885	1,278,786	443,356	488,904	247,368	
2008		258,041	1,286,120	304,612	166,117		365,542	2,619,201	701,123	433,548	201,352	
TOTAL		568,879	4,882,715	1,124,093	1,115,596		754,046	8,719,842	2,997,836	3,195,617	1,116,473	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,925,482	8,433,142	1,116,473			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-521,027	-972,008	6,931			
TOTAL LOSSES	14,404,455	7,461,134	1,123,404			
EXPECTED LOSSES	9,447,044	4,238,597	682,486			
CREDIBILITY	.34	.99	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.401	.208	.031	.640		
INDICATED (POST-TEST)	.269	.139	.021	.429		
PRES. ON RATE LEVEL	.306	.137	.022	.465		
DERIVED BY FORMULA	.293	.139	.021	.453		
UNDERLYING PRES. RATE	.263	.118	.019	.400		
PROPOSED	.293	.139	.021	.453		
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	.542
IND. RATES				.54	MINIMUM PREMIUM	400
MAN. RATES	.67	.55	.50	+ .54	PRESENT	380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	57,631	251,735	.436								2	8	10
2005	48,988	114,786	.234								1	4	5
2006	56,677	741,843	1.308							2	1	3	6
2007	52,937	74,116	.140									5	5
2008	62,988	157,746	.250								3	1	4
TOTAL	279,221	1,340,226	.480							2	7	21	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				41,986	29,553				62,679	83,039	34,478
2005				30,435	4,573				19,029	43,994	16,755
2006			318,982	14,373	8,352			298,764	29,321	52,209	19,842
2007					20,754					32,288	21,074
2008				91,394	4,236				47,544	2,403	12,169
TOTAL			318,982	178,188	67,468			298,764	158,573	213,933	104,318

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				69,445	49,709				179,638	217,728	38,201
2005		88	5,406	46,060	7,922		1,315	9,403	51,605	113,132	17,140
2006		56,647	445,439	27,321	17,065		87,037	1,050,412	116,547	125,221	20,159
2007		1,886	13,394	7,852	24,957		3,740	16,588	14,925	61,793	25,331
2008		23,454	157,846	70,541	16,524		17,209	146,704	71,628	19,571	15,065
TOTAL		82,075	622,085	221,219	116,177		109,301	1,223,107	434,343	537,445	115,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,036,568	1,309,184	115,896	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,657	-122,614	1,042	
TOTAL LOSSES	1,979,911	1,186,570	116,938	
EXPECTED LOSSES	1,139,221	550,065	97,728	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.709	.425	.042	1.176
INDICATED (POST-TEST)	.475	.285	.028	.788
PRES. ON RATE LEVEL	.474	.229	.041	.744
DERIVED BY FORMULA	.474	.239	.038	.751
UNDERLYING PRES. RATE	.408	.197	.035	.640
PROPOSED	.474	.239	.038	.751
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.90
MAN. RATES	.96	.85	.80	+ .90
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,069,882	5,591,328	.182							11	39	93	143
2005	3,266,956	9,839,243	.301					1		9	38	77	125
2006	3,620,248	7,489,447	.206						1	8	35	87	131
2007	3,817,979	6,828,830	.178							7	31	69	107
2008	3,820,868	3,598,439	.094							3	21	82	106
TOTAL	17,595,933	33,347,287	.190					1	1	38	164	408	612

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,567,811	587,552	335,060			1,087,239	851,784	603,549	558,333
2005	1,499,981		1,324,773	641,332	351,313	2,000,018		1,851,965	855,222	680,454	634,185
2006		70,277	1,027,715	638,642	403,188		1,491,537	687,613	1,347,337	1,050,747	772,391
2007			1,304,801	875,329	436,962			1,487,221	1,077,518	949,277	697,722
2008			382,419	421,781	656,174			120,671	504,105	1,083,868	429,421
TOTAL	1,499,981	70,277	5,607,519	3,164,636	2,182,697	2,000,018	1,491,537	5,234,709	4,635,966	4,367,895	3,092,052

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			2,491,037	971,809	563,571			3,406,442	2,441,214	1,582,508	618,633
2005	469,034	89,334	1,959,602	1,001,204	577,652	450,069	122,607	3,238,914	2,233,776	1,783,634	648,771
2006		322,645	2,136,968	909,283	627,431		1,338,713	3,893,283	3,454,032	2,488,477	784,749
2007		350,844	2,462,598	1,144,696	645,545		763,233	4,427,456	2,734,953	2,106,779	838,662
2008		479,013	2,436,375	788,175	644,175		532,369	3,917,839	1,682,600	1,746,956	531,623
TOTAL	469,034	1,241,836	11,486,580	4,815,167	3,058,374	450,069	2,756,922	18,883,934	12,546,575	9,708,354	3,422,438

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,288,375	30,128,470	3,422,438	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,167,011	-3,426,221	26,307	
TOTAL LOSSES	34,121,364	26,702,249	3,448,745	
EXPECTED LOSSES	24,106,428	15,660,381	2,463,431	
CREDIBILITY	.98	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.194	.152	.020	.366
INDICATED (POST-TEST)	.130	.102	.013	.245
PRES. ON RATE LEVEL	.159	.104	.016	.279
DERIVED BY FORMULA	.131	.102	.013	.246
UNDERLYING PRES. RATE	.137	.089	.014	.240
PROPOSED	.131	.102	.013	.246
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.29
MAN. RATES	.40	.35	.30	+ .29
				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
2004	36,138	552,755	1.529				36,138				4	14	18
2005	39,565	1,714,497	4.333				39,565			3	1	19	23
2006	38,316	857,781	2.238				38,316				6	6	12
2007	43,405	579,198	1.334				43,405			1	3	14	18
2008	41,430	411,332	.992				41,430				1	15	16
TOTAL	198,854	4,115,563	2.070				198,854			4	15	68	87

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				132,006	69,811				262,038	59,046	29,854
2005			243,351	33,810	106,718			1,079,538	50,895	160,814	39,371
2006				256,218	64,799				366,062	138,694	32,008
2007			108,502	105,914	56,839			20,379	158,419	72,255	56,890
2008				12,466	139,670				12,745	220,107	26,344
TOTAL			351,853	540,414	437,837			1,099,917	850,159	650,916	184,467

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				218,338	117,423				751,001	154,819	33,078
2005		17,603	360,306	60,316	171,695		51,133	1,354,199	160,154	415,066	40,277
2006		31,236	130,082	336,202	107,168		70,912	359,126	958,804	352,074	32,520
2007		44,081	310,564	140,453	83,039		64,045	320,930	351,727	175,879	68,382
2008		52,113	252,864	100,387	122,994		60,427	417,994	200,998	321,995	32,614
TOTAL		145,033	1,053,816	855,696	602,319		246,517	2,452,249	2,422,684	1,419,833	206,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,897,615	5,300,532	206,871	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,716	-567,799	1,534	
TOTAL LOSSES	3,736,899	4,732,733	208,405	
EXPECTED LOSSES	3,058,374	2,521,468	147,152	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.879	2.380	.105	4.364
INDICATED (POST-TEST)	1.259	1.595	.070	2.924
PRES. ON RATE LEVEL	1.787	1.473	.086	3.346
DERIVED BY FORMULA	1.761	1.490	.083	3.334
UNDERLYING PRES. RATE	1.538	1.268	.074	2.880
PROPOSED	1.761	1.490	.083	3.334
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.00
MAN. RATES	4.29	3.78	3.60	+ 4.00
				PRESENT
				1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	169,201	854,907	.505				169,201			2	2	10	14
2005	239,205	773,915	.323				239,205			2	3	10	15
2006	280,562	993,101	.353				280,562			2	4	14	20
2007	266,849	366,197	.137				266,849				4	12	16
2008	238,878	435,178	.182				238,878				5	4	9
TOTAL	1,194,695	3,423,298	.287				1,194,695			6	18	50	74

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			258,729	22,848	24,958			345,371	76,929	57,697	68,375
2005			184,249	43,706	23,401			234,087	60,265	114,789	113,418
2006			350,236	110,575	72,609			215,707	54,105	149,096	40,773
2007				75,878	23,404				93,557	56,772	116,586
2008				61,848	12,241				143,602	74,382	143,105
TOTAL			793,214	314,855	156,613			795,165	428,458	452,736	482,257

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			342,149	37,791	41,980			863,306	220,479	151,280	75,760
2005		15,159	333,026	69,792	38,946		32,227	851,676	172,242	297,257	116,027
2006		85,151	627,870	162,423	115,183		76,213	842,351	195,963	340,313	41,426
2007		13,744	82,569	88,355	36,550		33,739	154,987	211,510	130,132	140,136
2008		19,182	122,411	53,858	19,323		69,114	558,944	271,967	155,995	177,164
TOTAL		133,236	1,508,025	412,219	251,982		211,293	3,271,264	1,072,161	1,074,977	550,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,123,818	2,811,339	550,513	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-232,488	-514,426	4,065	
TOTAL LOSSES	4,891,330	2,296,913	554,578	
EXPECTED LOSSES	4,527,895	2,341,603	394,249	
CREDIBILITY	.16	.48	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.409	.192	.046	.647
INDICATED (POST-TEST)	.274	.129	.031	.434
PRES. ON RATE LEVEL	.440	.228	.038	.706
DERIVED BY FORMULA	.413	.180	.034	.627
UNDERLYING PRES. RATE	.379	.196	.033	.608
PROPOSED	.413	.180	.034	.627
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.75
MAN. RATES	1.02	.90	.76	+ .75
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	271,673	304,025	.111						1	2	8	11	
2005	299,877	349,924	.116						1	1	6	8	
2006	324,109	485,579	.149						1	2	4	7	
2007	337,842	319,693	.094						2	4		6	
2008	355,454	145,988	.041							1	3	4	
TOTAL	1,588,955	1,605,209	.101						5	10	21	36	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			63,116	72,518	39,240			5,000	22,714	60,388	41,049
2005			68,754	8,500	18,521			77,466		66,021	110,662
2006			177,411	90,113	2,616			62,000	97,443	9,776	46,220
2007			202,352	44,414				19,084	30,405		23,438
2008			9,209		35,726				21,861	15,445	63,747
TOTAL			511,633	224,754	96,103			163,550	172,423	151,630	285,116

