

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,161	68,635	1.114				6,161					3	3
2008	6,007	316,844	5.274				6,007			1		2	3
2009	5,424	212,929	3.925				5,424			1		2	3
2010	5,970	10,432	.174				5,970					3	3
2011	6,539	173,068	2.646				6,539				2	2	4
TOTAL	30,101	781,908	2.598				30,101			2	2	12	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					31,118					28,136	9,381
2008			134,588		1,891			116,979		3,455	59,931
2009			105,001		7,953			82,426		17,549	
2010					4,299					6,133	
2011				48,843	26,100				43,995	51,315	2,815
TOTAL			239,589	48,843	71,361			199,405	43,995	106,588	72,127

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					75,555					66,317	8,893
2008		11,764	286,156	2,655	5,403		17,805	406,405	7,471	9,314	62,748
2009		5,169	245,077	6,910	17,624		3,267	321,913	15,532	35,337	
2010		87	3,041	2,593	7,465		34	2,587	2,975	9,527	
2011		8,929	191,968	81,416	37,307		11,006	171,180	93,680	60,701	2,801
TOTAL		25,949	726,242	93,574	143,354		32,112	902,085	119,658	181,196	74,442

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,686,388	537,782	74,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,494,244	-765,155	1,492	
TOTAL LOSSES	192,144		75,934	
EXPECTED LOSSES	4,854,990	2,044,459	179,102	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.638	.000	.252	.890
INDICATED (POST-TEST)	.616	.000	.243	.859
PRES. ON RATE LEVEL	14.289	6.017	.527	20.833
DERIVED BY FORMULA	14.152	5.776	.516	20.444
UNDERLYING PRES. RATE	16.129	6.792	.595	23.516
PROPOSED	14.152	5.776	.516	20.444

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	25.552
IND. RATES				25.55	MINIMUM PREMIUM	2000
MAN. RATES	20.69	24.75	28.16	+ 25.55	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,308	3,220	.097										
2008	4,134	4,058	.098										
2009	4,332	176,533	4.075								1	1	2
2010	4,098	125,853	3.071									3	3
2011	5,609	144,853	2.582									2	2
TOTAL	21,481	454,517	2.116								1	6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,220
2008											4,058
2009				13,918	30,247				35,806	93,700	2,862
2010					56,334					61,307	8,212
2011					3,425					20,010	121,418
TOTAL				13,918	90,006				35,806	175,017	139,770

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,052
2008											4,249
2009		157	16,211	33,163	57,720		183	43,584	100,411	177,226	2,773
2010		1,135	39,828	33,977	97,887		308	25,915	29,718	95,210	7,695
2011		356	7,622	3,654	3,972		1,771	25,323	16,111	20,938	120,811
TOTAL		1,648	63,661	70,794	159,579		2,262	94,822	146,240	293,374	138,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	162,393	669,987	138,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-259,635	-92,341	349	
TOTAL LOSSES		577,646	138,929	
EXPECTED LOSSES	852,796	253,475	38,236	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.689	.647	3.336
INDICATED (POST-TEST)	.000	2.598	.625	3.223
PRES. ON RATE LEVEL	3.517	1.045	.158	4.720
DERIVED BY FORMULA	3.482	1.092	.172	4.746
UNDERLYING PRES. RATE	3.970	1.180	.178	5.328
PROPOSED	3.463	1.086	.171	4.720
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.899
MAN. RATES	4.85	5.68	6.38	5.90
				MINIMUM PREMIUM
				PRESENT
				1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	791						791						
2008	785	3,996	.509				785				1		1
2009	988	10,283	1.040				988						
2010	905						905						
2011	1,168	4,682	.400				1,168						
TOTAL	4,637	18,961	.409				4,637				1		1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				1,500					571		1,925	
2009											10,283	
2011											4,682	
TOTAL				1,500					571		16,890	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			238	2,848	43			103	1,359	22	2,015	
2009											9,964	
2011											4,659	
TOTAL			238	2,848	43			103	1,359	22	16,638	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	341	4,272	16,638	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,998	-58,137	109	
TOTAL LOSSES			16,747	
EXPECTED LOSSES	154,505	157,705	12,287	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.361	.361
INDICATED (POST-TEST)	.000	.000	.349	.349
PRES. ON RATE LEVEL	2.952	3.013	.235	6.200
DERIVED BY FORMULA	2.952	2.983	.236	6.171
UNDERLYING PRES. RATE	3.332	3.401	.265	6.998
PROPOSED	2.952	2.983	.236	6.171

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.713
IND. RATES				7.71	MINIMUM PREMIUM	2000
MAN. RATES	6.36	7.49	8.38	+ 7.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	115												
2008	8												
2009	1,036	75	.007										
2010	1,138	4,820	.423										
2011	1,351	333,304	24.670							1			1
TOTAL	3,648	338,199	9.271							1			1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											75
2010											4,820
2011			100,632					231,984			688
TOTAL			100,632					231,984			5,583

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											73
2010											4,516
2011		17,165	181,782	11,302	5,015		90,828	617,601	49,469	11,881	685
TOTAL		17,165	181,782	11,302	5,015		90,828	617,601	49,469	11,881	5,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	907,376	77,667	5,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,165	-14,422	62	
TOTAL LOSSES	882,211	63,245	5,336	
EXPECTED LOSSES	84,889	41,695	5,326	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24.183	1.734	.146	26.063
INDICATED (POST-TEST)	23.361	1.675	.141	25.177
PRES. ON RATE LEVEL	2.061	1.013	.129	3.203
DERIVED BY FORMULA	2.061	1.020	.129	3.210
UNDERLYING PRES. RATE	2.327	1.143	.146	3.616
PROPOSED	2.061	1.020	.129	3.210
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.01
MAN. RATES	2.79	3.49	4.33	+ 4.01
				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
2007	13						13						
2008	3						3						
2009	29						29						
2010	106	48,973	46.200				106				1		1
2011													
TOTAL	151	48,973	32.432				151				1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				28,555					20,418		
TOTAL				28,555					20,418		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		1,399	38,280	42,627	3,084		505	28,538	33,661	2,217	
TOTAL		1,399	38,280	42,627	3,084		505	28,538	33,661	2,217	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,722	81,589		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,353	-4,447	2	
TOTAL LOSSES	54,369	77,142	2	
EXPECTED LOSSES	41,460	11,298	344	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	36.006	51.087	.001	87.094
INDICATED (POST-TEST)	34.782	49.350	.001	84.133
PRES. ON RATE LEVEL	24.324	6.629	.201	31.154
DERIVED BY FORMULA	24.324	6.629	.201	31.154
UNDERLYING PRES. RATE	27.457	7.482	.227	35.166
PROPOSED	24.324	6.629	.201	31.154
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				38.94
MAN. RATES	31.98	37.64	42.11	+ 38.94
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
2007	376						376						
2008	310						310						
2009	190						190						
2010	244	3,021	1.238				244						
2011	225						225						
TOTAL	1,345	3,021	.225				1,345						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010												3,021
TOTAL												3,021

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010												2,831
TOTAL												2,831

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,554	-10,584	46	
TOTAL LOSSES			2,877	
EXPECTED LOSSES	30,734	27,412	6,322	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.214	.214
INDICATED (POST-TEST)	.000	.000	.207	.207
PRES. ON RATE LEVEL	2.024	1.806	.416	4.246
DERIVED BY FORMULA	2.024	1.806	.416	4.246
UNDERLYING PRES. RATE	2.285	2.038	.470	4.793
PROPOSED	2.024	1.806	.416	4.246

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.307
IND. RATES				5.31	MINIMUM PREMIUM	1645
MAN. RATES	4.24	5.05	5.74	+ 5.31	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	40,708	956,284	2.349							2	7	15	24
2008	38,312	2,519,008	6.574							5	5	12	22
2009	37,939	1,554,106	4.096							3	4	16	23
2010	40,867	1,204,931	2.948							1	7	13	21
2011	44,668	958,242	2.145							1	3	20	24
TOTAL	202,494	7,192,571	3.552							12	26	76	114

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			155,987	128,750	183,888			71,075	222,139	137,842	56,603
2008			835,250	75,678	29,817			1,385,234	104,335	34,366	54,328
2009			434,029	102,076	210,099			305,622	132,971	315,287	54,022
2010			166,805	151,234	111,216			248,894	228,446	230,030	68,306
2011			83,700	59,261	207,568			82,501	43,469	377,822	103,921
TOTAL			1,675,771	516,999	742,588			2,093,326	731,360	1,095,347	337,180

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			314,625	251,448	446,481			213,225	473,156	324,896	53,660
2008		47,051	1,158,190	156,894	69,366		128,086	2,943,228	303,259	91,628	56,882
2009		21,445	1,074,576	258,419	411,681		12,080	1,272,601	401,869	606,458	52,347
2010		24,189	562,575	303,749	215,607		23,705	1,030,363	521,380	390,438	64,003
2011		48,157	827,878	299,003	254,871		83,227	878,629	379,612	407,914	103,401
TOTAL		140,842	3,937,844	1,269,513	1,398,006		247,098	6,338,046	2,079,276	1,821,334	330,293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,663,830	6,568,129	330,293	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,836,474	-1,835,497	3,631	
TOTAL LOSSES	8,827,356	4,732,632	333,924	
EXPECTED LOSSES	5,975,598	4,906,430	431,313	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.359	2.337	.165	6.861
INDICATED (POST-TEST)	4.211	2.258	.159	6.628
PRES. ON RATE LEVEL	2.614	2.147	.189	4.950
DERIVED BY FORMULA	2.694	2.161	.185	5.040
UNDERLYING PRES. RATE	2.951	2.423	.213	5.587
PROPOSED	2.694	2.161	.185	5.040
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.30
MAN. RATES	5.00	5.89	6.69	+ 6.30
				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
2007	4,133	17,256	.417				4,133					2	2
2008	3,781	77,630	2.053				3,781				1	2	3
2009	3,634	111,224	3.060				3,634				1	1	2
2010	3,257	663	.020				3,257						
2011	3,056	44,596	1.459				3,056					2	2
TOTAL	17,861	251,369	1.407				17,861				2	7	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					9,254					7,892	110
2008				12,936	19,730				14,192	30,658	114
2009				41,389	18,979				23,654	21,023	6,179
2010											663
2011					15,829					27,975	792
TOTAL				54,325	63,792				37,846	87,548	7,858

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					22,469					18,601	104
2008			3,335	26,867	40,766			4,265	38,022	67,160	119
2009		271	27,951	78,766	37,994		84	20,007	55,240	40,885	5,987
2010											621
2011		1,633	35,228	16,881	18,358		2,472	35,401	22,523	29,268	788
TOTAL		1,904	66,514	122,514	119,587		2,556	59,673	115,785	155,914	7,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	130,647	513,800	7,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-179,206	-183,445	323	
TOTAL LOSSES		330,355	7,942	
EXPECTED LOSSES	576,910	477,245	43,582	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.850	.044	1.894
INDICATED (POST-TEST)	.000	1.787	.043	1.830
PRES. ON RATE LEVEL	2.862	2.367	.216	5.445
DERIVED BY FORMULA	2.833	2.350	.211	5.394
UNDERLYING PRES. RATE	3.230	2.672	.244	6.146
PROPOSED	2.833	2.350	.211	5.394

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.741
IND. RATES				6.74	MINIMUM PREMIUM	2000
MAN. RATES	5.56	6.59	7.36	+ 6.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008													
2009													
2010	100												
2011													
TOTAL	100												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,277	-1,758	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	17,310	4,720	134	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	15.335	4.181	.119	19.635
DERIVED BY FORMULA	15.335	4.181	.119	19.635
UNDERLYING PRES. RATE	17.310	4.720	.134	22.164
PROPOSED	15.335	4.181	.119	19.635
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				24.54
MAN. RATES	20.70	24.00	26.54	+ 24.54
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
2007	1,071												
2008													
2009													
2010													
2011	1,510	12,206	.808									1	1
TOTAL	2,581	12,206	.473									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					5,846					5,250	1,110
TOTAL					5,846					5,250	1,110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		605	13,013	6,235	6,781		463	6,646	4,227	5,493	1,104
TOTAL		605	13,013	6,235	6,781		463	6,646	4,227	5,493	1,104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,727	22,736	1,104	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,613	-18,134	105	
TOTAL LOSSES	8,114	4,602	1,209	
EXPECTED LOSSES	49,169	52,575	7,975	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.314	.178	.047	.539
INDICATED (POST-TEST)	.303	.172	.045	.520
PRES. ON RATE LEVEL	1.688	1.804	.274	3.766
DERIVED BY FORMULA	1.688	1.788	.272	3.748
UNDERLYING PRES. RATE	1.905	2.037	.309	4.251
PROPOSED	1.688	1.788	.272	3.748
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.68
MAN. RATES	4.01	4.65	5.09	+ 4.68
				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
2007	22,498	228,220	1.014				22,498			1	1	2	4
2008	22,248	4,588	.020				22,248						
2009	22,387						22,387						
2010	22,690	114,720	.505				22,690				1		1
2011	26,318	43,405	.164				26,318					2	2
TOTAL	116,141	390,933	.337				116,141			1	2	4	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			106,427	10,000	1,177			86,398	1,250	7,419	15,549	
2008											4,588	
2010				31,586					81,800		1,334	
2011					5,022					13,166	25,217	
TOTAL			106,427	41,586	6,199			86,398	83,050	20,585	46,688	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			214,663	19,530	2,858			259,194	2,663	17,486	14,740	
2008											4,804	
2010		1,548	42,341	47,153	3,413		2,027	114,339	134,861	8,879	1,250	
2011		517	11,178	5,358	5,822		1,165	16,658	10,601	13,777	25,091	
TOTAL		2,065	268,182	72,041	12,093		3,192	390,191	148,125	40,142	45,885	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	663,630	272,401	45,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,195,537	-745,071	3,049	
TOTAL LOSSES			48,934	
EXPECTED LOSSES	3,897,692	1,998,787	358,876	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.042	.042
INDICATED (POST-TEST)	.000	.000	.041	.041
PRES. ON RATE LEVEL	2.972	1.525	.274	4.771
DERIVED BY FORMULA	2.883	1.388	.253	4.524
UNDERLYING PRES. RATE	3.356	1.721	.309	5.386
PROPOSED	2.883	1.388	.253	4.524
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.65
MAN. RATES	5.42	6.01	6.45	+ 5.65

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,268	11,870	.936							1	1	2	
2008	1,341	1,106	.082										
2009	1,123	55,074	4.904								1	1	
2010	791	9,155	1.157										
2011	896	2,222	.247										
TOTAL	5,419	79,427	1.466							1	2	3	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				2,842	514				5,371	1,651	1,492	
2008											1,106	
2009					19,181					33,727	2,166	
2010											9,155	
2011											2,222	
TOTAL				2,842	19,695				5,371	35,378	16,141	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				5,550	1,248				11,440	3,891	1,414	
2008											1,158	
2009		52	5,474	5,361	36,122		29	7,252	9,152	62,865	2,099	
2010											8,578	
2011											2,211	
TOTAL		52	5,474	10,911	37,370		29	7,252	20,592	66,756	15,460	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,807	135,629	15,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,964	-63,076	209	
TOTAL LOSSES		72,553	15,669	
EXPECTED LOSSES	109,354	163,925	29,479	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.339	.289	1.628
INDICATED (POST-TEST)	.000	1.293	.279	1.572
PRES. ON RATE LEVEL	1.788	2.680	.482	4.950
DERIVED BY FORMULA	1.788	2.666	.480	4.934
UNDERLYING PRES. RATE	2.018	3.025	.544	5.587
PROPOSED	1.788	2.666	.480	4.934

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.167
IND. RATES				6.17	MINIMUM PREMIUM	1075
MAN. RATES	5.24	6.05	6.69	+ 6.17	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,076	72,261	1.423				5,076					2	2
2008	4,061	115,548	2.845				4,061				2	1	3
2009	4,288	108,707	2.535				4,288				1		1
2010	5,537	19,130	.345				5,537					1	1
2011	5,761	256,820	4.457				5,761				3		3
TOTAL	24,723	572,466	2.316				24,723				6	4	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					16,200					51,755	4,306
2008				68,262	1,719				42,467	2,275	825
2009				59,688					44,262		4,757
2010					1,264					12,916	4,950
2011				96,675					158,755		1,390
TOTAL				224,625	19,183				245,484	66,946	16,228

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					39,334					121,987	4,082
2008			10,970	129,785	5,487			7,669	101,331	6,548	864
2009		314	32,497	105,942	3,257		125	28,974	92,694	3,181	4,610
2010		26	895	762	2,197		64	5,461	6,259	20,054	4,638
2011		12,354	265,021	106,044	13,917		23,385	383,366	188,950	25,298	1,383
TOTAL		12,694	309,383	342,533	64,192		23,574	425,470	389,234	177,068	15,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	771,121	973,027	15,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-289,546	-115,469	244	
TOTAL LOSSES	481,575	857,558	15,821	
EXPECTED LOSSES	944,912	309,779	27,937	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.948	3.469	.064	5.481
INDICATED (POST-TEST)	1.882	3.351	.062	5.295
PRES. ON RATE LEVEL	3.386	1.110	.100	4.596
DERIVED BY FORMULA	3.371	1.177	.099	4.647
UNDERLYING PRES. RATE	3.822	1.253	.113	5.188
PROPOSED	3.371	1.177	.099	4.647
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.73
MAN. RATES	5.60	6.42	7.09	+ 6.73
IND. RATE				
				6.725
				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
2007	162												
2008	234												
2009	207												
2010	225												
2011	322	19,175	5.954									1	1
TOTAL	1,150	19,175	1.667									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					1,062					14,822	3,291
TOTAL					1,062					14,822	3,291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		112	2,362	1,132	1,230		1,303	18,760	11,932	15,508	3,275
TOTAL		112	2,362	1,132	1,230		1,303	18,760	11,932	15,508	3,275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,537	29,802	3,275	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,194	-7,530	33	
TOTAL LOSSES	10,343	22,272	3,308	
EXPECTED LOSSES	40,123	20,989	3,507	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.899	1.937	.288	3.124
INDICATED (POST-TEST)	.868	1.871	.278	3.017
PRES. ON RATE LEVEL	3.091	1.617	.270	4.978
DERIVED BY FORMULA	3.091	1.617	.270	4.978
UNDERLYING PRES. RATE	3.489	1.825	.305	5.619
PROPOSED	3.091	1.617	.270	4.978