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			106,414	119,945	66,001			17,625	65,098	158,338	45,482
2005		5,846	124,272	14,917	29,987		11,505	278,232	10,073	168,838	113,207
2006		49,489	353,265	120,348	12,194		38,007	349,940	256,035	35,552	46,960
2007		49,151	374,639	61,409	10,458		17,875	107,159	64,538	8,115	28,172
2008		14,780	74,620	30,144	32,305		11,568	92,206	44,812	29,695	78,919
TOTAL		119,266	1,033,210	346,763	150,945		78,955	845,162	440,556	400,538	312,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,076,593	1,338,802	312,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,802	-151,709	2,066	
TOTAL LOSSES	2,015,791	1,187,093	314,806	
EXPECTED LOSSES	1,271,164	699,140	190,674	
CREDIBILITY	.20	.58	.64	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.127	.075	.020	.222
INDICATED (POST-TEST)	.085	.050	.013	.148
PRES. ON RATE LEVEL	.093	.051	.014	.158
DERIVED BY FORMULA	.091	.050	.013	.154
UNDERLYING PRES. RATE	.080	.044	.012	.136
PROPOSED	.091	.050	.013	.154

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	.184
IND. RATES				.18	MINIMUM PREMIUM	315
MAN. RATES	.24	.20	.17	+ .18	PRESENT	300

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	483,741	2,357,471	.487							5	8	31	44
2005	510,206	1,416,990	.277							2	7	30	39
2006	567,575	3,906,362	.688						1	6	8	33	48
2007	615,637	1,566,430	.254							2	14	45	61
2008	654,998	1,302,533	.198							2	6	33	41
TOTAL	2,832,157	10,549,786	.373						1	17	43	172	233

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			783,338	101,820	84,505			720,016	177,868	293,933	195,991
2005			256,515	239,192	153,572			59,302	370,697	193,032	144,680
2006		600,195	974,510	185,092	226,493		223,000	1,080,436	181,807	292,616	142,213
2007			165,399	371,345	120,744			108,174	311,931	314,356	174,481
2008			131,592	205,519	150,101			153,066	171,641	263,739	226,875
TOTAL		600,195	2,311,354	1,102,968	735,415		223,000	2,120,994	1,213,944	1,357,676	884,240

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,226,703	168,409	142,141			2,420,073	509,770	770,693	217,158
2005		23,441	507,277	373,023	250,913		13,088	335,981	944,021	511,306	148,008
2006		680,366	1,617,767	298,699	346,869		686,201	3,183,367	617,938	686,688	144,489
2007		102,403	682,049	446,920	190,825		178,389	956,630	787,481	679,695	209,726
2008		152,772	812,088	266,596	164,463		229,529	1,649,765	528,612	453,785	280,871
TOTAL		958,982	4,845,884	1,553,647	1,095,211		1,107,207	8,545,816	3,387,822	3,102,167	1,000,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,457,889	9,138,847	1,000,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-364,773	-903,619	7,842	
TOTAL LOSSES	15,093,116	8,235,228	1,008,094	
EXPECTED LOSSES	8,184,933	4,248,237	708,040	
CREDIBILITY	.29	.85	.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.533	.291	.036	.860
INDICATED (POST-TEST)	.357	.195	.024	.576
PRES. ON RATE LEVEL	.336	.174	.029	.539
DERIVED BY FORMULA	.342	.192	.024	.558
UNDERLYING PRES. RATE	.289	.150	.025	.464
PROPOSED	.342	.192	.024	.558
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.67
MAN. RATES	.62	.57	.58	+ .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
2004	15,078	65,987	.437								1	3	4
2005	13,101	190,721	1.455								2	2	4
2006	11,817	236,706	2.003							1		2	3
2007	17,906	22,162	.123										
2008	24,447	227,323	.929							1		5	6
TOTAL	82,349	742,899	.902							2	3	12	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				26,000	3,728				9,885	2,559	23,815
2005				45,418	5,311				112,235	21,345	6,412
2006			87,020		5,101			125,720		10,195	8,670
2007											22,162
2008			94,623		2,935			86,018		9,520	34,227
TOTAL			181,643	71,418	17,075			211,738	122,120	43,619	95,286

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				43,004	6,271				28,330	6,710	26,387
2005		102	7,881	68,641	9,410		638	35,400	281,378	60,101	6,559
2006		19,481	155,437	3,561	8,778		42,248	534,654	18,060	25,853	8,809
2007											26,639
2008		37,363	165,476	13,593	6,336		60,056	398,575	40,900	22,164	42,373
TOTAL		56,946	328,794	128,799	30,795		102,942	968,629	368,668	114,828	110,767

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,457,311	643,090	110,767	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,906	-63,926	1,079	
TOTAL LOSSES	1,444,405	579,164	111,846	
EXPECTED LOSSES	438,096	334,337	83,996	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.754	.703	.136	2.593
INDICATED (POST-TEST)	1.175	.471	.091	1.737
PRES. ON RATE LEVEL	.617	.472	.119	1.208
DERIVED BY FORMULA	.634	.472	.116	1.222
UNDERLYING PRES. RATE	.532	.406	.102	1.040
PROPOSED	.634	.472	.116	1.222

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.464
IND. RATES				1.46	MINIMUM PREMIUM	620
MAN. RATES	1.54	1.36	1.30	+ 1.46	PRESENT	575

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	23,300	551,364	2.366				23,300			1	3	7	11
2005	27,407	91,030	.332				27,407				2	8	10
2006	29,291	410,108	1.400				29,291			1	2	11	14
2007	30,783	100,247	.325				30,783				1	6	7
2008	32,336	198,595	.614				32,336				1	9	10
TOTAL	143,117	1,351,344	.944				143,117			2	9	41	52

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			118,470	56,794	7,210			221,682	40,925	29,841	76,442
2005				1,814	6,305				22,669	18,872	41,370
2006			88,262	62,917	6,467			71,737	72,057	38,622	70,046
2007				5,248	8,227				10,105	27,237	49,430
2008				15,753	26,961				20,000	52,933	82,948
TOTAL			206,732	142,526	55,170			293,419	165,756	167,505	320,236

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			187,105	93,938	12,126			731,998	117,292	78,243	84,697
2005		120	1,086	3,128	10,098		573	8,377	58,235	49,261	42,322
2006		26,851	185,119	83,705	14,472		38,346	377,371	200,410	96,187	71,167
2007		1,556	9,970	8,610	10,467		6,088	27,586	32,596	54,456	59,415
2008		13,265	70,840	29,277	25,619		20,450	151,286	73,140	83,187	102,690
TOTAL		41,792	454,120	218,658	72,782		65,457	1,296,618	481,673	361,334	360,291

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,857,987	1,134,447	360,291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,939	-213,538	2,454	
TOTAL LOSSES	1,815,048	920,909	362,745	
EXPECTED LOSSES	911,656	993,233	224,694	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.268	.643	.253	2.164
INDICATED (POST-TEST)	.850	.431	.170	1.451
PRES. ON RATE LEVEL	.740	.806	.183	1.729
DERIVED BY FORMULA	.744	.761	.181	1.686
UNDERLYING PRES. RATE	.637	.694	.157	1.488
PROPOSED	.744	.761	.181	1.686
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.02
MAN. RATES	2.27	1.99	1.86	+ 2.02
				PRESENT
				710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	109,202	3,274,615	2.998				109,202			8	23	89	120
2005	113,383	4,314,829	3.805				113,383			7	11	94	112
2006	130,362	3,179,291	2.438				130,362			7	9	60	76
2007	131,210	2,809,508	2.141				131,210			6	5	66	77
2008	172,573	1,728,079	1.001				172,573			2	5	85	92
TOTAL	656,730	15,306,322	2.331				656,730			30	53	394	477

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			804,818	416,798	334,181			423,528	502,294	538,240	254,756
2005			885,255	354,120	376,447			1,309,291	435,232	637,880	316,604
2006			875,955	251,007	532,116			381,509	206,624	581,532	350,548
2007			865,094	110,925	359,082			622,154	109,132	430,623	312,498
2008			198,370	152,460	227,577			76,591	200,514	621,969	250,598
TOTAL			3,629,492	1,285,310	1,829,403			2,813,073	1,453,796	2,810,244	1,485,004

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,356,924	689,385	562,092			1,492,936	1,439,574	1,411,264	282,270
2005		63,493	1,338,803	566,203	610,567		135,161	3,505,054	1,189,780	1,654,590	323,886
2006		243,203	1,820,180	435,614	785,500		192,969	1,962,142	714,783	1,318,397	356,157
2007		220,759	1,685,066	312,232	466,500		349,380	2,329,780	543,011	882,686	375,623
2008		192,875	966,746	286,044	226,917		279,446	2,014,672	838,324	973,113	310,240
TOTAL		720,330	7,167,719	2,289,478	2,651,576		956,956	11,304,584	4,725,472	6,240,050	1,648,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,149,589	15,906,576	1,648,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-502,773	-2,167,792	14,134	
TOTAL LOSSES	19,646,816	13,738,784	1,662,310	
EXPECTED LOSSES	12,990,120	10,717,834	1,195,249	
CREDIBILITY	.11	.32	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.992	2.092	.253	5.337
INDICATED (POST-TEST)	2.005	1.402	.170	3.577
PRES. ON RATE LEVEL	2.298	1.896	.212	4.406
DERIVED BY FORMULA	2.266	1.738	.197	4.201
UNDERLYING PRES. RATE	1.978	1.632	.182	3.792
PROPOSED	2.266	1.738	.197	4.201
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.03
MAN. RATES	5.73	5.07	4.74	+ 5.03
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	274,667	1,105,457	.402							2	2	42	46
2005	305,405	2,234,238	.731							3	9	52	64
2006	306,064	1,656,621	.541							2	6	51	59
2007	326,772	2,674,723	.818							5	14	71	90
2008	338,000	1,249,426	.369							2	7	51	60
TOTAL	1,550,908	8,920,465	.575							14	38	267	319

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			177,562	62,632	274,836			57,609	34,804	369,522	128,492	
2005			427,433	263,897	267,193			384,123	219,504	508,625	163,463	
2006			260,714	187,471	172,969			189,644	182,893	487,178	175,752	
2007			537,970	323,454	209,390			367,961	430,943	592,978	212,027	
2008			130,287	137,942	196,816			48,000	173,325	370,767	192,289	
TOTAL			1,533,966	975,396	1,121,204			1,047,337	1,041,469	2,329,070	872,023	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			299,369	103,593	462,273			203,072	99,748	968,886	142,369	
2005		34,292	715,608	418,863	433,092		52,574	1,175,899	609,857	1,309,908	167,222	
2006		85,572	594,713	275,287	261,193		120,266	1,102,679	607,498	1,102,221	178,564	
2007		181,110	1,313,737	457,689	302,341		368,195	2,161,867	1,210,747	1,255,651	254,856	
2008		152,393	776,064	246,796	195,451		187,000	1,372,686	579,443	598,562	238,054	
TOTAL		453,367	3,699,491	1,502,228	1,654,350		728,035	6,016,203	3,107,293	5,235,228	981,065	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,897,096	11,499,099	981,065	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-319,897	-1,086,003	6,273	
TOTAL LOSSES	10,577,199	10,413,096	987,338	
EXPECTED LOSSES	6,296,686	4,900,870	589,344	
CREDIBILITY	.19	.57	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.682	.671	.064	1.417
INDICATED (POST-TEST)	.457	.450	.043	.950
PRES. ON RATE LEVEL	.472	.367	.044	.883
DERIVED BY FORMULA	.469	.414	.043	.926
UNDERLYING PRES. RATE	.406	.316	.038	.760
PROPOSED	.469	.414	.043	.926
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.11
MAN. RATES	1.16	1.00	.95	+ 1.11
IND. RATE				
				1.109
MINIMUM PREMIUM				535
PRESENT				490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	59,603	5,639	.009									1	1
2005	69,307	18,095	.026										
2006	76,928	45,756	.059										
2007	79,874	47											
2008	78,572	2,715	.003										
TOTAL	364,284	72,252	.020									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					1,571					1,174	2,894	
2005											18,095	
2006											45,756	
2007											47	
2008											2,715	
TOTAL					1,571					1,174	69,507	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					2,642					3,078	3,207	
2005											18,511	
2006											46,488	
2007											56	
2008											3,361	
TOTAL					2,642					3,078	71,623	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		5,720	71,623	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,964	-19,829	311	
TOTAL LOSSES			71,934	
EXPECTED LOSSES	287,784	91,072	29,143	
CREDIBILITY	.07	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.020	.020
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	.092	.029	.009	.130
DERIVED BY FORMULA	.086	.023	.010	.119
UNDERLYING PRES. RATE	.079	.025	.008	.112
PROPOSED	.086	.023	.010	.119
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.14
MAN. RATES	.19	.16	.14	+ .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
2004	53,091	118,856	.223							1	3	4	
2005	55,578	197,360	.355					1				1	
2006	59,191	75,359	.127								4	4	
2007	69,679	809,484	1.161					2	3		1	6	
2008	64,314	155,860	.242							3	3	6	
TOTAL	301,853	1,356,919	.450					3	7		11	21	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				23,400	4,066					12,178	79,212
2005			75,000					1,736			120,624
2006					10,762					31,343	33,254
2007			349,702	32,498	609			317,949	65,062	1,599	42,065
2008				38,948	8,268				67,851	12,655	28,138
TOTAL			424,702	94,846	23,705			319,685	132,913	57,775	303,293

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				38,704	6,840					31,931	87,767
2005		5,990	131,529	1,052	292		214	6,111	82	11	123,398
2006		425	3,304	1,816	15,273		1,636	9,090	7,882	69,100	33,786
2007		68,735	533,575	56,664	12,673		141,592	985,334	188,085	33,309	50,562
2008		12,276	78,014	34,280	12,648		26,916	225,292	109,872	41,249	34,835
TOTAL		87,426	746,422	132,516	47,726		170,358	1,225,827	305,921	175,600	330,348

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,230,033	661,763	330,348			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-33,292	-118,269	1,995			
TOTAL LOSSES	2,196,741	543,494	332,343			
EXPECTED LOSSES	697,279	540,317	187,148			
CREDIBILITY	.07	.19	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.728	.180	.110	1.018		
INDICATED (POST-TEST)	.488	.121	.074	.683		
PRES. ON RATE LEVEL	.268	.208	.072	.548		
DERIVED BY FORMULA	.283	.191	.072	.546		
UNDERLYING PRES. RATE	.231	.179	.062	.472		
PROPOSED	.284	.192	.072	.548		
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	.656
IND. RATES				.66	MINIMUM PREMIUM	430
MAN. RATES	.75	.62	.59	+ .66	PRESENT	405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	12,920	114,314	.884							4	3	7	
2005	15,906	293,165	1.843								16	16	
2006	13,669	1,319,575	9.653						2	2	9	13	
2007	16,276	726,240	4.462						1	7	15	23	
2008	15,273	126,498	.828								8	8	
TOTAL	74,044	2,579,792	3.484						3	13	51	67	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				46,801	2,697				21,105	5,382	38,329
2005					80,575					140,448	72,142
2006			438,441	37,686	37,356			632,256	38,410	72,962	62,464
2007			67,103	126,300	67,955			41,038	182,771	161,411	79,662
2008					35,185					44,018	47,295
TOTAL			505,544	210,787	223,768			673,294	242,286	424,221	299,892

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				77,408	4,536				60,487	14,112	42,469
2005		1,559	10,222	5,088	128,544		4,232	11,832	13,557	358,091	73,802
2006		46,598	354,194	59,871	58,516		106,776	1,281,826	151,055	173,506	63,463
2007		39,538	267,292	162,977	97,533		91,297	471,229	445,828	353,327	95,754
2008		12,395	58,526	22,963	30,535		11,199	75,948	36,457	63,533	58,551
TOTAL		100,090	690,234	328,307	319,664		213,504	1,840,835	707,384	962,569	334,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,844,663	2,317,924	334,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,424	-213,397	1,721	
TOTAL LOSSES	2,817,239	2,104,527	335,760	
EXPECTED LOSSES	499,798	939,618	165,859	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.805	2.842	.453	7.100
INDICATED (POST-TEST)	2.549	1.904	.304	4.757
PRES. ON RATE LEVEL	.784	1.475	.260	2.519
DERIVED BY FORMULA	.837	1.505	.264	2.606
UNDERLYING PRES. RATE	.675	1.269	.224	2.168
PROPOSED	.837	1.505	.264	2.606

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	3.123
IND. RATES				3.12	MINIMUM PREMIUM	1020
MAN. RATES	3.03	2.71	2.71	+ 3.12	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	210,271	438,248	.208							5	9	14	
2005	226,499	591,119	.260							3	16	19	
2006	237,165	393,063	.165							3	14	17	
2007	273,257	810,013	.296						2	2	12	16	
2008	257,162	679,370	.264							2	18	20	
TOTAL	1,204,354	2,911,813	.242						2	15	69	86	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				110,249	31,685				62,537	158,554	75,223
2005				109,822	33,473				111,553	139,397	196,874
2006				56,008	51,318				34,232	150,797	100,708
2007			209,176	74,227	51,826			134,650	55,641	143,282	141,211
2008				60,528	155,263				52,015	304,751	106,813
TOTAL			209,176	410,834	323,565			134,650	315,978	896,781	620,829

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				182,352	53,295				179,231	415,729	83,347
2005		644	21,671	167,276	55,655		4,196	45,144	291,079	361,050	201,402
2006		8,306	39,836	79,767	76,149		13,853	73,557	124,333	336,764	102,320
2007		59,842	445,882	112,762	76,268		96,586	615,975	206,887	294,980	169,736
2008		69,152	358,121	146,200	143,269		95,642	681,807	328,663	457,485	132,234
TOTAL		137,944	865,510	688,357	404,636		210,277	1,416,483	1,130,193	1,866,008	689,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,630,214	4,089,194	689,039			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-113,485	-507,621	4,871			
TOTAL LOSSES	2,516,729	3,581,573	693,910			
EXPECTED LOSSES	2,336,447	2,312,359	457,656			
CREDIBILITY	.16	.48	.53			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.209	.297	.058	.564		
INDICATED (POST-TEST)	.140	.199	.039	.378		
PRES. ON RATE LEVEL	.226	.223	.044	.493		
DERIVED BY FORMULA	.212	.211	.041	.464		
UNDERLYING PRES. RATE	.194	.192	.038	.424		
PROPOSED	.212	.211	.041	.464		
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	.556
IND. RATES				.56	MINIMUM PREMIUM	405
MAN. RATES	.65	.58	.53	+ .56	PRESENT	385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,973	4,347	.109										
2005	3,944	40,527	1.027								1		1
2006	4,556	10,518	.230									3	3
2007	5,110	299,000	5.851								2	4	6
2008	5,836	18,256	.312									1	1
TOTAL	23,419	372,648	1.591								3	8	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					2,199					2,410	5,909
2007				77,692	59,200				39,215	116,250	6,643
2008					2,059					10,052	6,145
TOTAL				98,664	63,458				56,547	128,712	25,267

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,816
2005			3,328	31,540	432			5,187	43,133	877	2,274
2006		88	679	370	3,121		123	696	606	5,310	6,004
2007		17,268	107,285	103,804	79,789		24,840	112,469	131,378	231,499	7,985
2008		719	3,422	1,343	1,789		2,544	17,344	8,326	14,507	7,608
TOTAL		18,075	114,714	137,057	85,131		27,507	135,696	183,443	252,193	28,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	295,992	657,824	28,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,694	-41,056	257	
TOTAL LOSSES	286,298	616,768	28,944	
EXPECTED LOSSES	247,773	200,467	22,248	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.223	2.634	.124	3.981
INDICATED (POST-TEST)	.819	1.765	.083	2.667
PRES. ON RATE LEVEL	1.229	.995	.110	2.334
DERIVED BY FORMULA	1.225	1.018	.109	2.352
UNDERLYING PRES. RATE	1.058	.856	.095	2.009
PROPOSED	1.225	1.018	.109	2.352
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.19
MAN. RATES	3.58	3.05	2.75	+ 3.19
				PRESENT
				925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2008	10,039	1,054,764	10.506							1		2	3
TOTAL	47,746	1,225,494	2.567							1	1	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				1,840							2,776
2005											7,825
2006					20,077					25,638	112,191
2007											383
2008			450,840		70,891			479,700		40,524	12,809
TOTAL			450,840	1,840	90,968			479,700		66,162	135,984