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.204
IND. RATES				7.20	MINIMUM PREMIUM	2000
MAN. RATES	5.65	6.73	7.68	+ 7.20	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
2007	468	774,809	165.557				468			1			1
2008	399						399						
2009	472	2,256	.477				472						
2010	366						366						
2011	39						39						
TOTAL	1,744	777,065	44.556				1,744			1			1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			444,635					329,899			275
2009											2,256
TOTAL			444,635					329,899			2,531

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			527,380					581,991			261
2009											2,186
TOTAL			527,380					581,991			2,447

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,109,371		2,447	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,219	-17,637	62	
TOTAL LOSSES	1,089,152		2,509	
EXPECTED LOSSES	62,418	42,867	12,399	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	62.451	.000	.144	62.595
INDICATED (POST-TEST)	60.328	.000	.139	60.467
PRES. ON RATE LEVEL	3.171	2.177	.630	5.978
DERIVED BY FORMULA	3.171	2.155	.625	5.951
UNDERLYING PRES. RATE	3.579	2.458	.711	6.748
PROPOSED	3.185	2.165	.628	5.978

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.471
IND. RATES				7.47	MINIMUM PREMIUM	1240
MAN. RATES	6.28	7.28	8.08	+ 7.47	PRESENT	1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,793	159,334	1.812						1		1	2	
2008	8,850	241,224	2.725						1			1	
2009	7,924	76,339	.963							1		1	
2010	7,607	3,874	.050								1	1	
2011	7,898	4,934	.062										
TOTAL	41,072	485,705	1.183						2	1	2	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			106,646		7,679			11,331		22,427	11,251
2008			163,943					57,012			20,269
2009				30,401					39,005		6,933
2010					337					123	3,414
2011											4,934
TOTAL			270,589	30,401	8,016			68,343	39,005	22,550	46,801

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			215,105		18,645			33,993		52,860	10,666
2008		14,331	348,421	2,966	1,868		8,673	197,975	3,408	880	21,222
2009		161	16,552	53,961	1,661		110	25,533	81,682	2,805	6,718
2010		10	238	203	585			52	60	188	3,199
2011											4,909
TOTAL		14,502	580,316	57,130	22,759		8,783	257,553	85,150	56,733	46,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	861,154	221,772	46,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-429,216	-183,185	620	
TOTAL LOSSES	431,938	38,587	47,334	
EXPECTED LOSSES	1,386,590	483,417	79,269	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.052	.094	.115	1.261
INDICATED (POST-TEST)	1.016	.091	.111	1.218
PRES. ON RATE LEVEL	2.991	1.042	.171	4.204
DERIVED BY FORMULA	2.952	1.004	.168	4.124
UNDERLYING PRES. RATE	3.376	1.177	.193	4.746
PROPOSED	2.952	1.004	.168	4.124
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.11
MAN. RATES	4.21	5.15	6.21	+ 6.11
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
2007	29,310	976,347	3.331						2	1	6	9	
2008	28,289	854,466	3.020						2	2	13	17	
2009	34,446	248,011	.719							2	9	11	
2010	36,710	593,383	1.616						1	3	5	9	
2011	36,058	894,791	2.481						1	1	4	6	
TOTAL	164,813	3,566,998	2.164						6	9	37	52	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			415,200	42,583	13,796			402,854	35,809	17,004	49,101
2008			167,445	21,386	66,948			260,238	109,910	207,113	21,426
2009				47,635	10,821				85,772		48,962
2010			190,933	41,617	14,375			130,500	138,848	50,201	26,909
2011			188,428	62,005	15,714			512,957	46,256	21,339	48,092
TOTAL			962,006	215,226	121,654			1,306,549	416,595	350,478	194,490

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			630,018	83,165	33,497			900,148	76,273	40,079	46,548
2008		12,773	318,388	51,082	139,353		28,118	672,909	301,290	457,089	22,433
2009		279	29,025	87,581	22,974		291	67,924	194,506	108,349	47,444
2010		20,264	412,585	84,254	36,900		13,233	561,879	272,025	97,783	25,214
2011		21,220	328,642	92,458	30,571		81,683	635,008	111,994	39,242	47,852
TOTAL		54,536	1,718,658	398,540	263,295		123,325	2,837,868	956,088	742,542	189,491

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,734,387	2,360,465	189,491	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,659,200	-957,646	2,055	
TOTAL LOSSES	3,075,187	1,402,819	191,546	
EXPECTED LOSSES	5,382,793	2,564,491	240,628	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.866	.851	.116	2.833
INDICATED (POST-TEST)	1.803	.822	.112	2.737
PRES. ON RATE LEVEL	2.893	1.379	.129	4.401
DERIVED BY FORMULA	2.849	1.318	.127	4.294
UNDERLYING PRES. RATE	3.266	1.556	.146	4.968
PROPOSED	2.849	1.318	.127	4.294
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.37
MAN. RATES	4.48	5.53	6.50	+ 6.37
				PRESENT
				1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,052						1,052						
2008	1,145						1,145						
2009	853	14,162	1.660				853					1	1
2010	936	69,871	7.464				936				1		1
2011	1,490	58,534	3.928				1,490				1	1	2
TOTAL	5,476	142,567	2.603				5,476				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					4,012					6,482	3,668
2010				50,965					18,906		
2011				22,995	3,074				25,500	4,631	2,334
TOTAL				73,960	7,086				44,406	11,113	6,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		11	1,147	1,121	7,556		5	1,395	1,759	12,084	3,554
2010		2,499	68,320	76,079	5,504		467	26,427	31,172	2,053	
2011		3,252	69,877	28,499	6,874		4,162	67,438	34,071	8,906	2,322
TOTAL		5,762	139,344	105,699	19,934		4,634	95,260	67,002	23,043	5,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	245,000	215,678	5,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,069	-34,786	61	
TOTAL LOSSES	196,931	180,892	5,937	
EXPECTED LOSSES	158,859	95,556	6,735	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.596	3.303	.108	7.007
INDICATED (POST-TEST)	3.474	3.191	.104	6.769
PRES. ON RATE LEVEL	2.570	1.546	.109	4.225
DERIVED BY FORMULA	2.570	1.562	.109	4.241
UNDERLYING PRES. RATE	2.901	1.745	.123	4.769
PROPOSED	2.570	1.562	.109	4.241
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.29
MAN. RATES	4.76	5.48	6.24	+ 6.29
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,574	80,285	5.100				1,574				2	2	4
2008	1,744	5,040	.288				1,744						
2009	1,710	5,757	.336				1,710						
2010	1,548	27,753	1.792				1,548						
2011	1,572	323	.020				1,572						
TOTAL	8,148	119,158	1.462				8,148				2	2	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				25,392	575				52,586		1,732	
2008											5,040	
2009											5,757	
2010											27,753	
2011											323	
TOTAL				25,392	575				52,586		40,605	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				49,591	1,396				112,009		1,642	
2008											5,277	
2009											5,579	
2010											26,005	
2011											321	
TOTAL				49,591	1,396				112,009		38,824	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		162,996	38,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,558	-81,946	151	
TOTAL LOSSES		81,050	38,975	
EXPECTED LOSSES	375,948	217,062	19,148	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.995	.478	1.473
INDICATED (POST-TEST)	.000	.961	.462	1.423
PRES. ON RATE LEVEL	4.088	2.360	.208	6.656
DERIVED BY FORMULA	4.047	2.346	.213	6.606
UNDERLYING PRES. RATE	4.614	2.664	.235	7.513
PROPOSED	4.047	2.346	.213	6.606
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.79
MAN. RATES	6.30	7.94	9.83	+ 9.79
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	586	35,531	6.063									2	2
2008	819	37,209	4.543										
2009	973	1,394	.143										
2010	1,594	433	.027										
2011	1,499	1,676	.111										
TOTAL	5,471	76,243	1.394									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					17,495					17,435	601	
2008											37,209	
2009											1,394	
2010											433	
2011											1,676	
TOTAL					17,495					17,435	41,313	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					42,478					41,094	570	
2008											38,958	
2009											1,351	
2010											405	
2011											1,668	
TOTAL					42,478					41,094	42,952	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		83,572	42,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,902	-29,186	58	
TOTAL LOSSES		54,386	43,010	
EXPECTED LOSSES	106,902	81,791	5,745	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.994	.786	1.780
INDICATED (POST-TEST)	.000	.960	.759	1.719
PRES. ON RATE LEVEL	1.731	1.324	.093	3.148
DERIVED BY FORMULA	1.731	1.320	.100	3.151
UNDERLYING PRES. RATE	1.954	1.495	.105	3.554
PROPOSED	1.729	1.319	.100	3.148
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.67
MAN. RATES	3.25	3.89	4.65	+ 4.67
IND. RATE				
MINIMUM PREMIUM				1480
PRESENT				1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,145	9,258	.808									2	2
2008	1,741	37,658	2.163										
2009	1,265	11,801	.932									1	1
2010	3,023	81,674	2.701									3	3
2011	3,982	79,891	2.006									2	2
TOTAL	11,156	220,282	1.975									8	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					529					5,774	2,955
2008											37,658
2009					199					1,016	10,586
2010					55,947					22,100	3,627
2011					21,353					52,510	6,028
TOTAL					78,028					81,400	60,854

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,285					13,609	2,801
2008											39,428
2009			56	54	374		2	220	276	1,894	10,258
2010		1,125	39,554	33,746	97,210		114	9,347	10,712	34,322	3,398
2011		2,200	47,526	22,768	24,766		4,639	66,440	42,271	54,936	5,998
TOTAL		3,325	87,136	56,568	123,635		4,755	76,007	53,259	104,761	61,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	171,223	338,223	61,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,873	-90,652	283	
TOTAL LOSSES	75,350	247,571	62,166	
EXPECTED LOSSES	319,062	265,401	25,213	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.675	2.219	.557	3.451
INDICATED (POST-TEST)	.652	2.144	.538	3.334
PRES. ON RATE LEVEL	2.534	2.108	.199	4.841
DERIVED BY FORMULA	2.515	2.109	.206	4.830
UNDERLYING PRES. RATE	2.860	2.379	.226	5.465
PROPOSED	2.515	2.109	.206	4.830

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.160
IND. RATES				7.16	MINIMUM PREMIUM	2000
MAN. RATES	4.95	6.02	7.15	+ 7.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,061	294,108	14.270							1		3	4
2008	2,079	2,393	.115									1	1
2009	2,164	258,268	11.934							1		3	4
2010	1,980	10,498	.530									2	2
2011	1,326	902,925	68.093							1		1	2
TOTAL	9,610	1,468,192	15.278							3		10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			161,247		3,932			109,658		14,724	4,547
2008					259					688	1,446
2009			102,868		1,834			140,476		5,784	7,306
2010					639					4,499	5,360
2011			318,912		838			577,730		2,574	2,871
TOTAL			583,027		7,502			827,864		28,269	21,530

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			325,235		9,547			328,974		34,705	4,311
2008			17	30	531			39	96	1,495	1,514
2009		5,046	238,395	5,105	6,050		5,550	543,448	19,925	15,261	7,080
2010		10	454	381	1,109		22	1,899	2,180	6,984	5,022
2011		18,301	194,752	12,887	6,295		75,955	518,225	43,322	12,601	2,857
TOTAL		23,357	758,853	18,403	23,532		81,527	1,392,585	65,523	71,046	20,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,256,322	178,504	20,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-101,854	-91,370	200	
TOTAL LOSSES	2,154,468	87,134	20,984	
EXPECTED LOSSES	323,377	235,541	28,637	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	22.419	.907	.218	23.544
INDICATED (POST-TEST)	21.657	.876	.211	22.744
PRES. ON RATE LEVEL	2.981	2.171	.264	5.416
DERIVED BY FORMULA	3.168	2.145	.263	5.576
UNDERLYING PRES. RATE	3.365	2.451	.298	6.114
PROPOSED	3.168	2.145	.263	5.576
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.266
MAN. RATES	5.84	6.89	8.00	8.27
				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
2007	187												
2008	183												
2009	227	439	.193										
2010	211												
2011	78												
TOTAL	886	439	.050										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											425
TOTAL											425

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,771	-7,598	17	
TOTAL LOSSES			442	
EXPECTED LOSSES	18,022	19,183	2,684	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.048	.048
PRES. ON RATE LEVEL	1.802	1.918	.268	3.988
DERIVED BY FORMULA	1.802	1.918	.268	3.988
UNDERLYING PRES. RATE	2.034	2.165	.303	4.502
PROPOSED	1.802	1.918	.268	3.988

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.912
IND. RATES				5.91	MINIMUM PREMIUM	1795
MAN. RATES	4.22	5.04	5.89	+ 5.91	PRESENT	1815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	46						46						
2008	65						65						
2009	85						85						
2010	66						66						
2011	65						65						
TOTAL	327						327						

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.	-1,716	-3,494	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	5,529	9,336	578	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.498	2.529	.157	4.184
DERIVED BY FORMULA	1.498	2.529	.157	4.184
UNDERLYING PRES. RATE	1.691	2.855	.177	4.723
PROPOSED	1.498	2.529	.157	4.184
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.20
MAN. RATES	4.60	5.27	6.18	+ 6.20
				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
2007	7,426	1,079,403	14.535				7,426			2	2	8	12
2008	6,939	62,195	.896				6,939				2	3	5
2009	6,400	720,034	11.250				6,400			2	5	6	13
2010	7,425	338,037	4.552				7,425			1	1	8	10
2011	9,872	278,589	2.822				9,872				4	11	15
TOTAL	38,062	2,478,258	6.511				38,062			5	14	36	55

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			731,160	6,082	6,444			265,570	12,987	18,756	38,404
2008				14,794	2,462				23,482	1,008	20,449
2009			365,847	77,120	21,014			75,383	138,898	19,057	22,715
2010			203,746	25,361	9,947			51,500	15,157	13,454	18,872
2011				64,050	33,544				114,106	41,171	25,718
TOTAL			1,300,753	187,407	73,411			392,453	304,630	93,446	126,158

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			915,572	11,878	15,645			639,013	27,663	44,207	36,407
2008			2,512	28,375	5,468			4,230	55,999	3,081	21,410
2009		18,394	893,982	159,082	53,001		3,384	385,983	305,895	47,907	22,011
2010		27,107	537,292	63,114	30,663		5,492	210,364	41,446	25,058	17,683
2011		11,633	250,228	106,020	48,121		20,440	327,641	168,956	61,252	25,589
TOTAL		57,134	2,599,586	368,469	152,898		29,316	1,567,231	599,959	181,505	123,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,253,267	1,302,831	123,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-868,525	-764,420	1,997	
TOTAL LOSSES	3,384,742	538,411	125,097	
EXPECTED LOSSES	2,859,597	2,080,470	220,760	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.893	1.415	.329	10.637
INDICATED (POST-TEST)	8.591	1.367	.318	10.276
PRES. ON RATE LEVEL	6.656	4.842	.514	12.012
DERIVED BY FORMULA	6.695	4.703	.506	11.904
UNDERLYING PRES. RATE	7.513	5.466	.580	13.559
PROPOSED	6.695	4.703	.506	11.904
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				17.65
MAN. RATES	11.32	14.34	17.74	+ 17.65
IND. RATE				
				17.647
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
2007	8,227	184,325	2.240							1		1	2
2008	5,182	601,636	11.610							2	1	3	6
2009	1,866	129	.006										
2010	5,747	77,457	1.347								1	1	2
2011	8,196	79,880	.974									6	6
TOTAL	29,218	943,427	3.229							3	2	11	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			102,086		657			66,785		2,806	11,991
2008			269,656	22,328	8,782			229,248	29,660	14,218	27,744
2009											129
2010				16,296	3,885				34,925	6,996	15,355
2011					20,539					53,812	5,529
TOTAL			371,742	38,624	33,863			296,033	64,585	77,832	60,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			205,907		1,595			200,355		6,614	11,367
2008		22,415	549,103	48,056	21,547		33,003	759,064	85,488	35,368	29,048
2009											125
2010		877	24,594	26,671	8,509		901	51,779	60,966	14,657	14,388
2011		2,115	45,708	21,906	23,822		4,749	68,086	43,324	56,300	5,501
TOTAL		25,407	825,312	96,633	55,473		38,653	1,079,284	189,778	112,939	60,429