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				3,043							3,076
2005											8,005
2006		796	6,161	3,386	28,491		1,346	7,438	6,449	56,520	113,986
2007											460
2008		70,203	318,018	60,814	66,256		94,318	627,267	81,718	70,774	15,858
TOTAL		70,999	324,179	67,243	94,747		95,664	634,705	88,167	127,294	141,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,125,547	377,451	141,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,304	-32,215	423	
TOTAL LOSSES	1,117,243	345,236	141,808	
EXPECTED LOSSES	150,876	140,374	41,063	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.340	.723	.297	3.360
INDICATED (POST-TEST)	1.568	.484	.199	2.251
PRES. ON RATE LEVEL	.367	.342	.100	.809
DERIVED BY FORMULA	.391	.351	.106	.848
UNDERLYING PRES. RATE	.316	.294	.086	.696
PROPOSED	.391	.351	.106	.848

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.016
IND. RATES				1.02	MINIMUM PREMIUM	515
MAN. RATES	1.06	.93	.87	+ 1.02	PRESENT	470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,978	39,140	.654				5,978					1	1
2005	7,352	289,305	3.935				7,352			1			1
2006	6,958	46,579	.669				6,958				1	3	4
2007	7,163	516	.007				7,163						
2008	6,865	947	.013				6,865					1	1
TOTAL	34,316	376,487	1.097				34,316			1	1	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					1,449					31,556	6,135
2005			119,312					164,516			5,477
2006				892	3,314				7,204	6,335	28,834
2007											516
2008					803					18	126
TOTAL			119,312	892	5,566			164,516	7,204	37,909	41,088

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					2,437					82,740	6,798
2005		9,529	209,240	1,674	462		20,232	579,085	7,855	1,083	5,603
2006		228	1,403	1,690	4,758		1,586	8,116	19,777	14,880	29,295
2007											620
2008		283	1,336	525	697			35	14	26	156
TOTAL		10,040	211,979	3,889	8,354		21,818	587,236	27,646	98,729	42,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	831,073	138,618	42,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,545	-53,934	399	
TOTAL LOSSES	808,528	84,684	42,871	
EXPECTED LOSSES	395,663	234,723	39,464	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.356	.247	.125	2.728
INDICATED (POST-TEST)	1.579	.165	.084	1.828
PRES. ON RATE LEVEL	1.340	.795	.133	2.268
DERIVED BY FORMULA	1.345	.770	.131	2.246
UNDERLYING PRES. RATE	1.153	.684	.115	1.952
PROPOSED	1.345	.770	.131	2.246
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.69
MAN. RATES	2.91	2.56	2.44	+ 2.69
				PRESENT
				850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	17,740	1,162,166	6.551				17,740			3	1	18	22
2005	21,399	318,450	1.488				21,399				4	19	23
2006	20,031	311,981	1.557				20,031				4	11	15
2007	20,596	1,387,377	6.736				20,596			3	2	11	16
2008	19,963	508,294	2.546				19,963				2	12	14
TOTAL	99,729	3,688,268	3.698				99,729			6	13	71	90

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			335,428	7,987	154,275			334,989	74,321	173,766	81,400
2005				58,132	71,926				47,734	105,625	35,033
2006				51,038	30,229				45,018	87,366	98,330
2007			560,050	20,595	23,240			566,363	109,043	64,072	44,014
2008				66,064	104,846				47,886	246,108	43,390
TOTAL			895,478	203,816	384,516			901,352	324,002	676,937	302,167

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2004			536,907	13,210	259,492			1,113,934	213,004	455,611	90,191
2005		1,381	18,344	91,967	115,942		3,181	23,182	128,993	271,719	35,839
2006		6,918	31,227	69,893	45,932		12,434	64,548	135,595	198,294	99,903
2007		78,371	612,007	56,052	39,796		190,997	1,291,607	318,086	166,650	52,905
2008		52,773	283,386	117,412	100,295		79,267	568,240	274,010	371,458	53,717
TOTAL		139,443	1,481,871	348,534	561,457		285,879	3,061,511	1,069,688	1,463,732	332,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,968,704	3,443,411	332,555	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-128,387	-405,178	2,150	
TOTAL LOSSES	4,840,317	3,038,233	334,705	
EXPECTED LOSSES	2,234,927	1,756,227	212,422	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.853	3.046	.336	8.235
INDICATED (POST-TEST)	3.252	2.041	.225	5.518
PRES. ON RATE LEVEL	2.604	2.046	.247	4.897
DERIVED BY FORMULA	2.623	2.046	.245	4.914
UNDERLYING PRES. RATE	2.241	1.761	.213	4.215
PROPOSED	2.623	2.046	.245	4.914
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.89
MAN. RATES	6.15	5.43	5.27	+ 5.89
				PRESENT
				1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1												
2005	12												
2006	12												
2007	11	387	3.518										
2008	12												
TOTAL	48	387	.806										

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											465
TOTAL											465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41	-228	15	
TOTAL LOSSES			480	
EXPECTED LOSSES	985	1,200	1,268	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.000	1.000
INDICATED (POST-TEST)	.000	.000	.670	.670
PRES. ON RATE LEVEL	2.387	2.907	3.071	8.365
DERIVED BY FORMULA	2.387	2.907	3.071	8.365
UNDERLYING PRES. RATE	2.054	2.502	2.643	7.199
PROPOSED	2.387	2.907	3.071	8.365

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	10.024
IND. RATES				10.02	MINIMUM PREMIUM	2000
MAN. RATES	10.82	9.53	9.00	+ 10.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	114,971	4,037,859	3.512							7	13	57	77
2005	104,236	3,454,589	3.314							7	27	52	86
2006	115,647	2,387,302	2.064							5	12	53	70
2007	118,597	3,225,716	2.719							7	12	40	59
2008	125,012	1,657,663	1.326							4	7	26	37
TOTAL	578,463	14,763,129	2.552							30	71	228	329

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,224,506	220,959	206,167			1,502,940	398,531	341,957	142,799
2005			575,887	548,925	127,461			530,276	1,162,370	345,537	164,133
2006			420,926	265,713	206,018			554,989	391,899	350,739	197,018
2007			879,678	231,788	227,085			701,157	350,590	647,629	187,789
2008			389,221	113,619	196,641			231,686	287,942	320,635	117,919
TOTAL			3,490,218	1,381,004	963,372			3,521,048	2,591,332	2,006,497	809,658

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,448,791	365,465	346,771			3,408,255	1,142,191	896,610	158,221
2005		48,447	1,113,215	841,673	216,855		75,569	2,243,634	2,951,473	943,279	167,908
2006		121,183	842,337	383,748	314,769		205,504	1,959,821	1,121,520	832,411	200,170
2007		216,194	1,619,611	385,009	319,693		474,176	2,981,613	1,135,549	1,357,180	225,722
2008		245,907	1,175,118	260,620	202,259		337,285	2,445,971	776,339	583,026	145,984
TOTAL		631,731	6,199,072	2,236,515	1,400,347		1,092,534	13,039,294	7,127,072	4,612,506	898,005

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,962,631	15,376,440	898,005	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-599,206	-1,872,703	6,456	
TOTAL LOSSES	20,363,425	13,503,737	904,461	
EXPECTED LOSSES	11,893,199	8,364,577	613,171	
CREDIBILITY	.10	.29	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.520	2.334	.156	6.010
INDICATED (POST-TEST)	2.358	1.564	.105	4.027
PRES. ON RATE LEVEL	2.389	1.680	.123	4.192
DERIVED BY FORMULA	2.386	1.646	.117	4.149
UNDERLYING PRES. RATE	2.056	1.446	.106	3.608
PROPOSED	2.386	1.646	.117	4.149
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.97
MAN. RATES	5.30	4.71	4.51	+ 4.97
				PRESENT
				1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	35,741	571,743	1.599				35,741			2	1	13	16
2005	38,830	1,260,900	3.247				38,830			3	4	18	25
2006	38,890	1,189,500	3.058				38,890	1			6	13	20
2007	42,076	628,858	1.494				42,076				9	16	25
2008	42,703	999,893	2.341				42,703				7	23	30
TOTAL	198,240	4,650,894	2.346				198,240	1		5	27	83	116

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			207,115	14,998	22,216			139,996	75,198	81,055	31,165
2005			317,416	98,648	39,079			493,524	126,097	115,732	70,404
2006	594,869			105,964	143,988				167,201	148,846	28,632
2007				153,931	59,601				234,326	132,826	48,174
2008				181,781	144,407				337,638	256,940	79,127
TOTAL	594,869		524,531	555,322	409,291			633,520	940,460	735,399	257,502

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			349,195	24,807	37,368			493,486	215,517	212,527	34,531
2005		22,021	487,775	154,564	65,403		48,047	1,323,809	342,295	303,837	72,023
2006	871,728	17,571	89,766	158,820	210,625		36,862	188,835	459,424	349,290	29,090
2007		28,988	175,333	183,843	88,715		83,515	383,370	525,428	308,043	57,905
2008		94,498	540,110	229,034	150,907		183,293	1,455,766	707,422	485,205	97,959
TOTAL	871,728	163,078	1,642,179	751,068	553,018		351,717	3,845,266	2,250,086	1,658,902	291,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,873,968	5,213,074	291,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-121,034	-501,919	1,803	
TOTAL LOSSES	6,752,934	4,711,155	293,311	
EXPECTED LOSSES	2,365,004	2,253,988	170,486	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.406	2.376	.148	5.930
INDICATED (POST-TEST)	2.282	1.592	.099	3.973
PRES. ON RATE LEVEL	1.386	1.321	.100	2.807
DERIVED BY FORMULA	1.431	1.359	.100	2.890
UNDERLYING PRES. RATE	1.193	1.137	.086	2.416
PROPOSED	1.431	1.359	.100	2.890
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.46
MAN. RATES	3.34	3.03	3.02	+ 3.46
				PRESENT
				990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	24,889	665,102	2.672				24,889			1	1	17	19
2005	22,060	282,659	1.281				22,060			1	1	12	14
2006	39,044	637,503	1.632				39,044			1	1	21	23
2007	40,286	678,916	1.685				40,286			1	3	18	22
2008	32,858	521,173	1.586				32,858					25	25
TOTAL	159,137	2,785,353	1.750				159,137			4	6	93	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			189,633	31,480	93,546			122,657	36,483	164,823	26,480
2005			62,096	13,616	55,828			72,859	1,320	61,265	15,675
2006			76,994	16,038	196,646			43,018	14,267	237,456	53,084
2007			91,087	37,869	97,675			176,816	25,110	129,894	120,465
2008					263,109					203,116	54,948
TOTAL			419,810	99,003	706,804			415,350	77,180	796,554	270,652

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			319,721	52,068	157,345			432,366	104,560	432,168	29,340
2005		6,036	118,142	24,873	89,584		10,799	262,013	12,676	156,749	16,036
2006		26,635	203,391	55,922	281,379		29,205	263,225	101,021	526,437	53,933
2007		31,621	230,799	82,589	123,859		96,835	646,227	145,326	263,687	144,799
2008		92,525	437,617	171,703	228,375		51,590	350,470	168,250	293,180	68,026
TOTAL		156,817	1,309,670	387,155	880,542		188,429	1,954,301	531,833	1,672,221	312,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,609,217	3,471,751	312,134	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,188	-453,787	2,027	
TOTAL LOSSES	3,525,029	3,017,964	314,161	
EXPECTED LOSSES	2,189,725	2,191,317	189,372	
CREDIBILITY	.04	.12	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.215	1.896	.197	4.308
INDICATED (POST-TEST)	1.484	1.270	.132	2.886
PRES. ON RATE LEVEL	1.599	1.600	.138	3.337
DERIVED BY FORMULA	1.594	1.560	.137	3.291
UNDERLYING PRES. RATE	1.376	1.377	.119	2.872
PROPOSED	1.594	1.560	.137	3.291
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.94
MAN. RATES	4.25	3.76	3.59	+ 3.94
				PRESENT
				1125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	181,934	3,385,333	1.860				181,934			2	21	85	108
2005	190,829	1,959,890	1.027				190,829			2	17	80	99
2006	200,990	2,333,324	1.160				200,990			3	28	59	90
2007	204,106	2,415,298	1.183				204,106			3	20	62	85
2008	206,069	1,855,819	.900				206,069				14	69	83
TOTAL	983,928	11,949,664	1.214				983,928			10	100	355	465

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			238,582	412,880	223,177			1,098,901	640,635	422,512	348,646
2005			146,520	341,769	162,834			65,663	405,660	504,201	333,243
2006			305,128	370,816	185,046			267,257	521,117	332,293	351,667
2007			216,498	452,440	248,260			79,376	627,548	475,910	315,266
2008			231,100	313,049	313,049				365,930	611,987	333,753
TOTAL			906,728	1,809,005	1,132,366			1,511,197	2,560,890	2,346,903	1,682,575

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			154,346	682,905	375,377			1,494,354	1,836,061	1,107,827	386,300
2005		14,845	331,824	526,330	267,376		23,208	395,046	1,061,367	1,306,480	340,908
2006		116,414	755,833	511,429	290,000		196,741	1,680,676	1,431,738	805,663	357,294
2007		137,087	921,080	583,907	354,570		275,244	1,364,085	1,480,624	1,059,652	378,950
2008		165,649	901,975	375,657	304,226		283,367	2,153,174	1,042,993	1,007,218	413,186
TOTAL		433,995	3,065,058	2,680,228	1,591,549		778,560	7,087,335	6,852,783	5,286,840	1,876,638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,364,948	16,411,400	1,876,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-406,383	-1,901,274	12,256	
TOTAL LOSSES	10,958,565	14,510,126	1,888,894	
EXPECTED LOSSES	7,704,156	8,432,262	1,180,714	
CREDIBILITY	.14	.42	.47	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.114	1.475	.192	2.781
INDICATED (POST-TEST)	.746	.988	.129	1.863
PRES. ON RATE LEVEL	.910	.996	.139	2.045
DERIVED BY FORMULA	.887	.993	.134	2.014
UNDERLYING PRES. RATE	.783	.857	.120	1.760
PROPOSED	.887	.993	.134	2.014
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				2.41
MAN. RATES	2.75	2.33	2.20	+ 2.41
				PRESENT
				790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	45,831	730,188	1.593						1	4	13	18	
2005	46,912	766,009	1.632							5	17	22	
2006	49,420	430,842	.871							2	13	15	
2007	51,893	401,442	.773							4	10	14	
2008	52,640	259,632	.493								9	9	
TOTAL	246,696	2,588,113	1.049						1	15	62	78	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			113,528	90,772	20,596			127,326	225,831	98,056	54,079
2005				126,047	190,185				146,211	216,607	86,959
2006				43,954	55,888				33,055	165,566	132,379
2007				106,870	9,185				178,009	39,415	67,963
2008					63,489					142,956	53,187
TOTAL			113,528	367,643	339,343			127,326	583,106	662,600	394,567

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			191,408	150,137	34,640			448,824	647,231	257,102	59,919
2005		3,671	44,118	201,574	305,997		6,510	62,022	384,785	559,663	88,960
2006		7,136	36,056	65,228	81,916		14,441	76,805	125,068	369,187	134,497
2007		17,194	100,958	115,455	22,870		56,291	259,636	370,739	116,312	81,692
2008		22,319	105,590	41,430	55,111		36,318	246,667	118,423	206,326	65,846
TOTAL		50,320	478,130	573,824	500,534		113,560	1,093,954	1,646,246	1,508,590	430,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,735,964	4,229,194	430,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,030	-428,995	2,565	
TOTAL LOSSES	1,669,934	3,800,199	433,479	
EXPECTED LOSSES	1,290,220	1,919,295	244,230	
CREDIBILITY	.06	.17	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.677	1.540	.176	2.393
INDICATED (POST-TEST)	.454	1.032	.118	1.604
PRES. ON RATE LEVEL	.608	.904	.115	1.627
DERIVED BY FORMULA	.599	.926	.116	1.641
UNDERLYING PRES. RATE	.523	.778	.099	1.400
PROPOSED	.594	.918	.115	1.627
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.95
MAN. RATES	2.05	1.80	1.75	+ 1.95
				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
2004	38,071	233,824	.614				38,071			1		3	4
2005	40,143	29,979	.074				40,143				1	3	4
2006	43,171	119,961	.277				43,171				1	4	5
2007	43,582	115,581	.265				43,582				2	4	6
2008	42,597	13,255	.031				42,597					2	2
TOTAL	207,564	512,600	.247				207,564			1	4	16	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			76,164		16,503			109,530		25,862	5,765
2005				4,783	2,088				11,694	4,977	6,437
2006				29,064	6,149				43,951	14,245	26,552
2007				21,005	6,289				44,668	20,375	23,244
2008					4,632					5,202	3,421
TOTAL			76,164	54,852	35,661			109,530	100,313	70,661	65,419

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			128,413		27,758			386,093		67,810	6,388
2005		39	1,024	7,326	3,430		148	3,920	29,584	13,280	6,585
2006		3,496	14,386	37,935	10,452		8,388	42,418	114,508	36,968	26,977
2007		3,778	22,736	24,384	9,886		15,349	70,546	97,872	49,262	27,939
2008		1,627	7,704	3,020	4,019		1,322	8,972	4,304	7,510	4,235
TOTAL		8,940	174,263	72,665	55,545		25,207	511,949	246,268	174,830	72,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	720,359	549,308	72,124	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,918	-109,851	577	
TOTAL LOSSES	694,441	439,457	72,701	
EXPECTED LOSSES	487,776	485,700	56,042	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.335	.212	.035	.582
INDICATED (POST-TEST)	.224	.142	.023	.389
PRES. ON RATE LEVEL	.273	.272	.031	.576
DERIVED BY FORMULA	.271	.253	.030	.554
UNDERLYING PRES. RATE	.235	.234	.027	.496
PROPOSED	.271	.253	.030	.554
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.66
MAN. RATES	.74	.67	.62	+ .66
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	9,567	.374										
2008	2,948	42,720	1.449									1	1
TOTAL	13,156	69,273	.527									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,067
2005					396					1,148	2,924
2006					2,331					2,119	4,001
2007											9,567
2008					8,786					28,774	5,160
TOTAL					11,513					32,041	25,719

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004											4,506
2005		7	51	26	632		33	97	110	2,927	2,991
2006		92	713	395	3,308		116	617	531	4,670	4,065
2007											11,500
2008		3,089	14,616	5,735	7,629		7,314	49,644	23,835	41,532	6,388
TOTAL		3,188	15,380	6,156	11,569		7,463	50,358	24,476	49,129	29,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	76,389	91,330	29,450	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,743	-22,327	250	
TOTAL LOSSES	64,646	69,003	29,700	
EXPECTED LOSSES	224,573	98,143	23,550	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.491	.524	.226	1.241
INDICATED (POST-TEST)	.329	.351	.151	.831
PRES. ON RATE LEVEL	1.983	.867	.208	3.058
DERIVED BY FORMULA	1.966	.857	.206	3.029
UNDERLYING PRES. RATE	1.707	.746	.179	2.632
PROPOSED	1.966	.857	.206	3.029
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.63
MAN. RATES	4.04	3.52	3.29	+ 3.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.629
				1140
				1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	26,650	293,011	1.099								2	10	12
2005	25,904	1,393,181	5.378							2	2	21	25
2006	11,052	570,340	5.160							1	2	8	11
2007	12,932	314,039	2.428								4	9	13
2008	12,774	209,747	1.641								1	9	10
TOTAL	89,312	2,780,318	3.113							3	11	57	71

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				35,484	43,054				93,568	79,678	41,227
2005			512,417	61,878	23,973			581,332	45,390	96,399	71,792
2006			91,467	57,234	22,746			215,250	105,464	68,871	9,308
2007				132,904	28,123				104,601	30,524	17,887
2008				14,761	30,837				21,104	126,920	16,125
TOTAL			603,884	302,261	148,733			796,582	370,127	402,392	156,339