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,968,656	454,823	60,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,621	-140,560	699	
TOTAL LOSSES	1,814,035	314,263	61,128	
EXPECTED LOSSES	514,529	381,588	75,383	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.209	1.076	.209	7.494
INDICATED (POST-TEST)	5.998	1.039	.202	7.239
PRES. ON RATE LEVEL	1.560	1.157	.229	2.946
DERIVED BY FORMULA	1.604	1.153	.228	2.985
UNDERLYING PRES. RATE	1.761	1.306	.258	3.325
PROPOSED	1.604	1.153	.228	2.985
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.43
MAN. RATES	3.23	3.77	4.35	+ 4.43
				PRESENT
				1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	201	18,676	9.291									2	2
2008	246	207,978	84.543							1		1	2
2009	176	318	.180										
2010	105												
2011	99												
TOTAL	827	226,972	27.445							1		3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					1,597					16,649	430	
2008			92,002		591			111,303		2,738	1,344	
2009											318	
TOTAL			92,002		2,188			111,303		19,387	2,092	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					3,877					39,242	408	
2008		8,042	195,564	1,733	2,259		16,939	386,654	7,033	7,670	1,407	
2009											308	
TOTAL		8,042	195,564	1,733	6,136		16,939	386,654	7,033	46,912	2,123	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	607,199	61,814	2,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,070	-15,433	24	
TOTAL LOSSES	594,129	46,381	2,147	
EXPECTED LOSSES	41,482	39,490	3,853	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	71.841	5.608	.260	77.709
INDICATED (POST-TEST)	69.398	5.417	.251	75.066
PRES. ON RATE LEVEL	4.444	4.230	.413	9.087
DERIVED BY FORMULA	4.444	4.230	.413	9.087
UNDERLYING PRES. RATE	5.016	4.775	.466	10.257
PROPOSED	4.444	4.230	.413	9.087

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.471
IND. RATES				13.47	MINIMUM PREMIUM	2000
MAN. RATES	9.77	11.57	13.42	+ 13.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	125	380,263	304.210							1			1
2008	164												
2009	153												
2010	218												
2011	153												
TOTAL	813	380,263	46.773							1			1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			358,214					22,049			
TOTAL			358,214					22,049			

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			722,518					66,147			
TOTAL			722,518					66,147			

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			788,665			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-2,975	-3,521	21	
TOTAL LOSSES			785,690		21	
EXPECTED LOSSES			9,454	9,448	2,536	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			96.641	.000	.003	96.644
INDICATED (POST-TEST)			93.355	.000	.003	93.358
PRES. ON RATE LEVEL			1.030	1.030	.276	2.336
DERIVED BY FORMULA			1.030	1.030	.276	2.336
UNDERLYING PRES. RATE			1.163	1.162	.312	2.637
PROPOSED			1.030	1.030	.276	2.336

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		3.463
IND. RATES				3.46	MINIMUM PREMIUM		1170
MAN. RATES	2.43	2.92	3.45	+ 3.46	PRESENT		1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	672	5,644	.839				672					1	1
2008	402						402						
2009	633	3,846	.607				633					1	1
2010	736	2,788	.378				736						
2011	864	14,418	1.668				864					2	2
TOTAL	3,307	26,696	.807				3,307					4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					67					3,118	2,459	
2009					965					2,693	188	
2010											2,788	
2011					3,652					10,766		
TOTAL					4,684					16,577	5,435	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					163					7,349	2,331	
2009		2	274	269	1,815		2	578	732	5,020	182	
2010											2,612	
2011		376	8,124	3,896	4,238		955	13,621	8,671	11,266		
TOTAL		378	8,398	4,165	6,216		957	14,199	9,403	23,635	5,125	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,932	43,419	5,125	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,751	-26,895	155	
TOTAL LOSSES		16,524	5,280	
EXPECTED LOSSES	114,919	72,489	16,832	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.500	.160	.660
INDICATED (POST-TEST)	.000	.483	.155	.638
PRES. ON RATE LEVEL	3.078	1.942	.451	5.471
DERIVED BY FORMULA	3.078	1.927	.448	5.453
UNDERLYING PRES. RATE	3.475	2.192	.509	6.176
PROPOSED	3.078	1.927	.448	5.453

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.084
IND. RATES				8.08	MINIMUM PREMIUM	2000
MAN. RATES	6.15	7.13	8.08	+ 8.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008													
2009													
2010	145	76,666	52.873								2		2
2011	127												
TOTAL	272	76,666	28.186								2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				49,046					27,620		
TOTAL				49,046					27,620		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		2,405	65,750	73,216	5,300		682	38,601	45,534	2,999	
TOTAL		2,405	65,750	73,216	5,300		682	38,601	45,534	2,999	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	107,438	127,049		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,386	-1,731	3	
TOTAL LOSSES	103,052	125,318	3	
EXPECTED LOSSES	14,571	5,538	182	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	37.887	46.073	.001	83.961
INDICATED (POST-TEST)	36.599	44.507	.001	81.107
PRES. ON RATE LEVEL	4.746	1.804	.059	6.609
DERIVED BY FORMULA	4.746	1.804	.059	6.609
UNDERLYING PRES. RATE	5.357	2.036	.067	7.460
PROPOSED	4.746	1.804	.059	6.609
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.80
MAN. RATES	6.72	8.19	9.76	+ 9.80
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	33,556	90											
2008	18,529	24,244	.130								1		1
2009	8,182	2,974	.036									1	1
2010	11,392												
2011	11,878	191	.001										
TOTAL	83,537	27,499	.033								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											90
2008				2,393					10,053		11,798
2009					1,870					787	317
2011											191
TOTAL				2,393	1,870				10,053	787	12,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											85
2008			381	4,542	69			1,786	23,912	380	12,353
2009		6	535	523	3,520			169	212	1,465	307
2011											190
TOTAL		6	916	5,065	3,589			1,955	24,124	1,845	12,935

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,877	34,623	12,935	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-302,145	-294,724	870	
TOTAL LOSSES			13,805	
EXPECTED LOSSES	980,724	735,126	135,330	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	1.039	.780	.144	1.963
DERIVED BY FORMULA	1.008	.725	.135	1.868
UNDERLYING PRES. RATE	1.174	.880	.162	2.216
PROPOSED	1.008	.725	.135	1.868
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.77
MAN. RATES	2.17	2.52	2.90	+ 2.77
				PRESENT
				1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	924	669	.072										
2008	971	611	.062										
2009	939	525	.055										
2010	861	5,069	.588										
2011	840	1,133	.134									1	1
TOTAL	4,535	8,007	.177									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												669
2008												611
2009												525
2010												5,069
2011					165					279		689
TOTAL					165					279		7,563

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												634
2008												640
2009												509
2010												4,750
2011		18	363	177	189		23	352	224	293		686
TOTAL		18	363	177	189		23	352	224	293		7,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	756	883	7,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,127	-26,851	154	
TOTAL LOSSES			7,373	
EXPECTED LOSSES	129,249	70,746	20,090	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.163	.163
INDICATED (POST-TEST)	.000	.000	.157	.157
PRES. ON RATE LEVEL	2.525	1.382	.392	4.299
DERIVED BY FORMULA	2.525	1.368	.390	4.283
UNDERLYING PRES. RATE	2.850	1.560	.443	4.853
PROPOSED	2.525	1.368	.390	4.283
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.35
MAN. RATES	4.22	5.27	6.35	+ 6.35
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.349
				1910
				1930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	313												
2008	342												
2009	259												
2010	200												
2011	196												
TOTAL	1,310												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,119	-7,836	28	
TOTAL LOSSES			28	
EXPECTED LOSSES	22,767	20,278	4,113	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.540	1.371	.278	3.189
DERIVED BY FORMULA	1.540	1.371	.278	3.189
UNDERLYING PRES. RATE	1.738	1.548	.314	3.600
PROPOSED	1.540	1.371	.278	3.189
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.73
MAN. RATES	3.27	3.97	4.71	+ 4.73
				PRESENT
				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,343	97,948	7.293								2	3	5
2008	1,062	2,497	.235										
2009	920	115	.012										
2010	847	829	.097										
2011	987												
TOTAL	5,159	101,389	1.965								2	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				40,709	10,834				34,181	7,268	4,956
2008											2,497
2009											115
2010											829
TOTAL				40,709	10,834				34,181	7,268	8,397

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				79,505	26,305				72,806	17,131	4,698
2008											2,614
2009											111
2010											777
TOTAL				79,505	26,305				72,806	17,131	8,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		195,747	8,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,934	-49,607	121	
TOTAL LOSSES		146,140	8,321	
EXPECTED LOSSES	159,206	129,285	15,890	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.833	.161	2.994
INDICATED (POST-TEST)	.000	2.737	.156	2.893
PRES. ON RATE LEVEL	2.734	2.220	.273	5.227
DERIVED BY FORMULA	2.734	2.225	.272	5.231
UNDERLYING PRES. RATE	3.086	2.506	.308	5.900
PROPOSED	2.732	2.223	.272	5.227

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.749
IND. RATES				7.75	MINIMUM PREMIUM	2000
MAN. RATES	5.38	6.51	7.72	+ 7.75	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
2007	11,329	1,066,591	9.414				11,329			2	1	2	5
2008	12,152	113,017	.930				12,152				1	3	4
2009	9,948	339,958	3.417				9,948			1	2	3	6
2010	11,166	580,545	5.199				11,166			1	2	2	5
2011	15,883	107,734	.678				15,883				2	4	6
TOTAL	60,478	2,207,845	3.651				60,478			4	8	14	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			302,067	38,124	837			622,682	75,243	3,223	24,415
2008				20,515	13,908				24,054	13,589	40,951
2009			200,642	23,093	8,873			53,176	25,000	11,964	17,210
2010			124,137	49,395	523			330,701	50,401	2,407	22,981
2011				47,519	2,462				20,400	8,983	28,370
TOTAL			626,846	178,646	26,603			1,006,559	195,098	40,166	133,927

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			396,028	74,456	2,032			1,134,138	160,268	7,597	23,145
2008			4,165	40,571	29,067			5,046	59,108	30,442	42,876
2009		9,975	479,078	52,421	23,025		2,181	224,185	62,556	25,795	16,676
2010		9,776	208,763	79,571	9,291		16,519	625,585	114,277	16,794	21,533
2011		6,327	135,738	54,750	9,703		3,800	60,633	31,509	12,647	28,228
TOTAL		26,078	1,223,772	301,769	73,118		22,500	2,049,587	427,718	93,275	132,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,321,937	895,880	132,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-623,966	-647,340	1,438	
TOTAL LOSSES	2,697,971	248,540	133,896	
EXPECTED LOSSES	2,053,833	1,771,400	159,057	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.461	.411	.221	5.093
INDICATED (POST-TEST)	4.309	.397	.213	4.919
PRES. ON RATE LEVEL	3.008	2.595	.233	5.836
DERIVED BY FORMULA	3.034	2.463	.232	5.729
UNDERLYING PRES. RATE	3.396	2.929	.263	6.588
PROPOSED	3.034	2.463	.232	5.729
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.49
MAN. RATES	5.88	7.17	8.62	+ 8.49
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,392												
2008	3,730	91,851	2.462								1		1
2009	3,769	1,299	.034									1	1
2010	3,309												
2011	2,967	1,236	.041										
TOTAL	18,167	94,386	.520								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				29,589					44,344		17,918
2009					302					864	133
2011											1,236
TOTAL				29,589	302				44,344	864	19,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,705	56,170	851			7,876	105,481	1,676	18,760
2009			86	82	567			185	232	1,609	129
2011											1,230
TOTAL			4,791	56,252	1,418			8,061	105,713	3,285	20,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,852	166,668	20,119	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-96,777	-75,222	98	
TOTAL LOSSES		91,446	20,217	
EXPECTED LOSSES	311,382	194,386	13,444	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.503	.111	.614
INDICATED (POST-TEST)	.000	.486	.107	.593
PRES. ON RATE LEVEL	1.518	.948	.066	2.532
DERIVED BY FORMULA	1.503	.934	.067	2.504
UNDERLYING PRES. RATE	1.714	1.070	.074	2.858
PROPOSED	1.503	.934	.067	2.504
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.71
MAN. RATES	2.63	3.17	3.74	+ 3.71
				PRESENT
				1255

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,854	128,381	4.498									5	5
2008	2,599	41,971	1.614									8	8
2009	3,160	81,635	2.583								1	2	3
2010	2,324	11,259	.484										
2011	1,894	699	.036										
TOTAL	12,831	263,945	2.057								1	15	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					68,890					58,783	708
2008					19,503					19,910	2,558
2009				21,988	3,417				45,125	7,006	4,099
2010											11,259
2011											699
TOTAL				21,988	91,810				45,125	85,699	19,323

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					167,265					138,552	671
2008			1,265	2,282	39,929			1,133	2,772	43,268	2,678
2009		125	12,946	39,981	7,636		134	31,052	96,402	16,301	3,972
2010											10,550
2011											696
TOTAL		125	14,211	42,263	214,830		134	32,185	99,174	198,121	18,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,655	554,388	18,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,529	-68,518	107	
TOTAL LOSSES		485,870	18,674	
EXPECTED LOSSES	197,085	176,041	15,269	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.787	.146	3.933
INDICATED (POST-TEST)	.000	3.658	.141	3.799
PRES. ON RATE LEVEL	1.361	1.216	.105	2.682
DERIVED BY FORMULA	1.347	1.265	.106	2.718
UNDERLYING PRES. RATE	1.536	1.372	.119	3.027
PROPOSED	1.347	1.265	.106	2.718
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.03
MAN. RATES	2.95	3.45	3.96	+ 4.03
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,139	70,069	.860								1	1	2
2008	8,359	763,346	9.132							4	2	3	9
2009	8,479	275,441	3.248								3	3	6
2010	9,498	120,957	1.273								1	6	7
2011	10,102	520,770	5.155							1	1	2	4
TOTAL	44,577	1,750,583	3.927							5	8	15	28

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				17,952	5,260				10,089	9,966	26,802	
2008			362,986	42,458	2,436			283,347	4,817	4,406	62,896	
2009				112,218	10,606				125,451	13,427	13,739	
2010				21,459	17,087				20,177	43,641	18,593	
2011			174,366	15,074	5,521			233,647	65,768	10,444	15,950	
TOTAL			537,352	209,161	40,910			516,994	226,302	81,884	137,980	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				35,060	12,771				21,490	23,490	25,408	
2008		31,185	765,295	87,341	10,277		41,806	955,062	28,488	13,997	65,852	
2009		619	64,128	202,138	26,096		366	85,013	266,364	34,046	13,313	
2010		1,393	40,854	42,339	32,001		722	46,647	54,414	69,965	17,422	
2011		22,307	263,477	35,478	14,363		71,563	586,483	119,885	29,376	15,870	
TOTAL		55,504	1,133,754	402,356	95,508		114,457	1,673,205	490,641	170,874	137,865	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,976,920	1,159,379	137,865	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-255,659	-535,618	1,285	
TOTAL LOSSES	2,721,261	623,761	139,150	
EXPECTED LOSSES	830,916	1,442,067	149,334	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.105	1.399	.312	7.816
INDICATED (POST-TEST)	5.897	1.351	.301	7.549
PRES. ON RATE LEVEL	1.651	2.866	.297	4.814
DERIVED BY FORMULA	1.736	2.790	.297	4.823
UNDERLYING PRES. RATE	1.864	3.235	.335	5.434
PROPOSED	1.736	2.790	.297	4.823
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.15
MAN. RATES	4.59	5.85	7.11	+ 7.15
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
2007	1,697	5,245	.309									1	1
2008	1,364	1,195,432	87.641							1			1
2009	1,330	55,272	4.155								1		2
2010	1,160	8,479	.730								1		1
2011	1,222	1,353	.110								1		1
TOTAL	6,773	1,265,781	18.689							1	1	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					648					4,597	
2008			345,730					849,702			
2009				20,137	321				22,111	12,703	
2010					1,511					6,968	
2011					430					923	
TOTAL			345,730	20,137	2,910			849,702	22,111	25,191	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,573					10,835	
2008		6,710	163,168	1,389	874		28,715	655,232	11,277	2,913	
2009		107	11,056	35,829	1,702		74	17,211	49,751	25,271	
2010		32	1,070	910	2,624		35	2,951	3,375	10,823	
2011		44	957	458	498		83	1,171	744	965	
TOTAL		6,893	176,251	38,586	7,271		28,907	676,565	65,147	50,807	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	888,616	161,811		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,510	-82,678	187	
TOTAL LOSSES	826,106	79,133	187	
EXPECTED LOSSES	202,580	214,636	24,857	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.197	1.168	.003	13.368
INDICATED (POST-TEST)	11.782	1.128	.003	12.913
PRES. ON RATE LEVEL	2.650	2.807	.325	5.782
DERIVED BY FORMULA	2.741	2.790	.322	5.853
UNDERLYING PRES. RATE	2.991	3.169	.367	6.527
PROPOSED	2.741	2.790	.322	5.853
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.68
MAN. RATES	5.71	7.06	8.54	+ 8.68
IND. RATE				
				8.677
				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
2007	277												
2008	347	43,040	12.403								1	1	2
2009	243	2,501	1.029										
2010	231	1,934	.837										
2011	255												
TOTAL	1,353	47,475	3.509								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				17,124	6,537				10,104	9,275	
2009											2,501
2010											1,934
TOTAL				17,124	6,537				10,104	9,275	4,435

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			3,148	33,272	13,876			2,323	25,324	20,538	
2009											2,423
2010											1,812
TOTAL			3,148	33,272	13,876			2,323	25,324	20,538	4,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,471	93,010	4,235	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,539	-10,077	32	
TOTAL LOSSES		82,933	4,267	
EXPECTED LOSSES	24,247	26,763	4,207	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.130	.315	6.445
INDICATED (POST-TEST)	.000	5.922	.304	6.226
PRES. ON RATE LEVEL	1.588	1.752	.275	3.615
DERIVED BY FORMULA	1.588	1.752	.275	3.615
UNDERLYING PRES. RATE	1.792	1.978	.311	4.081
PROPOSED	1.588	1.752	.275	3.615
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.36
MAN. RATES	3.71	4.51	5.34	+ 5.36
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5												
2008	38												
2009	5,638												
2010	619	43,600	7.043									2	2
2011	948	408	.043										
TOTAL	7,248	44,008	.607									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,858					34,392	350
2011											408
TOTAL					8,858					34,392	758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		181	6,265	5,343	15,388		173	14,539	16,672	53,414	328
2011											406
TOTAL		181	6,265	5,343	15,388		173	14,539	16,672	53,414	734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,158	90,817	734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,770	-35,460	87	
TOTAL LOSSES		55,357	821	
EXPECTED LOSSES	259,117	87,918	13,045	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.764	.011	.775
INDICATED (POST-TEST)	.000	.738	.011	.749
PRES. ON RATE LEVEL	3.167	1.075	.159	4.401
DERIVED BY FORMULA	3.135	1.072	.158	4.365
UNDERLYING PRES. RATE	3.575	1.213	.180	4.968
PROPOSED	3.135	1.072	.158	4.365
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.47
MAN. RATES	4.48	5.53	6.50	+ 6.47
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	19												
2008													
2009													
2010													
2011	12												
TOTAL	31												

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.	-177	-167		
TOTAL LOSSES				
EXPECTED LOSSES	659	424	18	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.884	1.211	.053	3.148
DERIVED BY FORMULA	1.884	1.211	.053	3.148
UNDERLYING PRES. RATE	2.127	1.367	.060	3.554
PROPOSED	1.884	1.211	.053	3.148

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.666
IND. RATES				4.67	MINIMUM PREMIUM	1480
MAN. RATES	3.25	3.89	4.65	+ 4.67	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,702												
2008	20												
2009	16												
2010	304												
2011	34												
TOTAL	6,076												

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.	-29,164	-37,176	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	98,370	77,530	8,020	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.434	1.131	.117	2.682
DERIVED BY FORMULA	1.434	1.120	.116	2.670
UNDERLYING PRES. RATE	1.619	1.276	.132	3.027
PROPOSED	1.434	1.120	.116	2.670
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.96
MAN. RATES	2.95	3.45	3.96	+ 3.96
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.958
				1300
				1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	138												
2008	144												
2009	168												
2010	167												
2011	162												
TOTAL	779												

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.	-3,229	-5,393	21	
TOTAL LOSSES			21	
EXPECTED LOSSES	10,446	14,388	2,430	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	1.188	1.636	.277	3.101
DERIVED BY FORMULA	1.188	1.636	.277	3.101
UNDERLYING PRES. RATE	1.341	1.847	.312	3.500
PROPOSED	1.188	1.636	.277	3.101
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.60
MAN. RATES	3.28	3.90	4.58	+ 4.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	57												
2008	59												
2009	72												
2010	75	7,086	9.448									1	1
2011	88												
TOTAL	351	7,086	2.019									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		3	96	79	227		35	2,940	3,369	10,798	
TOTAL		3	96	79	227		35	2,940	3,369	10,798	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,074	14,473		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,413	-1,940	9	
TOTAL LOSSES	661	12,533	9	
EXPECTED LOSSES	7,901	5,279	930	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.188	3.571	.003	3.762
INDICATED (POST-TEST)	.182	3.450	.003	3.635
PRES. ON RATE LEVEL	1.994	1.332	.235	3.561
DERIVED BY FORMULA	1.994	1.332	.235	3.561
UNDERLYING PRES. RATE	2.251	1.504	.265	4.020
PROPOSED	1.994	1.332	.235	3.561
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.28
MAN. RATES	3.67	4.41	5.26	+ 5.28
				PRESENT
				1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,783	44,980	.663									5	5
2008	6,055	285,597	4.716								3	3	6
2009	5,730	2,822	.049										
2010	7,427	250,910	3.378							1	2		3
2011	9,260	145,522	1.571								1	2	3
TOTAL	35,255	729,831	2.070							1	6	10	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					13,846					29,088	2,046
2008				104,921	4,218				133,624	32,308	10,526
2009											2,822
2010			82,748	28,199				98,407	35,879		5,677
2011				19,454	5,524				77,548	37,589	5,407
TOTAL			82,748	152,574	23,588			98,407	247,051	98,985	26,478

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					33,618					68,561	1,940
2008			16,959	199,672	11,658			25,571	322,340	75,261	11,021
2009											2,735
2010		11,806	239,349	49,915	7,366		10,548	400,791	78,143	8,695	5,319
2011		3,052	65,620	27,223	9,201		14,742	234,824	122,560	51,682	5,380
TOTAL		14,858	321,928	276,810	61,843		25,290	661,186	523,043	204,199	26,395

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,023,262	1,065,895	26,395	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-212,459	-178,102	524	
TOTAL LOSSES	810,803	887,793	26,919	
EXPECTED LOSSES	699,107	485,814	57,113	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.300	2.518	.076	4.894
INDICATED (POST-TEST)	2.222	2.432	.073	4.727
PRES. ON RATE LEVEL	1.757	1.221	.143	3.121
DERIVED BY FORMULA	1.766	1.269	.140	3.175
UNDERLYING PRES. RATE	1.983	1.378	.162	3.523
PROPOSED	1.766	1.269	.140	3.175
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.71
MAN. RATES	3.56	4.04	4.61	+ 4.71
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	37,932	648,317	1.709							1	3	7	11
2008	35,630	389,247	1.092							1	1	7	9
2009	31,001	455,279	1.468							1	2	4	7
2010	33,944	630,784	1.858							2	2	5	9
2011	33,694	111,395	.330								1	3	4
TOTAL	172,201	2,235,022	1.298							5	9	26	40

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			125,168	63,683	34,022			242,577	61,605	35,267	85,995	
2008			96,450	31,315	23,197			110,166	25,807	71,325	30,987	
2009			184,932	3,564	5,018			159,165	21,915	15,452	65,233	
2010			192,218	79,245	20,840			199,217	65,035	48,746	25,483	
2011			19,796	5,808	5,808				25,624	30,427	29,740	
TOTAL			598,768	197,603	88,885			711,125	199,986	201,217	237,438	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			224,154	124,373	82,605			646,128	131,218	83,125	81,523	
2008		8,432	211,465	63,905	49,495		16,765	391,186	77,890	157,674	32,443	
2009		7,231	342,908	14,283	13,347		5,068	505,433	66,604	34,406	63,211	
2010		28,513	589,142	149,025	54,810		21,403	821,366	169,303	92,475	23,878	
2011		3,132	67,192	27,911	9,587		6,445	100,376	54,989	35,918	29,591	
TOTAL		47,308	1,434,861	379,497	209,844		49,681	2,464,489	500,004	403,598	230,646	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,996,339	1,492,943	230,646	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,823,021	-1,064,072	3,116	
TOTAL LOSSES	2,173,318	428,871	233,762	
EXPECTED LOSSES	5,890,996	2,810,320	392,617	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.262	.249	.136	1.647
INDICATED (POST-TEST)	1.219	.241	.131	1.591
PRES. ON RATE LEVEL	3.030	1.446	.202	4.678
DERIVED BY FORMULA	2.958	1.313	.193	4.464
UNDERLYING PRES. RATE	3.421	1.632	.228	5.281
PROPOSED	2.958	1.313	.193	4.464
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.62
MAN. RATES	5.11	6.03	6.91	+ 6.62

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	42,783	30,802	.071								1	2	3
2008	40,224	179,190	.445							1	1	1	3
2009	74,339	306,444	.412							1	1	4	6
2010	32,960	602,419	1.827							1		2	3
2011	38,481	11,545	.030										
TOTAL	228,787	1,130,400	.494							3	3	9	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				15,453	901					1,459	12,989
2008			73,479	31,264	4,709			34,782	13,220	9,644	12,092
2009			115,759	16,737	4,216			99,786	13,210	14,435	42,301
2010			273,480		52,639			210,759		62,570	2,971
2011											11,545
TOTAL			462,718	63,454	62,465			345,327	26,430	88,108	81,898

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				30,180	2,188					3,439	12,314
2008		6,420	161,438	61,231	11,378		5,296	123,678	34,866	21,993	12,660
2009		5,774	278,002	36,048	11,774		3,988	396,899	44,625	31,038	40,990
2010		20,234	408,042	46,140	99,415		11,825	444,504	52,976	102,891	2,784
2011											11,487
TOTAL		32,428	847,482	173,599	124,755		21,109	965,081	132,467	159,361	80,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,866,100	590,182	80,235	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,908,778	-749,177	1,813	
TOTAL LOSSES			82,048	
EXPECTED LOSSES	6,195,552	1,930,963	249,377	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.035	.035
PRES. ON RATE LEVEL	2.398	.748	.097	3.243
DERIVED BY FORMULA	2.278	.643	.088	3.009
UNDERLYING PRES. RATE	2.708	.844	.109	3.661
PROPOSED	2.278	.643	.088	3.009
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.46
MAN. RATES	3.82	4.32	4.79	+ 4.46

+PROPOSED

[illegible]

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											17,646
2008					1,144					3,571	6,115
2009			103,730					69,029			4,068
2010					78,644					98,510	6,471
TOTAL			103,730		79,788			69,029		102,081	34,300

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											16,728
2008			75	134	2,341			202	496	7,759	6,402
2009		5,085	239,868	4,630	2,617		2,723	266,439	9,018	2,199	3,942
2010		1,580	55,605	47,434	136,646		490	41,644	47,752	152,988	6,063
TOTAL		6,665	295,548	52,198	141,604		3,213	308,285	57,266	162,946	33,135

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			613,711	414,014	33,135		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-64,979	-40,158	170		
TOTAL LOSSES			548,732	373,856	33,305		
EXPECTED LOSSES			206,206	103,466	24,099		
CREDIBILITY			.01	.02	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			6.057	4.126	.368	10.551	
INDICATED (POST-TEST)			5.851	3.986	.355	10.192	
PRES. ON RATE LEVEL			2.016	1.012	.236	3.264	
DERIVED BY FORMULA			2.054	1.071	.238	3.363	
UNDERLYING PRES. RATE			2.276	1.142	.266	3.684	
PROPOSED			2.054	1.071	.238	3.363	
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		4.985
IND. RATES				4.99	MINIMUM PREMIUM		1560
MAN. RATES	3.65	4.21	4.82	+ 4.99	PRESENT		1535

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	23,099	83,668	.362							3	2	5	
2008	13,449	54,809	.407								2	2	
2009	12,971	17,130	.132								1	1	
2010	12,351	56,848	.460								1	1	
2011	12,622	170,908	1.354							1	2	3	
TOTAL	74,492	383,363	.515							4	8	12	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				36,969	2,611				22,224	4,830	17,034
2008					4,206					41,342	9,261
2009					5,451					1,464	10,215
2010					6,391					46,849	3,608
2011				24,634	5,299				51,397	39,380	50,198
TOTAL				61,603	23,958				73,621	133,865	90,316

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				72,200	6,340				47,337	11,384	16,148
2008			273	491	8,613			2,351	5,748	89,840	9,696
2009		15	1,554	1,524	10,266		2	316	399	2,728	9,899
2010		129	4,518	3,855	11,103		233	19,804	22,710	72,756	3,381
2011		3,691	79,321	32,671	9,689		11,052	173,938	92,876	49,395	49,947
TOTAL		3,835	85,666	110,741	46,011		11,287	196,409	169,070	226,103	89,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	297,197	551,925	89,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-500,414	-208,218	1,182	
TOTAL LOSSES		343,707	90,253	
EXPECTED LOSSES	1,628,395	530,384	163,882	
CREDIBILITY	.03	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.461	.121	.582
INDICATED (POST-TEST)	.000	.445	.117	.562
PRES. ON RATE LEVEL	1.936	.631	.195	2.762
DERIVED BY FORMULA	1.878	.620	.190	2.688
UNDERLYING PRES. RATE	2.186	.712	.220	3.118
PROPOSED	1.878	.620	.190	2.688
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.98
MAN. RATES	2.97	3.52	4.08	+ 3.98
				PRESENT
				1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,811	5,674	.117										
2008	5,070	23,396	.461								1		1
2009	4,152	2,547	.061										
2010	4,306	38,750	.899									1	1
2011	4,584	26,705	.582									1	1
TOTAL	22,923	97,072	.423								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,674
2008				13,421					2,316		7,659
2009											2,547
2010					3,600					33,440	1,710
2011					7,800					17,000	1,905
TOTAL				13,421	11,400				2,316	50,440	19,495

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,379
2008			2,135	25,479	387			411	5,509	87	8,019
2009											2,468
2010		74	2,548	2,172	6,257		168	14,135	16,209	51,931	1,602
2011		802	17,359	8,316	9,048		1,505	21,511	13,691	17,788	1,895
TOTAL		876	22,042	35,967	15,692		1,673	36,057	35,409	69,806	19,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,648	156,874	19,363	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-215,316	-111,710	341	
TOTAL LOSSES		45,164	19,704	
EXPECTED LOSSES	695,942	296,624	42,866	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.197	.086	.283
INDICATED (POST-TEST)	.000	.190	.083	.273
PRES. ON RATE LEVEL	2.690	1.146	.166	4.002
DERIVED BY FORMULA	2.663	1.117	.164	3.944
UNDERLYING PRES. RATE	3.036	1.294	.187	4.517
PROPOSED	2.663	1.117	.164	3.944
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.85
MAN. RATES	4.66	5.29	5.91	+ 5.85
				PRESENT
				1820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	129												
2008	70												
2009	75	2,506	3.341										
2010	178												
2011	187												
TOTAL	639	2,506	.392										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											2,428
TOTAL											2,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,675	-2,250	21	
TOTAL LOSSES			2,449	
EXPECTED LOSSES	15,458	6,205	2,071	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.383	.383
INDICATED (POST-TEST)	.000	.000	.370	.370
PRES. ON RATE LEVEL	2.143	.860	.287	3.290
DERIVED BY FORMULA	2.143	.860	.287	3.290
UNDERLYING PRES. RATE	2.419	.971	.324	3.714
PROPOSED	2.143	.860	.287	3.290
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.88
MAN. RATES	3.80	4.36	4.86	+ 4.88
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.877
				1535
				1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008	100												
2009	1,952	452,110	23.161							1	1		2
2010	2,289	62,845	2.745								1	1	2
2011	1,833	3,265	.178									2	2
TOTAL	6,174	518,220	8.394							1	2	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			97,415	10,518				329,725	10,269		4,183
2010				27,509	5,600				17,975	7,054	4,707
2011					1,178					2,087	
TOTAL			97,415	38,027	6,778			329,725	28,244	9,141	8,890

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		3,039	146,516	21,387	2,109		8,164	802,111	48,431	7,307	4,053
2010		1,461	40,838	44,440	12,704		480	28,108	33,050	12,906	4,410
2011		120	2,625	1,261	1,368		179	2,643	1,678	2,183	
TOTAL		4,620	189,979	67,088	16,181		8,823	832,862	83,159	22,396	8,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,036,284	188,824	8,463	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,855	-30,825	146	
TOTAL LOSSES	1,000,429	157,999	8,609	
EXPECTED LOSSES	116,997	87,239	13,274	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.204	2.559	.139	18.902
INDICATED (POST-TEST)	15.653	2.472	.134	18.259
PRES. ON RATE LEVEL	1.679	1.252	.190	3.121
DERIVED BY FORMULA	1.679	1.264	.189	3.132
UNDERLYING PRES. RATE	1.895	1.413	.215	3.523
PROPOSED	1.679	1.264	.189	3.132
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.64
MAN. RATES	3.56	4.04	4.61	+ 4.64
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	458	842	.183										
2008	609												
2009	653												
2010	428	225	.052										
2011	1,292												
TOTAL	3,440	1,067	.031										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												842
2010												225
TOTAL												1,067

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												798
2010												211
TOTAL												1,009

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,009	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,164	-20,356	99	
TOTAL LOSSES			1,108	
EXPECTED LOSSES	113,727	58,687	9,253	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	2.929	1.511	.238	4.678
DERIVED BY FORMULA	2.929	1.496	.236	4.661
UNDERLYING PRES. RATE	3.306	1.706	.269	5.281
PROPOSED	2.929	1.496	.236	4.661
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.91
MAN. RATES	5.11	6.03	6.91	+ 6.91
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,734	8,893	.238									1	1
2008	3,418	4,130	.120										
2009	3,365												
2010	3,781	485	.012										
2011	3,573	21,573	.603									1	1
TOTAL	17,871	35,081	.196									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					651					2,186	6,056	
2008											4,130	
2010											485	
2011					1,245					20,328		
TOTAL					1,896					22,514	10,671	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					1,581					5,152	5,741	
2008											4,324	
2010											454	
2011		129	2,774	1,328	1,447		1,794	25,717	16,366	21,267		
TOTAL		129	2,774	1,328	3,028		1,794	25,717	16,366	26,419	10,519	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,414	47,141	10,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,459	-77,145	202	
TOTAL LOSSES			10,721	
EXPECTED LOSSES	337,583	204,266	25,019	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.060	.060
INDICATED (POST-TEST)	.000	.000	.058	.058
PRES. ON RATE LEVEL	1.673	1.013	.124	2.810
DERIVED BY FORMULA	1.656	.983	.122	2.761
UNDERLYING PRES. RATE	1.889	1.143	.140	3.172
PROPOSED	1.656	.983	.122	2.761
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.09
MAN. RATES	2.89	3.52	4.15	+ 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
2007	2,309	2,551	.110									1	1
2008	3,436	13,331	.387										
2009	2,931	37,143	1.267									3	3
2010	2,533	22,245	.878									2	2
2011	2,127	285,504	13.422								1	5	6
TOTAL	13,336	360,774	2.705								1	11	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					242					899	1,410
2008											13,331
2009					3,735					18,096	15,312
2010					3,662					10,179	8,404
2011				58,209	18,411				182,016	16,972	9,896
TOTAL				58,209	26,050				182,016	46,146	48,353