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				58,691	72,416				268,166	208,917	45,679
2005		22,683	501,020	98,478	40,599		28,962	768,013	132,388	249,472	73,443
2006		22,818	155,415	78,671	36,906		76,626	808,796	303,817	169,599	9,457
2007		22,902	136,334	149,898	48,532		33,959	156,346	221,260	82,436	21,500
2008		14,388	75,644	31,067	28,835		39,601	282,285	136,051	190,336	19,963
TOTAL		82,791	868,413	416,805	227,288		179,148	2,015,440	1,061,682	900,760	170,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,145,792	2,606,535	170,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-159,482	-406,652	1,067	
TOTAL LOSSES	2,986,310	2,199,883	171,109	
EXPECTED LOSSES	1,701,395	1,399,520	135,754	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.344	2.463	.192	5.999
INDICATED (POST-TEST)	2.240	1.650	.129	4.019
PRES. ON RATE LEVEL	2.213	1.821	.177	4.211
DERIVED BY FORMULA	2.214	1.807	.173	4.194
UNDERLYING PRES. RATE	1.905	1.567	.152	3.624
PROPOSED	2.214	1.807	.173	4.194
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.03
MAN. RATES	5.52	4.79	4.53	+ 5.03
				PRESENT
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	29,810	424,651	1.424					1			4	17	22
2005	32,014	628,065	1.961								5	22	27
2006	33,865	767,238	2.265							2	2	20	24
2007	35,964	4,333,970	12.050							3	6	20	29
2008	39,081	441,092	1.128								1	21	22
TOTAL	170,734	6,595,016	3.863					1		5	18	100	124

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004	5,319			60,792	35,430				160,587	103,647	58,876	
2005				118,764	110,703				95,189	203,595	99,814	
2006			233,763	21,972	55,875			222,576	18,065	140,471	74,516	
2007			257,728	192,682	73,527			3,389,194	190,111	152,680	78,048	
2008				16,724	58,765				61,012	242,949	61,642	
TOTAL	5,319		491,491	410,934	334,300			3,611,770	524,964	843,342	372,896	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004	27,999			100,550	59,596				460,242	271,761	65,234	
2005		2,133	32,884	185,602	179,046		6,113	45,649	256,551	523,901	102,110	
2006		55,851	435,072	44,486	84,669		83,298	984,208	107,960	317,838	75,708	
2007		77,484	545,710	244,213	115,152		282,697	1,870,001	547,196	362,084	93,814	
2008		24,703	125,332	50,748	53,353		83,056	602,135	290,610	371,317	76,313	
TOTAL	27,999	160,171	1,138,998	625,599	491,816		455,164	3,501,993	1,662,559	1,846,901	413,179	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,284,325	4,626,875	413,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,235	-437,124	3,329	
TOTAL LOSSES	5,145,090	4,189,751	416,508	
EXPECTED LOSSES	2,958,820	2,023,198	303,907	
CREDIBILITY	.04	.13	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.014	2.454	.244	5.712
INDICATED (POST-TEST)	2.019	1.644	.163	3.826
PRES. ON RATE LEVEL	2.013	1.377	.207	3.597
DERIVED BY FORMULA	2.013	1.412	.200	3.625
UNDERLYING PRES. RATE	1.733	1.185	.178	3.096
PROPOSED	2.013	1.412	.200	3.625
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.34
MAN. RATES	4.70	4.06	3.87	+ 4.34
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	35,827	610,033	1.702								3	20	23
2005	44,117	1,249,472	2.832							1	3	25	29
2006	37,388	626,130	1.674							1	7	14	22
2007	37,691	775,968	2.058							2	3	24	29
2008	35,571	409,058	1.149									18	18
TOTAL	190,594	3,670,661	1.926							4	16	101	121

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				21,156	131,216				140,601	264,308	52,752
2005			57,591	65,008	93,426			577,902	275,514	134,963	45,068
2006			124,591	112,562	25,385			126,745	162,362	56,290	18,195
2007			263,827	46,157	56,261			172,746	41,735	116,224	79,018
2008					95,300					218,003	95,755
TOTAL			446,009	244,883	401,588			877,393	620,212	789,788	290,788

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				34,992	220,706				402,963	693,015	58,450
2005		3,492	59,277	103,966	150,460		30,176	841,376	708,840	359,448	46,105
2006		40,332	269,582	150,934	44,840		71,903	676,988	439,073	147,941	18,486
2007		67,383	514,305	89,037	80,004		107,470	715,634	175,480	242,251	94,980
2008		33,523	158,504	62,185	82,720		55,407	376,159	180,579	314,657	118,545
TOTAL		144,730	1,001,668	441,114	578,730		264,956	2,610,157	1,906,935	1,757,312	336,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,021,511	4,684,091	336,566	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,280	-462,702	3,112	
TOTAL LOSSES	3,863,231	4,221,389	339,678	
EXPECTED LOSSES	2,466,287	1,923,093	322,105	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.027	2.215	.178	4.420
INDICATED (POST-TEST)	1.358	1.484	.119	2.961
PRES. ON RATE LEVEL	1.504	1.172	.196	2.872
DERIVED BY FORMULA	1.497	1.216	.184	2.897
UNDERLYING PRES. RATE	1.294	1.009	.169	2.472
PROPOSED	1.497	1.216	.184	2.897
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				3.47
MAN. RATES	3.73	3.25	3.09	+ 3.47
				PRESENT
				1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,240	168,265	5.193							2	5	7	
2005	2,973	30,712	1.033								6	6	
2006	2,980	155,868	5.230							2	3	5	
2007	2,757	541,912	19.655						1	1	6	8	
2008	2,861	16,480	.576								4	4	
TOTAL	14,811	913,237	6.166						1	5	24	30	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				47,087	18,211				55,702	33,607	13,658
2005					8,003					16,509	6,200
2006				73,059	10,895				46,503	14,345	11,066
2007			189,719	28,004	26,373			211,321	42,933	39,706	3,856
2008					4,521					10,216	1,743
TOTAL			189,719	148,150	68,003			211,321	145,138	114,383	36,523

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				77,882	30,631				159,641	88,117	15,133
2005		156	1,016	505	12,768		492	1,390	1,592	42,090	6,343
2006		8,609	34,768	94,588	19,800		8,844	44,681	120,981	37,509	11,243
2007		35,475	269,792	49,431	38,579		89,744	610,250	138,061	94,928	4,635
2008		1,586	7,519	2,946	3,926		2,614	17,627	8,462	14,749	2,158
TOTAL		45,826	313,095	225,352	105,704		101,694	673,948	428,737	277,393	39,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,134,563	1,037,186	39,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,310	-101,814	392	
TOTAL LOSSES	1,104,253	935,372	39,904	
EXPECTED LOSSES	496,466	424,038	40,287	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.456	6.315	.269	14.040
INDICATED (POST-TEST)	4.996	4.231	.180	9.407
PRES. ON RATE LEVEL	3.895	3.327	.315	7.537
DERIVED BY FORMULA	3.906	3.354	.311	7.571
UNDERLYING PRES. RATE	3.352	2.863	.272	6.487
PROPOSED	3.906	3.354	.311	7.571

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	9.073
IND. RATES				9.07	MINIMUM PREMIUM	2000
MAN. RATES	8.97	8.17	8.11	+ 9.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	262,407	112,995	.043									8	8
2005	304,239	558,172	.183							1	2	11	14
2006	355,608	940,043	.264							2	7	7	16
2007	379,758	501,586	.132							1	8	7	16
2008	337,733	656,568	.194							2	4	5	11
TOTAL	1,639,745	2,769,364	.169							6	21	38	65

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					21,250					30,834	60,911
2005			155,592	52,917	25,278			75,307	71,379	79,736	97,963
2006			215,521	208,540	27,421			54,338	351,609	58,793	23,821
2007			69,163	137,093	18,443			74,951	78,065	88,663	35,208
2008			137,871	85,981	28,874			233,798	89,543	44,661	35,840
TOTAL			578,147	484,531	121,266			438,394	590,596	302,687	253,743

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					35,743					80,847	67,490
2005		12,910	284,466	83,360	42,020		11,653	293,166	188,937	207,397	100,216
2006		72,157	479,201	276,066	55,099		82,231	553,196	908,926	175,563	24,202
2007		37,138	248,350	155,702	39,253		68,530	410,777	212,531	192,069	42,320
2008		79,319	404,328	98,190	42,214		180,938	1,262,938	247,408	115,020	44,370
TOTAL		201,524	1,416,345	613,318	214,329		343,352	2,520,077	1,557,802	770,896	278,598

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,481,298	3,156,345	278,598	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-102,072	-261,120	3,789	
TOTAL LOSSES	4,379,226	2,895,225	282,387	
EXPECTED LOSSES	2,115,271	1,197,013	360,745	
CREDIBILITY	.20	.59	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.267	.177	.017	.461
INDICATED (POST-TEST)	.179	.119	.011	.309
PRES. ON RATE LEVEL	.150	.085	.025	.260
DERIVED BY FORMULA	.156	.105	.016	.277
UNDERLYING PRES. RATE	.129	.073	.022	.224
PROPOSED	.156	.105	.016	.277
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.33
MAN. RATES	.37	.29	.28	+ .33
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	16,688	244,720	1.466								2	5	7
2005	17,422	179,163	1.028								3	8	11
2006	18,992	172,397	.907								1	12	13
2007	20,257	1,168,969	5.770					1		1	2	8	12
2008	22,668	635,056	2.801							1	1	11	13
TOTAL	96,027	2,400,305	2.500					1		2	9	44	56

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				36,509	16,082				98,535	43,179	50,415
2005				35,101	12,962				52,085	11,001	68,014
2006				4,001	23,163				32,485	76,287	36,461
2007	571,232		148,056	71,940	12,659	5,000		202,644	100,997	25,869	30,572
2008			87,144	55,713	91,287			85,158	79,651	163,009	73,094
TOTAL	571,232		235,200	203,264	156,153	5,000		287,802	363,753	319,345	258,556