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					588					2,119	1,337
2008											13,958
2009		10	1,063	1,041	7,033		16	3,891	4,911	33,731	14,837
2010		74	2,588	2,208	6,363		49	4,301	4,934	15,806	7,875
2011		9,339	200,543	83,493	29,732		28,303	461,008	230,294	46,754	9,847
TOTAL		9,423	204,194	86,742	43,716		28,368	469,200	240,139	98,410	47,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	711,185	469,007	47,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-167,717	-160,205	409	
TOTAL LOSSES	543,468	308,802	48,263	
EXPECTED LOSSES	532,773	422,618	55,745	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.075	2.316	.362	6.753
INDICATED (POST-TEST)	3.936	2.237	.350	6.523
PRES. ON RATE LEVEL	3.539	2.808	.370	6.717
DERIVED BY FORMULA	3.543	2.797	.370	6.710
UNDERLYING PRES. RATE	3.995	3.169	.418	7.582
PROPOSED	3.543	2.797	.370	6.710
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.95
MAN. RATES	6.27	7.91	9.92	+ 9.95
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
2007	7,908	249,935	3.160							1		3	4
2008	7,042	87,618	1.244								1		1
2009	6,148	22,404	.364									3	3
2010	4,633	1,973	.042										
2011	3,938	1,404	.035										
TOTAL	29,669	363,334	1.225							1	1	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			144,808		11,770			62,962		27,732	2,663
2008				12,087					73,273		2,258
2009					4,371					8,898	9,135
2010											1,973
2011											1,404
TOTAL			144,808	12,087	16,141			62,962	73,273	36,630	17,433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			292,078		28,577			188,886		65,364	2,525
2008			1,922	22,945	348			13,015	174,291	2,771	2,364
2009		12	1,250	1,221	8,234		8	1,915	2,416	16,584	8,852
2010											1,849
2011											1,397
TOTAL		12	295,250	24,166	37,159		8	203,816	176,707	84,719	16,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	499,086	322,751	16,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,374	-156,574	239	
TOTAL LOSSES	296,712	166,177	17,226	
EXPECTED LOSSES	647,081	398,454	36,196	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.000	.560	.058	1.618
INDICATED (POST-TEST)	.966	.541	.056	1.563
PRES. ON RATE LEVEL	1.932	1.190	.108	3.230
DERIVED BY FORMULA	1.922	1.164	.106	3.192
UNDERLYING PRES. RATE	2.181	1.343	.122	3.646
PROPOSED	1.922	1.164	.106	3.192
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.73
MAN. RATES	3.32	3.99	4.77	+ 4.73
				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
2007	137	123	.089										
2008	217	2,214	1.020										
2009	196												
2010	158	2,785	1.762										
2011	115												
TOTAL	823	5,122	.622										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												123
2008												2,214
2010												2,785
TOTAL												5,122

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												117
2008												2,318
2010												2,610
TOTAL												5,045

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,045	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,243	-4,576	7	
TOTAL LOSSES			5,052	
EXPECTED LOSSES	16,551	11,983	1,152	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.614	.614
INDICATED (POST-TEST)	.000	.000	.593	.593
PRES. ON RATE LEVEL	1.782	1.290	.123	3.195
DERIVED BY FORMULA	1.782	1.290	.123	3.195
UNDERLYING PRES. RATE	2.011	1.456	.140	3.607
PROPOSED	1.782	1.290	.123	3.195
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.74
MAN. RATES	3.30	3.98	4.72	+ 4.74
IND. RATE				
MINIMUM PREMIUM				1500
PRESENT				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	264												
2008	678												
2009	61												
2010	839	6,107	.727									1	1
2011	531												
TOTAL	2,373	6,107	.257									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			63	53	151		16	1,453	1,664	5,338	2,420
TOTAL			63	53	151		16	1,453	1,664	5,338	2,420

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,532	7,206	2,420	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,445	-9,132	39	
TOTAL LOSSES			2,459	
EXPECTED LOSSES	45,063	26,008	4,200	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.104	.104
INDICATED (POST-TEST)	.000	.000	.100	.100
PRES. ON RATE LEVEL	1.682	.971	.157	2.810
DERIVED BY FORMULA	1.682	.961	.156	2.799
UNDERLYING PRES. RATE	1.899	1.096	.177	3.172
PROPOSED	1.682	.961	.156	2.799
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.15
MAN. RATES	2.89	3.52	4.15	+ 4.15
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52												
2008													
2009													
2010	12												
2011	30												
TOTAL	94												

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.	-1,023	-1,356	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	3,626	3,434	195	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	3.417	3.237	.184	6.838
DERIVED BY FORMULA	3.417	3.237	.184	6.838
UNDERLYING PRES. RATE	3.857	3.654	.208	7.719
PROPOSED	3.417	3.237	.184	6.838

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.137
IND. RATES				10.14	MINIMUM PREMIUM	2000
MAN. RATES	7.20	8.60	10.10	+ 10.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,284	432,836	5,224							1	3	5	9
2008	7,581	188,752	2,489								3	1	4
2009	7,239	34,795	.480									3	3
2010	7,291	321,228	4,405							1	3	3	7
2011	8,133	199,041	2,447								1	8	9
TOTAL	38,528	1,176,652	3,054							2	10	20	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			73,739	52,533	7,839			75,444	113,238	90,418	19,625
2008				56,698	38,978				50,683	33,000	9,393
2009					4,290					3,028	27,477
2010			93,619	38,786	1,054			110,000	62,557	6,657	8,555
2011				6,456	32,456				15,000	140,062	5,067
TOTAL			167,358	154,473	84,617			185,444	241,478	273,165	70,117

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			148,732	102,597	19,034			226,332	241,197	213,116	18,605
2008			11,544	112,193	81,440			10,876	125,148	73,627	9,834
2009		13	1,224	1,198	8,081		2	648	823	5,646	26,625
2010		13,722	280,760	67,383	10,913		12,380	482,202	127,594	22,502	8,016
2011		4,170	89,926	41,684	38,568		14,579	213,453	130,621	148,935	5,042
TOTAL		17,905	532,186	325,055	158,036		26,961	933,511	625,383	463,826	68,122

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,510,563	1,572,300	68,122	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-576,715	-621,153	1,281	
TOTAL LOSSES	933,848	951,147	69,403	
EXPECTED LOSSES	1,875,543	1,648,613	156,809	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.424	2.469	.180	5.073
INDICATED (POST-TEST)	2.342	2.385	.174	4.901
PRES. ON RATE LEVEL	4.312	3.791	.361	8.464
DERIVED BY FORMULA	4.273	3.735	.354	8.362
UNDERLYING PRES. RATE	4.868	4.279	.407	9.554
PROPOSED	4.273	3.735	.354	8.362

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.396
IND. RATES				12.40	MINIMUM PREMIUM	2000
MAN. RATES	8.64	10.47	12.50	+ 12.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	10,021	210,010	2.095								2	5	7
2008	8,864	493,500	5.567							1	1	3	5
2009	4,952	10,675	.215									2	2
2010	4,331	48,617	1.122								1	3	4
2011	3,843	17,790	.462									2	2
TOTAL	32,011	780,592	2.439							1	4	15	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				114,055	12,903				57,551	16,266	9,235
2008			164,646	17,537	29,371			200,000	6,139	30,389	45,418
2009					2,684					4,852	3,139
2010				2,825	7,905				15,272	19,261	3,354
2011					2,816					9,670	5,304
TOTAL			164,646	134,417	55,679			200,000	78,962	80,438	66,450

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				222,750	31,329				122,583	38,339	8,755
2008		11,291	279,252	39,068	62,112		23,883	547,751	28,209	68,694	47,553
2009		8	768	751	5,054		3	1,044	1,320	9,046	3,042
2010		301	9,378	8,983	14,040		472	29,491	34,511	31,567	3,143
2011		285	6,264	2,998	3,269		858	12,235	7,788	10,117	5,277
TOTAL		11,885	295,662	274,550	115,804		25,216	590,521	194,411	157,763	67,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	923,284	742,528	67,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-320,434	-306,816	339	
TOTAL LOSSES	602,850	435,712	68,109	
EXPECTED LOSSES	1,022,112	775,306	54,739	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.883	1.361	.213	3.457
INDICATED (POST-TEST)	1.819	1.315	.206	3.340
PRES. ON RATE LEVEL	2.829	2.146	.151	5.126
DERIVED BY FORMULA	2.819	2.113	.153	5.085
UNDERLYING PRES. RATE	3.193	2.422	.171	5.786
PROPOSED	2.819	2.113	.153	5.085
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.54
MAN. RATES	5.19	6.35	7.57	+ 7.54
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,522	113,744	2.515								2	1	3
2008	2,442	2,187	.089										
2009													
2010													
2011													
TOTAL	6,964	115,931	1.665								2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				56,652	2,243				37,684	5,659	11,506
2008											2,187
TOTAL				56,652	2,243				37,684	5,659	13,693

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				110,642	5,446				80,267	13,338	10,908
2008											2,290
TOTAL				110,642	5,446				80,267	13,338	13,198

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		209,693	13,198	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,978	-96,152	132	
TOTAL LOSSES		113,541	13,330	
EXPECTED LOSSES	153,139	219,297	45,893	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.630	.191	1.821
INDICATED (POST-TEST)	.000	1.575	.185	1.760
PRES. ON RATE LEVEL	1.948	2.790	.584	5.322
DERIVED BY FORMULA	1.929	2.778	.580	5.287
UNDERLYING PRES. RATE	2.199	3.149	.659	6.007
PROPOSED	1.929	2.778	.580	5.287
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.84
MAN. RATES	6.17	6.94	7.86	+ 7.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	956	197,724	20.682							1		1	2
2008	232												
2009	167												
2010	226												
2011	356												
TOTAL	1,937	197,724	10.208							1		1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			115,571		1,546			75,161		279	5,167	
TOTAL			115,571		1,546			75,161		279	5,167	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			233,107		3,754			225,483		658	4,898	
TOTAL			233,107		3,754			225,483		658	4,898	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	458,590	4,412	4,898	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,835	-15,264	25	
TOTAL LOSSES	446,755		4,923	
EXPECTED LOSSES	39,709	37,422	3,545	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.064	.000	.254	23.318
INDICATED (POST-TEST)	22.280	.000	.245	22.525
PRES. ON RATE LEVEL	1.816	1.712	.162	3.690
DERIVED BY FORMULA	1.816	1.695	.163	3.674
UNDERLYING PRES. RATE	2.050	1.932	.183	4.165
PROPOSED	1.824	1.702	.164	3.690
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.47
MAN. RATES	3.40	4.29	5.45	+ 5.47

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	503	47,250	9.393				503				1		1
2008	495	228,804	46.223				495					1	1
2009	401						401						
2010	361						361						
2011	407						407						
TOTAL	2,167	276,054	12.739				2,167				1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				5,845					41,405		
2008					117,509					111,084	211
TOTAL				5,845	117,509				41,405	111,084	211

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				11,415					88,193		
2008			7,617	13,753	240,594			6,315	15,448	241,397	221
TOTAL			7,617	25,168	240,594			6,315	103,641	241,397	221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,932	610,800	221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,906	-22,741	73	
TOTAL LOSSES	3,026	588,059	294	
EXPECTED LOSSES	35,279	59,723	9,513	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.140	27.137	.014	27.291
INDICATED (POST-TEST)	.135	26.214	.014	26.363
PRES. ON RATE LEVEL	1.442	2.442	.389	4.273
DERIVED BY FORMULA	1.442	2.680	.385	4.507
UNDERLYING PRES. RATE	1.628	2.756	.439	4.823
PROPOSED	1.442	2.680	.385	4.507
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.68
MAN. RATES	4.32	5.29	6.31	+ 6.68
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	72												
2008	78												
2009	453												
2010	645												
2011	855												
TOTAL	2,103												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,481	-18,944	79	
TOTAL LOSSES			79	
EXPECTED LOSSES	83,070	56,297	6,267	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.499	2.372	.264	6.135
DERIVED BY FORMULA	3.499	2.348	.261	6.108
UNDERLYING PRES. RATE	3.950	2.677	.298	6.925
PROPOSED	3.499	2.348	.261	6.108
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.06
MAN. RATES	6.56	7.78	9.06	+ 9.06
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008	199												
2009	186												
2010	145												
2011													
TOTAL	530												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,553	-3,298	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	10,468	8,571	1,499	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.750	1.432	.251	3.433
DERIVED BY FORMULA	1.750	1.432	.251	3.433
UNDERLYING PRES. RATE	1.975	1.617	.283	3.875
PROPOSED	1.750	1.432	.251	3.433
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.09
MAN. RATES	3.69	4.41	5.07	+ 5.09
				PRESENT
				1600

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	28,712	1,369,735	4.770						5	7	7	19	
2008	25,388	2,055,803	8.097						5	6	1	12	
2009	17,157	378,026	2.203						2	2		4	
2010													
2011													
TOTAL	71,257	3,803,564	5.338						12	15	8	35	

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			549,606	105,160	6,787			517,591	130,546	22,211	37,834
2008			1,150,950	196,695	86			589,691	95,199	1,069	22,113
2009			160,747	36,070				150,100	26,144		4,965
TOTAL			1,861,303	337,925	6,873			1,257,382	251,889	23,280	64,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,108,555	205,378	16,477			1,552,773	278,062	52,352	35,867
2008		69,342	1,717,428	387,763	14,884		70,762	1,631,655	254,388	13,104	23,152
2009		8,072	391,357	71,196	6,025		6,001	596,474	74,363	6,666	4,811
TOTAL		77,414	3,217,340	664,337	37,386		76,763	3,780,902	606,813	72,122	63,830

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			7,152,419	1,380,658	63,830		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-1,137,427	-540,948	366		
TOTAL LOSSES			6,014,992	839,710	64,196		
EXPECTED LOSSES			3,581,377	1,273,363	111,873		
CREDIBILITY			.02	.06	.07		
PURE PREMIUMS							
INDICATED (PRE-TEST)			8.441	1.178	.090	9.709	
INDICATED (POST-TEST)			8.154	1.138	.087	9.379	
PRES. ON RATE LEVEL			4.453	1.583	.139	6.175	
DERIVED BY FORMULA			4.527	1.556	.135	6.218	
UNDERLYING PRES. RATE			5.026	1.787	.157	6.970	
PROPOSED			4.527	1.556	.135	6.218	
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		9.218
IND. RATES				9.22	MINIMUM PREMIUM		2000
MAN. RATES	6.05	7.52	9.12	+ 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
2007	6,296	158,974	2.525									1	1
2008	5,826	66,680	1.144									2	2
2009	6,202	12,384	.199									1	1
2010	13,815	86,091	.623								1	1	2
2011	13,252	72,204	.544									4	4
TOTAL	45,391	396,333	.873								1	9	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					79,579					65,853	13,542
2008					6,396					48,663	11,621
2009					3,321					5,243	3,820
2010				2,234	5,376				10,000	30,084	38,397
2011					21,340					48,907	1,957
TOTAL				2,234	116,012				10,000	198,750	69,337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					193,218					155,216	12,838
2008			414	748	13,095			2,769	6,768	105,750	12,167
2009		9	949	928	6,254		5	1,127	1,424	9,774	3,702
2010		220	6,799	6,574	9,582		399	26,695	31,069	47,807	35,978
2011		2,200	47,498	22,761	24,753		4,304	61,876	39,374	51,174	1,947
TOTAL		2,429	55,660	31,011	246,902		4,708	92,467	78,635	369,721	66,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	155,264	726,269	66,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-319,099	-416,923	1,235	
TOTAL LOSSES		309,346	67,867	
EXPECTED LOSSES	1,043,993	1,170,635	120,286	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.682	.150	.832
INDICATED (POST-TEST)	.000	.659	.145	.804
PRES. ON RATE LEVEL	2.037	2.285	.235	4.557
DERIVED BY FORMULA	1.996	2.204	.231	4.431
UNDERLYING PRES. RATE	2.300	2.579	.265	5.144
PROPOSED	1.996	2.204	.231	4.431
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.57
MAN. RATES	4.82	5.76	6.73	+ 6.57
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,091	54,207	.669									6	6
2008	7,328	714,405	9.748							2	2		4
2009	7,823	201,707	2.578							1	2		3
2010	7,542	300,738	3.987							1	1	3	5
2011	8,438	16,505	.195									2	2
TOTAL	39,222	1,287,562	3.283							4	5	11	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					7,565					18,218	28,424
2008			264,492	24,144				395,422	23,151		7,196
2009			105,313	40,846				36,809	12,889		5,850
2010			106,206	38,448	7,619			124,548	11,438	8,371	4,108
2011					2,475					3,799	10,231
TOTAL			476,011	103,438	17,659			556,779	47,478	30,388	55,809

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					18,368					42,940	26,946
2008		16,919	415,296	49,338	2,901		41,220	944,551	71,255	5,056	7,534
2009		5,376	265,772	77,197	4,881		1,487	150,513	31,806	2,098	5,669
2010		15,411	315,610	72,030	22,935		12,551	463,313	46,960	20,317	3,849
2011		256	5,504	2,639	2,869		331	4,802	3,057	3,969	10,180
TOTAL		37,962	1,002,182	201,204	51,954		55,589	1,563,179	153,078	74,380	54,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,658,912	480,616	54,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-962,069	-627,843	1,070	
TOTAL LOSSES	1,696,843		55,248	
EXPECTED LOSSES	3,133,053	1,668,896	129,432	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.326	.000	.141	4.467
INDICATED (POST-TEST)	4.179	.000	.136	4.315
PRES. ON RATE LEVEL	7.077	3.770	.291	11.138
DERIVED BY FORMULA	7.019	3.619	.285	10.923
UNDERLYING PRES. RATE	7.988	4.255	.330	12.573
PROPOSED	7.019	3.619	.285	10.923

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	16.193
IND. RATES				16.19	MINIMUM PREMIUM	2000
MAN. RATES	11.45	13.84	16.45	+ 16.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	15,798	273,494	1.731						1	3	5	9	
2008	13,230	392,252	2.964						2	1	2	5	
2009	11,347	243,844	2.148						1		1	2	
2010	10,214	716,919	7.018						1		3	4	
2011	9,803	217,303	2.216						1		4	5	
TOTAL	60,392	1,843,812	3.053						6	4	15	25	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			122,389	84,420	5,666			23,469	10,947	21,134	5,469	
2008			243,252	14,071	2,784			30,848	72,733	3,976	24,588	
2009			162,877		2,355			72,427		1,675	4,510	
2010			163,795		139,597			221,281		145,340	46,906	
2011			104,247		7,751			36,127		48,456	20,722	
TOTAL			796,560	98,491	158,153			384,152	83,680	220,581	102,195	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			246,859	164,873	13,757			70,407	23,318	49,813	5,185	
2008		21,262	519,393	31,441	8,880		4,702	120,264	175,402	11,867	25,744	
2009		7,989	377,315	7,932	8,543		2,861	279,913	9,921	5,434	4,370	
2010		20,314	437,260	97,336	249,816		19,146	730,518	106,698	234,878	43,951	
2011		24,726	270,686	24,021	15,980		23,312	190,755	49,379	53,190	20,618	
TOTAL		74,291	1,851,513	325,603	296,976		50,021	1,391,857	364,718	355,182	99,868	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,367,682	1,342,479	99,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,118,092	-656,062	1,228	
TOTAL LOSSES	2,249,590	686,417	101,096	
EXPECTED LOSSES	3,601,779	1,691,579	171,513	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.725	1.137	.167	5.029
INDICATED (POST-TEST)	3.598	1.098	.161	4.857
PRES. ON RATE LEVEL	5.284	2.481	.252	8.017
DERIVED BY FORMULA	5.250	2.398	.247	7.895
UNDERLYING PRES. RATE	5.964	2.801	.284	9.049
PROPOSED	5.250	2.398	.247	7.895
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.70
MAN. RATES	8.17	9.87	11.84	+ 11.70

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,083	6,519	.312									1	1
2008	1,873	16,863	.900								2	1	3
2009	2,049	54,419	2.655								1		1
2010	1,664	5,043,272	303.081						1	1			2
2011	940	4,300	.457										
TOTAL	8,609	5,125,373	59.535						1	1	3	2	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					962					370	5,187
2008				10,045	5,000				1,818		
2009				22,553					24,174		7,692
2010		299,519	80,469				4,442,317	214,622			6,345
2011											4,300
TOTAL		299,519	80,469	32,598	5,962		4,442,317	214,622	25,992	370	23,524

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					2,336					872	4,917
2008			1,922	19,654	10,526			324	4,324	69	
2009		120	12,278	40,030	1,229		68	15,823	50,623	1,736	7,454
2010		64,706	207,338	7,666	4,242		605,207	981,520	44,095	11,140	5,945
2011											4,279
TOTAL		64,826	221,538	67,350	18,333		605,275	997,667	99,042	13,817	22,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,889,306	198,542	22,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,175	-43,687	137	
TOTAL LOSSES	1,807,131	154,855	22,732	
EXPECTED LOSSES	259,906	110,454	21,178	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.991	1.799	.264	23.054
INDICATED (POST-TEST)	20.277	1.738	.255	22.270
PRES. ON RATE LEVEL	2.674	1.137	.218	4.029
DERIVED BY FORMULA	2.850	1.149	.219	4.218
UNDERLYING PRES. RATE	3.019	1.283	.246	4.548
PROPOSED	2.850	1.149	.219	4.218
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.25
MAN. RATES	4.28	5.09	5.95	+ 6.25
				PRESENT
				1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,992	18,055	.906									3	3
2008	2,000	81,476	4.073								1	1	2
2009	1,714												
2010	1,620												
2011	1,934	3,529	.182										
TOTAL	9,260	103,060	1.113								1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,379					13,428	1,248
2008				25,112	1,583				49,253	5,528	
2011											3,529
TOTAL				25,112	4,962				49,253	18,956	4,777

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					8,204					31,650	1,183
2008			4,099	47,857	3,965			9,064	117,926	13,876	
2011											3,511
TOTAL			4,099	47,857	12,169			9,064	117,926	45,526	4,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,163	223,478	4,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,085	-68,670	99	
TOTAL LOSSES		154,808	4,793	
EXPECTED LOSSES	338,268	182,422	12,222	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.672	.052	1.724
INDICATED (POST-TEST)	.000	1.615	.050	1.665
PRES. ON RATE LEVEL	3.236	1.745	.117	5.098
DERIVED BY FORMULA	3.204	1.742	.116	5.062
UNDERLYING PRES. RATE	3.653	1.970	.132	5.755
PROPOSED	3.204	1.742	.116	5.062
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.50
MAN. RATES	7.22	7.54	7.53	+ 7.50
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
2007	596												
2008	579												
2009	355	42,871	12.076									1	1
2010	211												
2011	226	957	.423										
TOTAL	1,967	43,828	2.228									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					3,566					39,305	
2011											957
TOTAL					3,566					39,305	957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		9	1,018	996	6,717		34	8,452	10,663	73,263	
2011											952
TOTAL		9	1,018	996	6,717		34	8,452	10,663	73,263	952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,513	91,639	952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,609	-12,927	23	
TOTAL LOSSES		78,712	975	
EXPECTED LOSSES	53,010	32,613	3,835	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.002	.050	4.052
INDICATED (POST-TEST)	.000	3.866	.048	3.914
PRES. ON RATE LEVEL	2.387	1.469	.173	4.029
DERIVED BY FORMULA	2.387	1.493	.172	4.052
UNDERLYING PRES. RATE	2.695	1.658	.195	4.548
PROPOSED	2.373	1.485	.171	4.029
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.97
MAN. RATES	4.39	5.17	5.95	+ 5.97
				PRESENT
				1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008	35												
2009	18												
2010	329												
2011	428												
TOTAL	810												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,395	-2,050	17	
TOTAL LOSSES			17	
EXPECTED LOSSES	8,221	6,723	1,151	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.899	.735	.126	1.760
DERIVED BY FORMULA	.899	.735	.126	1.760
UNDERLYING PRES. RATE	1.015	.830	.142	1.987
PROPOSED	.899	.735	.126	1.760
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.61
MAN. RATES	1.81	2.19	2.60	+ 2.61
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.609
				955
				965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,177	55,507	1.072							1	2	3	
2008	4,290	7,799	.181										
2009	3,394	252,940	7.452						1	1		2	
2010	3,262	33,981	1.041							1		1	
2011	3,567	9,663	.270										
TOTAL	19,690	359,890	1.828						1	3	2	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				3,514	930				4,347	37,406	9,310
2008											7,799
2009			160,200	28,079				20,805	30,178		13,678
2010				3,840					27,058		3,083
2011											9,663
TOTAL			160,200	35,433	930			20,805	61,583	37,406	43,533

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				6,863	2,258				9,259	88,166	8,826
2008											8,166
2009		7,998	385,743	56,990	5,568		909	100,059	65,918	2,830	13,254
2010		187	5,150	5,734	417		669	37,823	44,612	2,937	2,889
2011											9,615
TOTAL		8,185	390,893	69,587	8,243		1,578	137,882	119,789	93,933	42,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	538,538	291,552	42,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-181,004	-159,428	472	
TOTAL LOSSES	357,534	132,124	43,222	
EXPECTED LOSSES	586,367	414,475	63,205	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.816	.671	.220	2.707
INDICATED (POST-TEST)	1.754	.648	.213	2.615
PRES. ON RATE LEVEL	2.638	1.865	.284	4.787
DERIVED BY FORMULA	2.629	1.828	.282	4.739
UNDERLYING PRES. RATE	2.978	2.105	.321	5.404
PROPOSED	2.629	1.828	.282	4.739

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.025
IND. RATES				7.03	MINIMUM PREMIUM	2000
MAN. RATES	6.29	6.57	7.07	+ 7.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,196	401	.018										
2008	2,073	24,445	1.179									2	2
2009	2,441												
2010	2,572	399	.015										
2011	2,562	9,012	.351									2	2
TOTAL	11,844	34,257	.289									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007											401	
2008					18,323					4,085	2,037	
2010											399	
2011					2,229					6,783		
TOTAL					20,552					10,868	2,837	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007											380	
2008			1,186	2,144	37,515			231	569	8,878	2,133	
2010											374	
2011		232	4,962	2,379	2,586		601	8,580	5,459	7,095		
TOTAL		232	6,148	4,523	40,101		601	8,811	6,028	15,973	2,887	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,792	66,625	2,887	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,447	-45,579	179	
TOTAL LOSSES		21,046	3,066	
EXPECTED LOSSES	153,972	121,755	21,201	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.178	.026	.204
INDICATED (POST-TEST)	.000	.172	.025	.197
PRES. ON RATE LEVEL	1.152	.911	.158	2.221
DERIVED BY FORMULA	1.140	.896	.155	2.191
UNDERLYING PRES. RATE	1.300	1.028	.179	2.507
PROPOSED	1.140	.896	.155	2.191
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.25
MAN. RATES	2.35	2.82	3.28	+ 3.25
IND. RATE				
MINIMUM PREMIUM				1120
PRESENT				1140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,116	28,218	2.528							1	1	2	
2008	1,069	6,224	.582								1	1	
2009	1,456												
2010	1,234												
2011	971												
TOTAL	5,846	34,442	.589							1	2	3	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				9,688	4,931				8,013	5,586		
2008					1,496					3,593	1,135	
TOTAL				9,688	6,427				8,013	9,179	1,135	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				18,921	11,972				17,068	13,166		
2008			97	175	3,064			206	499	7,808	1,188	
TOTAL			97	19,096	15,036			206	17,567	20,974	1,188	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	303	72,673	1,188	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,128	-31,239	85	
TOTAL LOSSES		41,434	1,273	
EXPECTED LOSSES	125,396	81,376	11,283	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.709	.022	.731
INDICATED (POST-TEST)	.000	.685	.021	.706
PRES. ON RATE LEVEL	1.900	1.233	.171	3.304
DERIVED BY FORMULA	1.900	1.228	.170	3.298
UNDERLYING PRES. RATE	2.145	1.392	.193	3.730
PROPOSED	1.900	1.228	.170	3.298
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.89
MAN. RATES	3.75	4.33	4.88	+ 4.89
IND. RATE				
				4.889
MINIMUM PREMIUM				1535
PRESENT				1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	873	399	.045										
2008	667	1,600	.239									1	1
2009	610	736	.120										
2010	617	1,010	.163										
2011	741	68,428	9,234								1		1
TOTAL	3,508	72,173	2,057								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											399
2008					394						1,206
2009											736
2010											1,010
2011				27,559					37,400		3,469
TOTAL				27,559	394				37,400		6,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											378
2008			25	45	806						1,263
2009											713
2010											946
2011		3,523	75,549	30,229	3,968		5,510	90,312	44,514	5,959	3,452
TOTAL		3,523	75,574	30,274	4,774		5,510	90,312	44,514	5,959	6,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	174,919	85,521	6,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,627	-23,845	82	
TOTAL LOSSES	142,292	61,676	6,834	
EXPECTED LOSSES	106,643	62,758	10,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.056	1.758	.195	6.009
INDICATED (POST-TEST)	3.918	1.698	.188	5.804
PRES. ON RATE LEVEL	2.693	1.585	.259	4.537
DERIVED BY FORMULA	2.693	1.586	.258	4.537
UNDERLYING PRES. RATE	3.040	1.789	.292	5.121
PROPOSED	2.693	1.586	.258	4.537
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.73
MAN. RATES	4.79	5.73	6.70	+ 6.73
				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
2007	26,551	2,012,454	7.579						4	5	9	18	
2008	15,842	162,229	1.024							2	3	5	
2009	15,932	511,088	3.207							6	5	11	
2010	15,592	476,993	3.059						1	1	5	7	
2011	16,424	233,732	1.423							1	5	6	
TOTAL	90,341	3,396,496	3.760						5	15	27	47	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			685,268	132,162	27,003			806,003	145,163	88,507	128,348
2008				52,400	5,915				25,891	21,243	56,780
2009				160,478	23,816				214,710	88,457	23,627
2010			183,008	27,265	3,298			148,549	58,868	34,902	21,103
2011				31,500	13,529				31,539	133,656	23,508
TOTAL			868,276	403,805	73,561			954,552	476,171	366,765	253,366

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			941,128	258,113	65,564			1,486,517	309,197	208,611	121,674
2008			8,716	100,164	13,618			5,807	64,542	47,144	59,449
2009		911	94,166	291,499	53,598		685	159,579	473,651	180,306	22,894
2010		22,522	447,156	58,532	17,434		14,980	581,842	140,233	67,230	19,774
2011		5,418	116,455	48,972	20,223		16,448	245,282	145,146	144,865	23,390
TOTAL		28,851	1,607,621	757,280	170,437		32,113	2,479,027	1,132,769	648,156	247,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,147,612	2,708,642	247,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,222,075	-1,084,205	3,600	
TOTAL LOSSES	2,925,537	1,624,437	250,781	
EXPECTED LOSSES	3,984,037	2,784,309	481,518	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.238	1.798	.278	5.314
INDICATED (POST-TEST)	3.128	1.737	.269	5.134
PRES. ON RATE LEVEL	3.907	2.730	.472	7.109
DERIVED BY FORMULA	3.884	2.660	.456	7.000
UNDERLYING PRES. RATE	4.410	3.082	.533	8.025
PROPOSED	3.884	2.660	.456	7.000
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				10.38
MAN. RATES	7.42	8.94	10.50	+ 10.38
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
2007	17,970	831,381	4.626							1	5	1	7
2008	17,348	614,537	3.542							1	4	3	8
2009	17,041	821,712	4.821							2	1	4	7
2010	16,459	462,314	2.808							1	4	3	8
2011	16,926	762,804	4.506							1	6	7	14
TOTAL	85,744	3,492,748	4.073							6	20	18	44

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			168,563	64,559	234			343,170	214,322	268	40,265
2008			69,373	108,849	4,434			163,708	186,980	51,164	30,029
2009			326,050	8,700	9,181			348,637	7,150	81,633	40,361
2010			93,201	65,569	5,014			52,257	150,866	55,240	40,167
2011			78,908	95,429	16,494			30,572	304,791	130,916	105,694
TOTAL			736,095	343,106	35,357			938,344	864,109	319,221	256,516

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			244,547	126,084	568			740,498	456,506	632	38,171
2008		6,063	165,038	208,407	13,007		24,919	604,595	461,665	120,787	31,440
2009		14,114	670,013	30,794	24,991		11,799	1,166,995	75,882	162,124	39,110
2010		15,054	318,446	109,712	20,669		9,142	420,437	285,587	104,715	37,636
2011		32,006	490,159	134,185	38,161		72,564	1,011,198	476,930	187,646	105,166
TOTAL		67,237	1,888,203	609,182	97,396		118,424	3,943,723	1,756,570	575,904	251,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,017,587	3,039,052	251,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-630,389	-707,710	4,034	
TOTAL LOSSES	5,387,198	2,331,342	255,557	
EXPECTED LOSSES	2,039,850	1,870,077	506,748	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.283	2.719	.298	9.300
INDICATED (POST-TEST)	6.069	2.627	.288	8.984
PRES. ON RATE LEVEL	2.108	1.931	.524	4.563
DERIVED BY FORMULA	2.227	1.980	.507	4.714
UNDERLYING PRES. RATE	2.379	2.181	.591	5.151
PROPOSED	2.227	1.980	.507	4.714
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.99
MAN. RATES	4.51	5.53	6.74	+ 6.99
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,158	81,119	1.133								1	1	2
2008	4,354	92,897	2.133								1	2	3
2009	4,326	4,806	.111										
2010	4,728	129,091	2.730								1		1
2011	3,114	1,082,188	34.752								1	1	2
TOTAL	23,680	1,390,101	5.870								4	4	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				41,357	2,816				30,189	6,166	591	
2008				64,524	1,455				26,112	806		
2009											4,806	
2010				30,005					54,165		44,921	
2011				17,650	290				1,063,352	110	786	
TOTAL				153,536	4,561				1,173,818	7,082	51,104	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				80,770	6,837				64,303	14,533	560	
2008			10,358	122,659	4,840			4,683	62,226	2,739		
2009											4,657	
2010		1,470	40,220	44,789	3,240		1,340	75,710	89,303	5,878	42,091	
2011		492	10,594	4,289	860		32,217	528,196	260,346	34,951	782	
TOTAL		1,962	61,172	252,507	15,777		33,557	608,589	476,178	58,101	48,090	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	705,280	802,563	48,090	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-299,642	-157,281	210	
TOTAL LOSSES	405,638	645,282	48,300	
EXPECTED LOSSES	959,277	396,165	31,021	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.713	2.725	.204	4.642
INDICATED (POST-TEST)	1.655	2.632	.197	4.484
PRES. ON RATE LEVEL	3.589	1.482	.116	5.187
DERIVED BY FORMULA	3.570	1.517	.118	5.205
UNDERLYING PRES. RATE	4.051	1.673	.131	5.855
PROPOSED	3.558	1.512	.117	5.187
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.69
MAN. RATES	6.44	7.02	7.66	+ 7.69
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	370												
2008	326												
2009	407												
2010	409												
2011	365												
TOTAL	1,877												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,317	-9,175	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	33,318	24,194	1,596	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.573	1.142	.075	2.790
DERIVED BY FORMULA	1.573	1.131	.074	2.778
UNDERLYING PRES. RATE	1.775	1.289	.085	3.149
PROPOSED	1.573	1.131	.074	2.778
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.12
MAN. RATES	2.97	3.57	4.12	+ 4.12
				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
2007	1,712	1,009	.058									1	1
2008	1,845	7,248	.392									1	1
2009	2,037	39,952	1.961								2		2
2010	1,995	2,642	.132										
2011	1,595	469	.029										
TOTAL	9,184	51,320	.559								2	2	4