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				60,385	27,049				282,401	113,215	55,860
2005		253	7,213	53,608	21,400		333	16,521	130,689	30,685	69,578
2006		1,369	8,830	8,980	33,110		9,640	50,416	101,182	172,283	37,045
2007	868,279	36,953	268,339	88,879	26,431	155,052	109,251	712,073	248,679	82,309	36,748
2008		78,966	391,663	111,642	90,570		126,260	898,420	284,403	270,595	90,491
TOTAL	868,279	117,541	676,045	323,494	198,560	155,052	245,484	1,677,430	1,047,354	669,087	289,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,739,831	2,238,495	289,722	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,211	-251,702	2,442	
TOTAL LOSSES	3,641,620	1,986,793	292,164	
EXPECTED LOSSES	2,199,979	1,184,012	218,942	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.792	2.069	.304	6.165
INDICATED (POST-TEST)	2.541	1.386	.204	4.131
PRES. ON RATE LEVEL	2.662	1.432	.265	4.359
DERIVED BY FORMULA	2.658	1.428	.259	4.345
UNDERLYING PRES. RATE	2.291	1.233	.228	3.752
PROPOSED	2.658	1.428	.259	4.345
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.21
MAN. RATES	5.81	5.03	4.69	+ 5.21
				PRESENT
				1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	10,254	122,075	1.190								1	4	5
2005	10,999	609,756	5.543							1	2	3	6
2006	11,852	224,370	1.893							1	1	1	3
2007	13,028	119,299	.915								2	4	6
2008	12,966	88,037	.678								1	3	4
TOTAL	59,099	1,163,537	1.969							2	7	15	24

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				22,088	9,056				45,492	45,032	407	
2005			198,848	24,156	19,811			314,977	5,621	34,858	11,485	
2006			68,358	33,933	2,467			53,020	61,396	1,700	3,496	
2007				46,957	6,130				29,549	28,171	8,492	
2008				17,568	24,953				25,123	3,279	17,114	
TOTAL			267,206	144,702	62,417			367,997	167,181	113,040	40,994	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				36,534	15,232				130,380	118,074	451	
2005		9,904	215,463	39,252	32,564		24,273	669,464	26,374	90,404	11,749	
2006		19,033	136,222	45,615	6,724		28,344	278,219	161,914	12,940	3,552	
2007		7,748	45,707	51,518	12,569		11,858	54,208	71,534	60,701	10,207	
2008		13,001	70,491	29,316	24,128		9,608	80,978	39,515	13,238	21,187	
TOTAL		49,686	467,883	202,235	91,217		74,083	1,082,869	429,717	295,357	47,146	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,674,521	1,018,526	47,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,988	-73,462	374	
TOTAL LOSSES	1,655,533	945,064	47,520	
EXPECTED LOSSES	398,327	337,455	34,869	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.801	1.599	.080	4.480
INDICATED (POST-TEST)	1.877	1.071	.054	3.002
PRES. ON RATE LEVEL	.783	.663	.069	1.515
DERIVED BY FORMULA	.805	.687	.068	1.560
UNDERLYING PRES. RATE	.674	.571	.059	1.304
PROPOSED	.805	.687	.068	1.560
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.869
MAN. RATES	1.80	1.63	1.63	1.87
				MINIMUM PREMIUM
				720
				PRESENT
				655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	466,923	1,329,647	.284						2	6	15	23	
2005	513,877	433,851	.084						1	2	9	12	
2006	522,239	1,724,777	.330						3	9	15	27	
2007	964,664	987,908	.102						3	5	6	14	
2008	1,025,989	1,046,043	.101						1	9	20	30	
TOTAL	3,493,692	5,522,226	.158						10	31	65	106	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			467,563	102,243	82,543			433,688	63,528	112,216	67,866	
2005			113,655	23,467	21,123			150,660	34,404	45,399	45,143	
2006			438,341	185,848	75,738			492,164	360,120	119,392	53,174	
2007			258,521	80,815	14,806			343,945	156,855	62,015	70,951	
2008			135,860	189,515	49,348			123,815	289,226	138,495	119,784	
TOTAL			1,413,940	581,888	243,558			1,544,272	904,133	477,517	356,918	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004			622,923	169,111	138,838			1,215,283	182,070	294,230	75,195	
2005		9,484	205,723	38,219	34,621		19,889	544,439	97,190	118,481	46,181	
2006		105,115	752,218	260,111	125,003		174,230	1,691,761	978,083	317,300	54,025	
2007		60,706	453,383	106,784	32,902		173,482	1,126,745	396,933	169,792	85,284	
2008		115,063	625,340	189,503	74,923		219,174	1,656,296	585,896	309,997	148,293	
TOTAL		290,368	2,659,587	763,728	406,287		586,775	6,234,524	2,240,172	1,209,800	408,978	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,771,254	4,619,987	408,978			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-67,038	-422,938	4,167			
TOTAL LOSSES	9,704,216	4,197,049	413,145			
EXPECTED LOSSES	3,423,818	2,410,647	314,433			
CREDIBILITY	.33	.97	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.278	.120	.012	.410		
INDICATED (POST-TEST)	.186	.080	.008	.274		
PRES. ON RATE LEVEL	.114	.080	.010	.204		
DERIVED BY FORMULA	.138	.080	.008	.226		
UNDERLYING PRES. RATE	.098	.069	.009	.176		
PROPOSED	.138	.080	.008	.226		
YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	.270
IND. RATES				.27	MINIMUM PREMIUM	335
MAN. RATES	.22	.22	.22	+ .27	PRESENT	315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	376												
2005													
2006	384												
2007	561												
2008	481												
TOTAL	1,802												

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.	-161	-8,069	289	
TOTAL LOSSES			289	
EXPECTED LOSSES	59,304	47,699	22,722	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	3.824	3.076	1.465	8.365
DERIVED BY FORMULA	3.824	3.045	1.450	8.319
UNDERLYING PRES. RATE	3.291	2.647	1.261	7.199
PROPOSED	3.824	3.045	1.450	8.319
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.97
MAN. RATES	10.82	9.53	9.00	+ 9.97
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	2,144	7,049	.328									1	1
2005	2,599	147,020	5.656								1	3	4
2006	2,906	231,351	7.961								1	5	6
2007	2,470	1,896	.076									1	1
2008	2,163	28,000	1.294									1	1
TOTAL	12,282	415,316	3.382								2	11	13

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				57,705	41,587				68,230	61,015	2,814	
2007					624					617	655	
2008					10,000					18,000		
TOTAL				97,045	90,776				78,526	144,609	4,360	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004					3,364					13,238		
2005		707	10,880	61,472	59,140		1,797	8,128	31,408	153,317	911	
2006		8,102	37,578	80,273	62,444		15,062	77,138	187,552	143,143	2,859	
2007		57	402	236	748		62	315	284	1,181	787	
2008		3,515	16,631	6,526	8,680		4,569	31,056	14,914	25,978		
TOTAL		12,381	65,491	148,507	134,376		21,490	116,637	234,158	336,857	4,557	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	215,999	853,898	4,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,186	-42,913	113	
TOTAL LOSSES	198,813	810,985	4,670	
EXPECTED LOSSES	277,818	180,790	12,037	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.619	6.603	.038	8.260
INDICATED (POST-TEST)	1.085	4.424	.025	5.534
PRES. ON RATE LEVEL	2.628	1.710	.114	4.452
DERIVED BY FORMULA	2.613	1.764	.111	4.488
UNDERLYING PRES. RATE	2.262	1.472	.098	3.832
PROPOSED	2.613	1.764	.111	4.488
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.38
MAN. RATES	5.74	5.03	4.79	+ 5.38
IND. RATE				
				5.378
				MINIMUM PREMIUM
				1560
				PRESENT
				1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	23,889	1,680,988	7.036							4	1	22	27
2005	23,275	1,738,458	7.469							4	5	17	26
2006	23,877	765,092	3.204							3	2	19	24
2007	23,944	1,461,279	6.102							2	6	21	29
2008	25,051	603,925	2.410							1		11	12
TOTAL	120,036	6,249,742	5.207							14	14	90	118

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			633,805	47,621	86,709			600,241	17,519	181,851	113,242
2005			617,263	188,484	218,490			312,119	129,501	222,531	50,070
2006			336,554	66,148	84,749			89,462	10,433	139,241	38,505
2007			281,361	213,130	68,008			415,313	261,346	170,762	51,359
2008			147,350		94,756			46,566		255,918	59,335
TOTAL			2,016,333	515,383	552,712			1,463,701	418,799	970,303	312,511

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004			1,068,595	78,765	145,843			2,115,850	50,209	476,813	125,472
2005		53,507	1,140,125	305,923	354,826		45,061	1,156,163	358,673	575,985	51,222
2006		85,330	649,564	108,713	130,139		38,790	427,838	72,372	310,681	39,121
2007		82,436	578,761	264,357	111,096		241,505	1,506,495	666,083	405,046	61,734
2008		89,908	407,677	80,022	88,157		96,212	648,471	229,867	373,927	73,457
TOTAL		311,181	3,844,722	837,780	830,061		421,568	5,854,817	1,377,204	2,142,452	351,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,432,288	5,187,497	351,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-311,218	-702,718	2,961	
TOTAL LOSSES	10,121,070	4,484,779	353,967	
EXPECTED LOSSES	5,708,913	3,066,919	288,087	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.432	3.736	.295	12.463
INDICATED (POST-TEST)	5.649	2.503	.198	8.350
PRES. ON RATE LEVEL	5.526	2.969	.279	8.774
DERIVED BY FORMULA	5.531	2.922	.270	8.723
UNDERLYING PRES. RATE	4.756	2.555	.240	7.551
PROPOSED	5.531	2.922	.270	8.723
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				10.45
MAN. RATES	11.21	9.96	9.44	+ 10.45
+PROPOSED				
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	5,936						5,936						
2005	6,003	87,258	1.453				6,003				1		1
2006	6,933	22,700	.327				6,933					1	1
2007	6,610						6,610						
2008	6,996						6,996						
TOTAL	32,478	109,958	.339				32,478				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005				51,868					35,390		
2006					11,937					6,806	3,957
TOTAL				51,868	11,937				35,390	6,806	3,957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2005			8,229	78,006	1,067			10,595	88,076	1,789	
2006		470	3,662	2,014	16,940		355	1,974	1,712	15,006	4,020
TOTAL		470	11,891	80,020	18,007		355	12,569	89,788	16,795	4,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,285	204,610	4,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,346	-20,253	86	
TOTAL LOSSES	16,939	184,357	4,106	
EXPECTED LOSSES	165,638	91,263	8,120	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.052	.568	.013	.633
INDICATED (POST-TEST)	.035	.381	.009	.425
PRES. ON RATE LEVEL	.593	.326	.029	.948
DERIVED BY FORMULA	.587	.328	.028	.943
UNDERLYING PRES. RATE	.510	.281	.025	.816
PROPOSED	.587	.328	.028	.943