[illegible]

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					864					1,539	
2008			50	90	1,591			93	227	3,549	5,065
2009		133	13,753	44,827	1,377		22	5,044	16,140	554	6,772
2010											2,476
2011											467
TOTAL		133	13,803	44,917	3,832		22	5,137	16,367	5,642	14,780

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			19,095	70,758	14,780		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-26,726	-26,333	79		
TOTAL LOSSES				44,425	14,859		
EXPECTED LOSSES			85,502	69,246	10,193		
CREDIBILITY			.01	.02	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.484	.162	.646	
INDICATED (POST-TEST)			.000	.468	.156	.624	
PRES. ON RATE LEVEL			.825	.668	.098	1.591	
DERIVED BY FORMULA			.817	.664	.099	1.580	
UNDERLYING PRES. RATE			.931	.754	.111	1.796	
PROPOSED			.817	.664	.099	1.580	
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		2.342
IND. RATES				2.34	MINIMUM PREMIUM		885
MAN. RATES	1.68	2.02	2.35	+ 2.34	PRESENT		900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	16,586	100,428	.605								2	2	4
2008	16,574	256,927	1.550							1		7	8
2009	13,773	348,684	2.531								2	3	5
2010	15,185	143,297	.943								1	5	6
2011	18,692	434,318	2.323							2		3	5
TOTAL	80,810	1,283,654	1.588							3	5	20	28

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				33,849	3,321				17,946	13,512	31,800	
2008			154,907		7,566			48,324		33,623	12,507	
2009				10,306	151,772				3,146	166,881	16,579	
2010				10,000	14,942				43,337	45,380	29,638	
2011			228,161		9,895			157,537		23,185	15,540	
TOTAL			383,068	54,155	187,496			205,861	64,429	282,581	106,064	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				66,107	8,064				38,225	31,848	30,146	
2008		13,539	329,709	3,689	17,252		7,350	169,716	7,558	73,807	13,095	
2009		475	48,924	60,728	286,376		154	37,943	51,870	311,278	16,065	
2010		787	23,967	23,940	27,041		1,298	79,758	93,452	75,179	27,771	
2011		53,395	576,710	45,046	26,781		85,052	593,771	63,881	35,120	15,462	
TOTAL		68,196	979,310	199,510	365,514		93,854	881,188	254,986	527,232	102,539	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,022,548	1,347,242	102,539	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-749,069	-482,804	1,623	
TOTAL LOSSES	1,273,479	864,438	104,162	
EXPECTED LOSSES	2,445,310	1,298,616	190,712	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.576	1.070	.129	2.775
INDICATED (POST-TEST)	1.522	1.034	.125	2.681
PRES. ON RATE LEVEL	2.681	1.424	.208	4.313
DERIVED BY FORMULA	2.646	1.397	.202	4.245
UNDERLYING PRES. RATE	3.026	1.607	.236	4.869
PROPOSED	2.646	1.397	.202	4.245
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.29
MAN. RATES	4.49	5.39	6.37	+ 6.29
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	172												
2008	156												
2009													
2010													
2011													
TOTAL	328												

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.	-1,445	-2,402	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	4,510	5,704	843	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.217	1.541	.228	2.986
DERIVED BY FORMULA	1.217	1.541	.228	2.986
UNDERLYING PRES. RATE	1.375	1.739	.257	3.371
PROPOSED	1.217	1.541	.228	2.986
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.43
MAN. RATES	2.87	3.57	4.41	+ 4.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,044	843	.080										
2008	1,032												
2009	847												
2010	1,149												
2011	193	501	.259										
TOTAL	4,265	1,344	.032										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												843
2011												501
TOTAL												1,344

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												799
2011												498
TOTAL												1,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,297	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,495	-22,818	59	
TOTAL LOSSES			1,356	
EXPECTED LOSSES	114,942	56,896	10,364	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	2.388	1.182	.215	3.785
DERIVED BY FORMULA	2.388	1.170	.213	3.771
UNDERLYING PRES. RATE	2.695	1.334	.243	4.272
PROPOSED	2.388	1.170	.213	3.771
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.59
MAN. RATES	3.99	4.76	5.59	+ 5.59
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.590
				1715
				1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,845	5,264	.285										
2008	1,540	4,899	.318										
2009	1,898	14,416	.759									1	1
2010	3,236	360,222	11.131							1		1	2
2011	4,407	1,009	.022										
TOTAL	12,926	385,810	2.985							1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											5,264
2008											4,899
2009					4,238					9,606	572
2010			149,798		11,552			151,480		28,747	18,645
2011											1,009
TOTAL			149,798		15,790			151,480		38,353	30,389

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											4,990
2008											5,129
2009		11	1,207	1,187	7,981		8	2,065	2,607	17,904	554
2010		14,710	288,167	17,830	26,076		11,551	426,365	36,374	50,314	17,470
2011											1,004
TOTAL		14,721	289,374	19,017	34,057		11,559	428,430	38,981	68,218	29,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	744,084	160,273	29,147	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,565	-25,147	179	
TOTAL LOSSES	710,519	135,126	29,326	
EXPECTED LOSSES	112,457	71,610	16,545	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.497	1.045	.227	6.769
INDICATED (POST-TEST)	5.310	1.009	.219	6.538
PRES. ON RATE LEVEL	.771	.491	.113	1.375
DERIVED BY FORMULA	.816	.501	.115	1.432
UNDERLYING PRES. RATE	.870	.554	.128	1.552
PROPOSED	.816	.501	.115	1.432
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.12
MAN. RATES	1.55	1.78	2.03	+ 2.12
				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
2007	6,945	1,661	.023									1	1
2008	6,076	5,954	.097									1	1
2009	5,197	185,530	3.569							1			1
2010	3,639	2,051	.056									1	1
2011	2,546	4,448	.174										
TOTAL	24,403	199,644	.818							1		3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					338					1,011	312	
2008					2,211					3,464	279	
2009			130,136					40,515			14,879	
2010					964					255	832	
2011											4,448	
TOTAL			130,136		3,513			40,515		4,730	20,750	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					821					2,383	296	
2008			143	260	4,528			196	482	7,529	292	
2009		6,379	300,932	5,808	3,281		1,599	156,379	5,292	1,291	14,418	
2010		19	679	582	1,673			111	122	397	780	
2011											4,426	
TOTAL		6,398	301,754	6,650	10,303		1,599	156,686	5,896	11,600	20,212	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	466,437	34,449	20,212	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,883	-75,800	230	
TOTAL LOSSES	378,554		20,442	
EXPECTED LOSSES	279,170	190,100	38,069	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.551	.000	.084	1.635
INDICATED (POST-TEST)	1.498	.000	.081	1.579
PRES. ON RATE LEVEL	1.014	.690	.138	1.842
DERIVED BY FORMULA	1.019	.669	.136	1.824
UNDERLYING PRES. RATE	1.144	.779	.156	2.079
PROPOSED	1.019	.669	.136	1.824
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.70
MAN. RATES	2.60	2.63	2.72	+ 2.70

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,456	18,827	.252									3	3
2008	10,271	22,904	.222									2	2
2009	5,972	38,578	.645								1		1
2010	6,519	9,677	.148									1	1
2011	6,993	725	.010										
TOTAL	37,211	90,711	.244								1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					2,193					11,358	5,276
2008					3,659					10,386	8,859
2009				16,671					13,465		8,442
2010					1,554					6,992	1,131
2011											725
TOTAL				16,671	7,406				13,465	28,736	24,433

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					5,324					26,771	5,002
2008			236	429	7,493			591	1,446	22,570	9,275
2009		88	9,075	29,590	909		39	8,816	28,198	968	8,180
2010		32	1,098	935	2,699		35	2,958	3,388	10,858	1,060
2011											721
TOTAL		120	10,409	30,954	16,425		74	12,365	33,032	61,167	24,238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,968	141,578	24,238	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,332	-148,818	497	
TOTAL LOSSES			24,735	
EXPECTED LOSSES	609,888	397,413	64,747	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.066	.066
INDICATED (POST-TEST)	.000	.000	.064	.064
PRES. ON RATE LEVEL	1.452	.946	.154	2.552
DERIVED BY FORMULA	1.423	.908	.150	2.481
UNDERLYING PRES. RATE	1.639	1.068	.174	2.881
PROPOSED	1.423	.908	.150	2.481
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.68
MAN. RATES	2.65	3.23	3.77	+ 3.68
				PRESENT
				1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	13,894	37,292	.268									1	1
2008	11,443	279,420	2.441							2		1	3
2009	14,032	173,274	1.234								1	3	4
2010	18,517	10,596	.057										
2011	20,345	18,183	.089										
TOTAL	78,231	518,765	.663							2	1	5	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					6,243					24,943	6,106	
2008			169,749		4,236			50,345		46,236	8,854	
2009				37,594	18,549				66,848	24,279	26,004	
2010											10,596	
2011											18,183	
TOTAL			169,749	37,594	29,028			50,345	66,848	95,458	69,743	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					15,158					58,791	5,788	
2008		14,836	361,037	3,566	10,608		7,671	177,450	9,438	101,251	9,270	
2009		250	25,767	71,911	36,977		210	48,984	146,580	50,056	25,198	
2010											9,928	
2011											18,092	
TOTAL		15,086	386,804	75,477	62,743		7,881	226,434	156,018	210,098	68,276	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	636,205	504,336	68,276	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-690,276	-274,970	1,268	
TOTAL LOSSES		229,366	69,544	
EXPECTED LOSSES	2,265,569	749,454	136,123	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.293	.089	.382
INDICATED (POST-TEST)	.000	.283	.086	.369
PRES. ON RATE LEVEL	2.566	.849	.153	3.568
DERIVED BY FORMULA	2.489	.809	.148	3.446
UNDERLYING PRES. RATE	2.896	.958	.174	4.028
PROPOSED	2.489	.809	.148	3.446
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.11
MAN. RATES	3.76	4.49	5.27	+ 5.11
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,750	6,044	.345									2	2
2008	2,147	375	.017										
2009	917	6,759	.737										
2010	747	388	.051										
2011	824	8,555	1.038									1	1
TOTAL	6,385	22,121	.346									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					3,307					2,737	
2008											375
2009											6,759
2010											388
2011					171					7,739	645
TOTAL					3,478					10,476	8,167

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					8,029					6,452	
2008											393
2009											6,549
2010											364
2011		18	382	184	197		684	9,795	6,231	8,098	642
TOTAL		18	382	184	8,226		684	9,795	6,231	14,550	7,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,879	29,191	7,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,278	-14,963	40	
TOTAL LOSSES		14,228	7,988	
EXPECTED LOSSES	70,746	38,566	6,323	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.223	.125	.348
INDICATED (POST-TEST)	.000	.215	.121	.336
PRES. ON RATE LEVEL	.982	.534	.088	1.604
DERIVED BY FORMULA	.982	.531	.088	1.601
UNDERLYING PRES. RATE	1.108	.604	.099	1.811
PROPOSED	.982	.531	.088	1.601
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.37
MAN. RATES	1.65	1.98	2.37	+ 2.37
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	551												
2008	428												
2009	417												
2010	576												
2011	460												
TOTAL	2,432												

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.	-13,148	-12,120	33	
TOTAL LOSSES			33	
EXPECTED LOSSES	42,316	31,860	4,087	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.541	1.161	.149	2.851
DERIVED BY FORMULA	1.541	1.149	.148	2.838
UNDERLYING PRES. RATE	1.740	1.310	.168	3.218
PROPOSED	1.541	1.149	.148	2.838
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.21
MAN. RATES	3.08	3.65	4.21	+ 4.21
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	696												
2008	1,238	16,645	1.344									1	1
2009	1,237	593	.047										
2010	414												
2011	276												
TOTAL	3,861	17,238	.446									1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			373	675	11,797			620	1,513	23,649	
2009											575
TOTAL			373	675	11,797			620	1,513	23,649	575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	993	37,634	575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,966	-13,647	28	
TOTAL LOSSES		23,987	603	
EXPECTED LOSSES	31,159	34,478	5,483	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.621	.016	.637
INDICATED (POST-TEST)	.000	.600	.015	.615
PRES. ON RATE LEVEL	.715	.791	.126	1.632
DERIVED BY FORMULA	.715	.789	.125	1.629
UNDERLYING PRES. RATE	.807	.893	.142	1.842
PROPOSED	.715	.789	.125	1.629
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.41
MAN. RATES	1.59	1.98	2.41	+ 2.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.414
				905
				915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	205												
2008	285												
2009	109												
2010	361	1,648	.456									1	1
2011	366												
TOTAL	1,326	1,648	.124									1	1

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

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010		13	469	401	1,153		7	415	477	1,527		
TOTAL		13	469	401	1,153		7	415	477	1,527		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	904	3,558		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,753	-2,746	13	
TOTAL LOSSES		812	13	
EXPECTED LOSSES	15,409	7,743	1,378	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.061	.001	.062
INDICATED (POST-TEST)	.000	.059	.001	.060
PRES. ON RATE LEVEL	1.030	.517	.092	1.639
DERIVED BY FORMULA	1.030	.517	.092	1.639
UNDERLYING PRES. RATE	1.162	.584	.104	1.850
PROPOSED	1.030	.517	.092	1.639
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.43
MAN. RATES	1.73	2.03	2.42	+ 2.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,188	663	.015										
2008	2,786	59,999	2.153								1		1
2009	2,552												
2010	3,053												
2011	3,114												
TOTAL	15,693	60,662	.387								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											663
2008				23,940					35,997		62
TOTAL				23,940					35,997		725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											629
2008			3,809	45,446	690			6,395	85,625	1,361	65
TOTAL			3,809	45,446	690			6,395	85,625	1,361	694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,204	133,122	694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,776	-24,961	87	
TOTAL LOSSES		108,161	781	
EXPECTED LOSSES	158,813	65,126	11,142	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.689	.005	.694
INDICATED (POST-TEST)	.000	.666	.005	.671
PRES. ON RATE LEVEL	.896	.368	.063	1.327
DERIVED BY FORMULA	.887	.374	.062	1.323
UNDERLYING PRES. RATE	1.012	.415	.071	1.498
PROPOSED	.887	.374	.062	1.323
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.96
MAN. RATES	1.45	1.72	1.96	+ 1.96
IND. RATE				
MINIMUM PREMIUM				790
PRESENT				800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	25,313	2,838	.011										
2008	22,233	27,323	.122								1		1
2009	21,295	12,352	.058								1		1
2010	21,111	25,032	.118									2	2
2011	20,669	265	.001										
TOTAL	110,621	67,810	.061								2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,838
2008				3,408					17,087		6,828
2009				1,220					4,618		6,514
2010					1,198					5,025	18,809
2011											265
TOTAL				4,628	1,198				21,705	5,025	35,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,690
2008			543	6,469	99			3,035	40,645	647	7,149
2009		6	666	2,165	66		13	3,026	9,670	331	6,312
2010		25	846	724	2,076		26	2,119	2,431	7,803	17,624
2011											264
TOTAL		31	2,055	9,358	2,241		39	8,180	52,746	8,781	34,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,305	73,126	34,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-230,714	-132,989	823	
TOTAL LOSSES			34,862	
EXPECTED LOSSES	745,585	348,456	106,196	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	.597	.279	.085	.961
DERIVED BY FORMULA	.579	.257	.080	.916
UNDERLYING PRES. RATE	.674	.315	.096	1.085
PROPOSED	.579	.257	.080	.916
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.36
MAN. RATES	1.10	1.26	1.42	+ 1.36
				PRESENT
				660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,484	43,076	1.236							1	1	2	
2008	3,269	824	.025								1	1	
2009	3,159	341	.010										
2010	2,916	114,026	3.910					1		1	2	4	
2011	2,636	574	.021										
TOTAL	15,464	158,841	1.027					1		2	4	7	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				2,124	638				39,918	396	
2008					138					313	373
2009											341
2010		4,658		12,390	1,575		75,478		957	18,783	185
2011											574
TOTAL		4,658		14,514	2,351		75,478		40,875	19,492	1,473

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				4,148	1,549				85,025	933	
2008			8	16	282			19	43	680	391
2009											330
2010		14,585	20,620	19,460	4,082		163,283	69,839	11,424	29,461	173
2011											571
TOTAL		14,585	20,628	23,624	5,913		163,283	69,858	96,492	31,074	1,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	268,354	157,103	1,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,523	-58,939	115	
TOTAL LOSSES	202,831	98,164	1,580	
EXPECTED LOSSES	210,620	153,557	15,155	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.312	.635	.010	1.957
INDICATED (POST-TEST)	1.267	.613	.010	1.890
PRES. ON RATE LEVEL	1.206	.880	.087	2.173
DERIVED BY FORMULA	1.207	.875	.085	2.167
UNDERLYING PRES. RATE	1.362	.993	.098	2.453
PROPOSED	1.207	.875	.085	2.167
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.21
MAN. RATES	2.17	2.70	3.21	+ 3.21
				PRESENT
				1120

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008													
2009	75												
2010	6												
2011	69												
TOTAL	150												