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.130
IND. RATES				1.13	MINIMUM PREMIUM	540
MAN. RATES	1.10	.97	1.02	+ 1.13	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,183	97,864	8.272							1	1	2	
2005	1,203	22,700	1.886										
2006	1,204												
2007	1,757	17,299	.984								1	1	
2008	1,229	912	.074										
TOTAL	6,576	138,775	2.110							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				63,355	13,164		
2005											22,700	
2007					2,958					8,279	6,062	
2008											912	
TOTAL				18,631	5,672				63,355	21,443	29,674	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2004				30,816	4,565				181,575	34,516		
2005											23,222	
2007		270	1,909	1,120	3,556		957	4,252	3,830	15,844	7,287	
2008											1,129	
TOTAL		270	1,909	31,936	8,121		957	4,252	185,405	50,360	31,638	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,388	275,822	31,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,840	-25,922	149	
TOTAL LOSSES		249,900	31,787	
EXPECTED LOSSES	158,612	115,474	14,665	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.800	.483	4.283
INDICATED (POST-TEST)	.000	2.546	.324	2.870
PRES. ON RATE LEVEL	2.803	2.040	.259	5.102
DERIVED BY FORMULA	2.775	2.045	.260	5.080
UNDERLYING PRES. RATE	2.412	1.756	.223	4.391
PROPOSED	2.775	2.045	.260	5.080

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	6.087
IND. RATES				6.09	MINIMUM PREMIUM	1730
MAN. RATES	6.55	5.74	5.49	+ 6.09	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	52												
2005													
2006													
2007													
2008													
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.	-148	-212		
TOTAL LOSSES				
EXPECTED LOSSES	1,117	490	36	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.497	1.096	.081	3.674
DERIVED BY FORMULA	2.497	1.096	.081	3.674
UNDERLYING PRES. RATE	2.149	.943	.070	3.162
PROPOSED	2.497	1.096	.081	3.674
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				4.60
MAN. RATES	5.77	4.90	4.40	+ 4.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.603
				1375
				1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	45						45						
2005	37						37						
2006	50						50						
2007	53						53						
2008	45						45						
TOTAL	230						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.	-513	-1,183	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	10,549	5,285	522	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	5.328	2.670	.264	8.262
DERIVED BY FORMULA	5.328	2.670	.264	8.262
UNDERLYING PRES. RATE	4.586	2.298	.227	7.111
PROPOSED	5.328	2.670	.264	8.262
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				9.90
MAN. RATES	10.53	9.34	8.89	+ 9.90
+PROPOSED				

9.901

2000

2000

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,237	12,612	1.019									1	1
2005	481												
2006	660												
2007	707	25,726	3.638									1	1
2008	690												
TOTAL	3,775	38,338	1.016									2	2

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					11,845					13,881	
TOTAL					16,551					20,930	857

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004					7,915					18,482	950
2007		1,078	7,642	4,480	14,243		1,604	7,130	6,411	26,562	
TOTAL		1,078	7,642	4,480	22,158		1,604	7,130	6,411	45,044	950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,454	78,093	950	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,719	-1,272	5	
TOTAL LOSSES	15,735	76,821	955	
EXPECTED LOSSES	29,559	5,059	716	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.417	2.035	.025	2.477
INDICATED (POST-TEST)	.279	1.363	.017	1.659
PRES. ON RATE LEVEL	.910	.156	.022	1.088
DERIVED BY FORMULA	.910	.168	.022	1.100
UNDERLYING PRES. RATE	.783	.134	.019	.936
PROPOSED	.910	.168	.022	1.100
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				1.32
MAN. RATES	1.35	1.16	1.17	+ 1.32
				PRESENT
				635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005													
2006	37												
2007	63												
2008	84												
TOTAL	184												

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	-57	5	
TOTAL LOSSES			66		5	
EXPECTED LOSSES			1,308	839	267	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.036	.000	.003	.039
INDICATED (POST-TEST)			.024	.000	.002	.026
PRES. ON RATE LEVEL			.826	.530	.168	1.524
DERIVED BY FORMULA			.826	.530	.168	1.524
UNDERLYING PRES. RATE			.711	.456	.145	1.312
PROPOSED			.826	.530	.168	1.524

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	1.826
IND. RATES				1.83	MINIMUM PREMIUM	710
MAN. RATES	1.97	1.73	1.64	+ 1.83	PRESENT	740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	3,236												
2005	3,099	4,351	.140										
2006	3,823												
2007	4,313	2,985	.069										
2008	4,552	3,313	.072										
TOTAL	19,023	10,649	.056										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005												4,351
2007												2,985
2008												3,313
TOTAL												10,649

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2005												4,451
2007												3,588
2008												4,101
TOTAL												12,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,140	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,671	-8,239	180	
TOTAL LOSSES			12,320	
EXPECTED LOSSES	245,587	39,948	15,789	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.065	.065
INDICATED (POST-TEST)	.000	.000	.044	.044
PRES. ON RATE LEVEL	1.500	.244	.096	1.840
DERIVED BY FORMULA	1.485	.237	.094	1.816
UNDERLYING PRES. RATE	1.291	.210	.083	1.584
PROPOSED	1.485	.237	.094	1.816

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.176
IND. RATES				2.18	MINIMUM PREMIUM	795
MAN. RATES	2.38	2.10	1.98	+ 2.18	PRESENT	740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,921	2,639	.137										
2005	3,283	124,560	3.794								1		1
2006	4,150	2,461	.059									1	1
2007	3,415												
2008	3,993												
TOTAL	16,762	129,660	.774								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				48,368					75,233		959
2006					113					884	1,464
TOTAL				48,368	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											2,924
2005			7,675	72,742	995			22,524	187,232	3,805	981
2006		4	35	18	159		43	257	223	1,949	1,487
TOTAL		4	7,710	72,760	1,154		43	22,781	187,455	5,754	5,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,538	267,123	5,392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,284	-20,805	127	
TOTAL LOSSES	8,254	246,318	5,519	
EXPECTED LOSSES	512,750	102,248	11,231	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.049	1.470	.033	1.552
INDICATED (POST-TEST)	.033	.985	.022	1.040
PRES. ON RATE LEVEL	3.554	.709	.078	4.341
DERIVED BY FORMULA	3.519	.717	.076	4.312
UNDERLYING PRES. RATE	3.059	.610	.067	3.736
PROPOSED	3.519	.717	.076	4.312
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				5.17
MAN. RATES	5.61	4.95	4.67	+ 5.17
				PRESENT
				1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	25,741	224,717	.872							1	6	7	
2005	34,097	269,974	.791						1		5	6	
2006	28,052	417,761	1.489							2	4	6	
2007	46,894	811,745	1.731						2	1	15	18	
2008	59,249	264,003	.445							1	7	8	
TOTAL	194,033	1,988,200	1.025						3	5	37	45	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				33,758	35,076				16,008	84,260	55,615
2005			70,950		8,951			85,551		63,854	40,668
2006				78,727	17,115				232,607	54,036	35,276
2007			231,704	56,263	42,986			139,734	43,653	163,156	134,249
2008				21,913	27,317				46,868	59,236	108,669
TOTAL			302,654	190,661	131,445			225,285	339,136	424,542	374,477

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2004				55,836	58,998				45,879	220,931	61,621
2005		5,836	125,563	1,561	14,554		12,434	306,516	10,246	163,368	41,603
2006		9,484	39,110	102,834	28,963		43,269	218,312	600,673	148,562	35,840
2007		60,996	461,523	92,248	64,270		97,828	627,735	193,474	330,572	161,367
2008		14,883	81,594	34,075	26,793		31,455	242,747	117,722	101,378	134,532
TOTAL		91,199	707,790	286,554	193,578		184,986	1,395,310	967,994	964,811	434,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,379,285	2,412,937	434,963	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,051	-147,800	2,273	
TOTAL LOSSES	2,332,234	2,265,137	437,236	
EXPECTED LOSSES	1,878,239	822,700	170,749	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.202	1.167	.225	2.594
INDICATED (POST-TEST)	.805	.782	.151	1.738
PRES. ON RATE LEVEL	1.125	.493	.102	1.720
DERIVED BY FORMULA	1.109	.533	.110	1.752
UNDERLYING PRES. RATE	.968	.424	.088	1.480
PROPOSED	1.100	.529	.109	1.738

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	2.082
IND. RATES				2.08	MINIMUM PREMIUM	770
MAN. RATES	2.24	1.96	1.85	+ 2.08	PRESENT	705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	1,237												
2005	481												
2006	660												
2007	707												
2008	690												
TOTAL	3,775												

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.	-254	-1,737	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	4,342	6,909	528	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.134	.213	.016	.363
DERIVED BY FORMULA	.134	.211	.016	.361
UNDERLYING PRES. RATE	.115	.183	.014	.312
PROPOSED	.134	.211	.016	.361
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.43
MAN. RATES	.45	.39	.39	+ .43
IND. RATE				
MINIMUM PREMIUM				375
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004													
2005													
2006	37												
2007	63												
2008	84												
TOTAL	184												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	20	-7		
TOTAL LOSSES	20			
EXPECTED LOSSES	410	99	6	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.011	.000	.000	.011
INDICATED (POST-TEST)	.007	.000	.000	.007
PRES. ON RATE LEVEL	.259	.063	.003	.325
DERIVED BY FORMULA	.259	.063	.003	.325
UNDERLYING PRES. RATE	.223	.054	.003	.280
PROPOSED	.259	.063	.003	.325
YEAR	12-1-08	12-1-09	12-1-10	12-1-11
IND. RATES				.39
MAN. RATES	.42	.36	.35	+ .39

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2004	107												
2005	169												
2006	123												
2007	155												
2008	145												
TOTAL	699												

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.	-3,210	-2		
TOTAL LOSSES				
EXPECTED LOSSES	55,903	9		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	92.924	.016	.000	92.940
DERIVED BY FORMULA	92.924	.016	.000	92.940
UNDERLYING PRES. RATE	79.976	.014	.000	79.990
PROPOSED	92.924	.016	.000	92.940

YEAR	12-1-08	12-1-09	12-1-10	12-1-11	IND. RATE	111.379
IND. RATES				111.38	MINIMUM PREMIUM	381
MAN. RATES	100.00	100.00	100.00	+111.38	PRESENT	

+PROPOSED