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.			-1,258	-928	5		
TOTAL LOSSES					5		
EXPECTED LOSSES			4,570	2,698	416		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.003	.003	
INDICATED (POST-TEST)			.000	.000	.003	.003	
PRES. ON RATE LEVEL			2.699	1.593	.245	4.537	
DERIVED BY FORMULA			2.699	1.593	.245	4.537	
UNDERLYING PRES. RATE			3.046	1.798	.277	5.121	
PROPOSED			2.699	1.593	.245	4.537	

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		6.726
IND. RATES				6.73	MINIMUM PREMIUM		2000
MAN. RATES	4.79	5.73	6.70	+ 6.73	PRESENT		2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	457	2,057	.450									1	1
2008	700	565	.080										
2009	705	9,581	1.359									1	1
2010	1,012	6,484	.640									1	1
2011	745	81,243	10.905								1		1
TOTAL	3,619	99,930	2.761								1	3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					214					1,843		
2008											565	
2009					5,000					4,194	387	
2010					213					1,296	4,975	
2011				7,887					70,394		2,962	
TOTAL				7,887	5,427				70,394	7,333	8,889	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					520					4,344		
2008											592	
2009		13	1,425	1,397	9,416		3	900	1,142	7,819	375	
2010		3	153	128	368		7	546	626	2,012	4,662	
2011		1,005	21,619	8,653	1,137		10,369	169,988	83,778	11,214	2,947	
TOTAL		1,021	23,197	10,178	11,441		10,379	171,434	85,546	25,389	8,576	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	206,031	132,554	8,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,967	-9,743	36	
TOTAL LOSSES	192,064	122,811	8,612	
EXPECTED LOSSES	44,477	26,491	4,270	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.307	3.394	.238	8.939
INDICATED (POST-TEST)	5.127	3.279	.230	8.636
PRES. ON RATE LEVEL	1.089	.648	.105	1.842
DERIVED BY FORMULA	1.089	.674	.106	1.869
UNDERLYING PRES. RATE	1.229	.732	.118	2.079
PROPOSED	1.089	.674	.106	1.869
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.77
MAN. RATES	2.60	2.63	2.72	+ 2.77
IND. RATE				
MINIMUM PREMIUM				995
PRESENT				995

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008													
2009													
2010													
2011	131												
TOTAL	131												

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.	-833	-350	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	3,614	1,436	227	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	2.444	.971	.153	3.568
DERIVED BY FORMULA	2.444	.971	.153	3.568
UNDERLYING PRES. RATE	2.759	1.096	.173	4.028
PROPOSED	2.444	.971	.153	3.568
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.29
MAN. RATES	3.76	4.49	5.27	+ 5.29
				PRESENT
				1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	67												
2008	29												
2009	33												
2010	33												
2011	61												
TOTAL	223												

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.	-1,507	-1,322	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	5,086	3,499	329	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.021	1.390	.130	3.541
DERIVED BY FORMULA	2.021	1.390	.130	3.541
UNDERLYING PRES. RATE	2.281	1.569	.147	3.997
PROPOSED	2.021	1.390	.130	3.541

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.249
IND. RATES				5.25	MINIMUM PREMIUM	1630
MAN. RATES	3.72	4.43	5.23	+ 5.25	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	43												
2008													
2009													
2010													
2011													
TOTAL	43												

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.	-368	-377		
TOTAL LOSSES				
EXPECTED LOSSES	1,255	774	61	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.584	1.595	.127	4.306
DERIVED BY FORMULA	2.584	1.595	.127	4.306
UNDERLYING PRES. RATE	2.918	1.800	.143	4.861
PROPOSED	2.584	1.595	.127	4.306

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	6.383
IND. RATES				6.38	MINIMUM PREMIUM	1915
MAN. RATES	4.48	5.39	6.36	+ 6.38	PRESENT	1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	12,868	529,602	4.115						1		3	4	
2008	9,447	11,253	.119										
2009	6,110	38,841	.635							1		1	
2010	6,593	783,914	11.890						2	1		3	
2011	3,215	36,143	1.124										
TOTAL	38,233	1,399,753	3.661						3	2	3	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			279,624		2,624			187,614		11,270	48,470
2008											11,253
2009				17,436					12,334		9,071
2010			428,935	32,878				258,166	45,299		18,636
2011											36,143
TOTAL			708,559	50,314	2,624			445,780	57,633	11,270	123,573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			555,257		6,372			554,114		26,563	45,950
2008											11,782
2009		92	9,495	30,947	950		36	8,073	25,828	887	8,790
2010		40,290	792,017	78,103	19,594		18,354	689,070	108,585	13,486	17,462
2011											35,962
TOTAL		40,382	1,356,769	109,050	26,916		18,390	1,251,257	134,413	40,936	119,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,666,798	311,315	119,946	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,488	-292,925	560	
TOTAL LOSSES	2,442,310	18,390	120,506	
EXPECTED LOSSES	708,839	724,897	97,494	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.388	.048	.315	6.751
INDICATED (POST-TEST)	6.171	.046	.304	6.521
PRES. ON RATE LEVEL	1.642	1.680	.226	3.548
DERIVED BY FORMULA	1.733	1.615	.229	3.577
UNDERLYING PRES. RATE	1.854	1.896	.255	4.005
PROPOSED	1.733	1.615	.229	3.577

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		5.302
IND. RATES				5.30	MINIMUM PREMIUM		1640
MAN. RATES	3.17	4.11	5.24	+ 5.30	PRESENT		1645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	268	420,581	156.933							1			1
2008													
2009													
2010													
2011													
TOTAL	268	420,581	156.933							1			1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		27,342	664,884	5,661	3,565		14,823	338,301	5,823	1,504	10,795
TOTAL		27,342	664,884	5,661	3,565		14,823	338,301	5,823	1,504	10,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,045,350	16,553	10,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,175	-1,126	2	
TOTAL LOSSES	1,043,175	15,427	10,797	
EXPECTED LOSSES	6,202	3,235	539	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	389,244	5,756	4,029	399,029
INDICATED (POST-TEST)	376,010	5,560	3,892	385,462
PRES. ON RATE LEVEL	2,050	1,069	.178	3,297
DERIVED BY FORMULA	2,050	1,069	.178	3,297
UNDERLYING PRES. RATE	2,314	1,207	.201	3,722
PROPOSED	2,050	1,069	.178	3,297

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	4.887
IND. RATES				4.89	MINIMUM PREMIUM	1535
MAN. RATES	3.81	4.34	4.87	+ 4.89	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,266	11,588	.220									1	1
2008	4,723	504,071	10.672							1		3	4
2009	4,067	773,810	19.026					1			1	2	4
2010	4,787	551,748	11.525							1	2	3	6
2011	3,886	356,127	9.164							1		1	2
TOTAL	22,729	2,197,344	9.668					1		3	3	10	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					164						11,424
2008			215,784		1,867			262,308		15,182	8,930
2009	662,451			37,647	6,150	31,162			12,109	19,854	4,437
2010			151,705	8,695	10,820			282,196	5,030	83,335	9,967
2011			77,970		4,615			231,246		31,698	10,598
TOTAL	662,451		445,459	46,342	23,616	31,162		775,750	17,139	150,069	45,356

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					398						10,830
2008		14,386	349,945	3,197	5,698		30,447	695,676	14,069	36,083	9,350
2009	574,034	216	22,254	68,539	13,633	72,660	52	12,188	30,748	37,880	4,300
2010		14,660	290,363	30,023	25,562		20,851	779,853	88,647	140,062	9,339
2011		16,270	177,541	15,321	9,971		110,314	771,245	84,086	47,232	10,545
TOTAL	574,034	45,532	840,103	117,080	55,262	72,660	161,664	2,258,962	217,550	261,257	44,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,952,955	651,149	44,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-357,733	-237,929	530	
TOTAL LOSSES	3,595,222	413,220	44,894	
EXPECTED LOSSES	1,146,678	621,184	70,005	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.818	1.818	.198	17.834
INDICATED (POST-TEST)	15.280	1.756	.191	17.227
PRES. ON RATE LEVEL	4.469	2.421	.273	7.163
DERIVED BY FORMULA	4.577	2.401	.271	7.249
UNDERLYING PRES. RATE	5.045	2.733	.308	8.086
PROPOSED	4.577	2.401	.271	7.249

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.746
IND. RATES				10.75	MINIMUM PREMIUM	2000
MAN. RATES	7.87	9.20	10.58	+ 10.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	104												
2008	7												
2009	84												
2010													
2011													
TOTAL	195												

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.	-1,133	-1,725	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	3,746	3,756	606	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.702	1.706	.276	3.684
DERIVED BY FORMULA	1.702	1.706	.276	3.684
UNDERLYING PRES. RATE	1.921	1.926	.311	4.158
PROPOSED	1.702	1.706	.276	3.684
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.46
MAN. RATES	3.85	4.67	5.44	+ 5.46
				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
2007	878	1,017	.115										
2008	502	1,766	.351										
2009	413												
2010	460	5,613	1.220										
2011	410												
TOTAL	2,663	8,396	.315										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,017
2008											1,766
2010											5,613
TOTAL											8,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											964
2008											1,849
2010											5,259
TOTAL											8,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,106	-37,258	82	
TOTAL LOSSES			8,154	
EXPECTED LOSSES	81,275	94,218	11,770	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.306	.306
INDICATED (POST-TEST)	.000	.000	.296	.296
PRES. ON RATE LEVEL	2.704	3.134	.392	6.230
DERIVED BY FORMULA	2.704	3.103	.391	6.198
UNDERLYING PRES. RATE	3.052	3.538	.442	7.032
PROPOSED	2.704	3.103	.391	6.198
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.19
MAN. RATES	6.44	7.75	9.20	+ 9.19
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
2007	13,787	453,015	3.285							7	19	26	
2008	16,431	131,802	.802							3	6	9	
2009	6,514	107,468	1.649							3	2	5	
2010	5,802	73,106	1.260							1	7	8	
2011	10,003	371,349	3.712							1	9	10	
TOTAL	52,537	1,136,740	2.164							15	43	58	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				150,382	75,159				126,779	71,846	28,849
2008				25,989	7,315				52,435	15,039	31,024
2009				67,019	4,320				15,573	14,552	6,004
2010				17,175	4,392				15,143	20,843	15,553
2011				60,000	75,625					226,748	8,976
TOTAL				320,565	166,811				209,930	349,028	90,406

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				293,696	182,486				270,039	169,340	27,349
2008			4,609	50,198	15,727			10,169	126,816	34,666	32,482
2009		362	37,721	120,157	11,789		56	13,324	36,561	28,248	5,818
2010		932	26,130	28,287	9,486		482	29,982	35,078	34,018	14,573
2011		15,459	332,796	146,466	96,348		20,019	286,917	182,560	237,242	8,931
TOTAL		16,753	401,256	638,804	315,836		20,557	340,392	651,054	503,514	89,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	778,958	2,109,208	89,153	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-737,192	-737,825	1,629	
TOTAL LOSSES	41,766	1,371,383	90,782	
EXPECTED LOSSES	2,386,231	1,951,223	223,809	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.079	2.610	.173	2.862
INDICATED (POST-TEST)	.076	2.521	.167	2.764
PRES. ON RATE LEVEL	4.024	3.290	.377	7.691
DERIVED BY FORMULA	3.945	3.252	.367	7.564
UNDERLYING PRES. RATE	4.542	3.714	.426	8.682
PROPOSED	3.945	3.252	.367	7.564

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.213
IND. RATES				11.21	MINIMUM PREMIUM	2000
MAN. RATES	7.98	9.61	11.36	+ 11.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	149,536	157,488	.105								3	5	8
2008	81,795	241,912	.295								3	3	6
2009	47,581	485,453	1.020							1	1	3	5
2010	50,750	160,212	.315								2	3	5
2011	49,616	71,198	.143								1	1	2
TOTAL	379,278	1,116,263	.294							1	10	15	26

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				30,267	15,261				23,260	57,400	31,300	
2008				81,365	18,125				55,794	67,109	19,519	
2009			299,130	28,006	11,020			73,920	10,977	40,823	21,577	
2010				6,036	8,990				45,423	76,529	23,234	
2011				13,790	4,120				3,556	10,655	39,077	
TOTAL			299,130	159,464	57,516			73,920	139,010	252,516	134,707	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				59,111	37,054				49,543	135,291	29,672	
2008			14,115	156,579	39,455			13,724	142,050	147,945	20,436	
2009		14,837	710,115	66,139	29,823		2,984	301,277	43,725	79,235	20,908	
2010		473	14,445	14,435	16,279		1,511	95,831	111,980	123,778	21,771	
2011		2,183	46,971	19,520	6,765		1,459	22,065	12,810	11,714	38,882	
TOTAL		17,493	785,646	315,784	129,376		5,954	432,897	360,108	497,963	131,669	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,241,990	1,303,231	131,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,607,632	-1,052,545	2,769	
TOTAL LOSSES		250,686	134,438	
EXPECTED LOSSES	5,207,487	2,609,433	443,756	
CREDIBILITY	.08	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.066	.035	.101
INDICATED (POST-TEST)	.000	.064	.034	.098
PRES. ON RATE LEVEL	1.216	.609	.104	1.929
DERIVED BY FORMULA	1.119	.505	.090	1.714
UNDERLYING PRES. RATE	1.373	.688	.117	2.178
PROPOSED	1.119	.505	.090	1.714
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.54
MAN. RATES	2.00	2.43	2.85	+ 2.54
PRESENT				
1025				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	13,283	9,605	.072										
2008	18,000	382,276	2.123					1				1	2
2009	16,295	49,392	.303								1		1
2010	17,425	357,583	2.052							1		1	2
2011	15,232	203,789	1.337									3	3
TOTAL	80,235	1,002,645	1.250					1		1	1	5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,605
2008	343,205				3,384	15,865				10,636	9,186
2009				38,025							11,367
2010			149,631		4,617			193,796		2,116	7,423
2011					82,520					98,516	22,753
TOTAL	343,205		149,631	38,025	90,521	15,865		193,796		111,268	60,334

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,106
2008	552,525		220	395	6,929	9,039		604	1,480	23,114	9,618
2009		200	20,704	67,490	2,075						11,015
2010		18,941	367,719	16,926	15,838		19,027	691,422	38,438	12,744	6,955
2011		8,503	183,653	88,002	95,708		8,704	124,652	79,315	103,077	22,639
TOTAL	552,525	27,644	572,296	172,813	120,550	9,039	27,731	816,678	119,233	138,935	59,333

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,005,913	551,531	59,333	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,094,058	-235,319	676	
TOTAL LOSSES	911,855	316,212	60,009	
EXPECTED LOSSES	3,499,851	629,043	84,247	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.136	.394	.075	1.605
INDICATED (POST-TEST)	1.097	.381	.072	1.550
PRES. ON RATE LEVEL	3.864	.695	.093	4.652
DERIVED BY FORMULA	3.781	.673	.092	4.546
UNDERLYING PRES. RATE	4.362	.784	.105	5.251
PROPOSED	3.781	.673	.092	4.546
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.74
MAN. RATES	4.95	5.90	6.87	+ 6.74
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	49,218	199,869	.406							3	18	21	
2008	53,812	911,826	1.694						1	2	3	6	
2009	45,164	666,667	1.476						3	2	2	7	
2010	57,911	163,658	.282							2	2	4	
2011	55,891	123,169	.220								3	3	
TOTAL	261,996	2,065,189	.788						4	9	28	41	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				39,435	10,949				47,577	45,540	56,368
2008			69,879	18,333	21,062			664,967	39,591	57,863	40,131
2009			245,796	80,769	1,393			210,549	58,999	28,582	40,579
2010				35,622	1,893				60,205	23,120	42,818
2011					5,395					39,058	78,716
TOTAL			315,675	174,159	40,692			875,516	206,372	194,163	258,612

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				77,017	26,583				101,339	107,338	53,437
2008		1,785	47,699	37,637	43,880		29,585	685,394	113,840	130,240	42,017
2009		12,473	612,756	154,714	13,233		8,503	857,445	158,824	64,231	39,321
2010		1,786	49,092	54,318	7,134		1,606	93,930	110,460	42,438	40,120
2011		556	12,005	5,756	6,251		3,450	49,417	31,448	40,862	78,322
TOTAL		16,600	721,552	329,442	97,081		43,144	1,686,186	515,911	385,109	253,217

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,467,482	1,327,543	253,217	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-542,198	-474,912	2,005	
TOTAL LOSSES	1,925,284	852,631	255,222	
EXPECTED LOSSES	1,750,133	1,275,921	238,416	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.735	.325	.097	1.157
INDICATED (POST-TEST)	.710	.314	.094	1.118
PRES. ON RATE LEVEL	.592	.431	.081	1.104
DERIVED BY FORMULA	.599	.413	.083	1.095
UNDERLYING PRES. RATE	.668	.487	.091	1.246
PROPOSED	.604	.416	.084	1.104

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.636
IND. RATES				1.64	MINIMUM PREMIUM	710
MAN. RATES	1.11	1.39	1.63	+ 1.64	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	34,887	417,049	1.195							1		1	2
2008	34,288	8,932	.026									1	1
2009	30,816	4,672	.015										
2010	12,443	69,042	.554								1		1
2011	15,247	2,555	.016									1	1
TOTAL	127,681	502,250	.393							1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			187,700		1,185			184,258		37,008	6,898
2008					1,037					1,306	6,589
2009											4,672
2010				40,248					18,957		9,837
2011					711					1,844	
TOTAL			187,700	40,248	2,933			184,258	18,957	40,158	27,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			353,761		2,877			516,521		87,228	6,539
2008			66	122	2,124			74	181	2,838	6,899
2009											4,527
2010		1,976	53,954	60,078	4,345		470	26,497	31,253	2,057	9,217
2011		71	1,581	756	820		170	2,332	1,486	1,932	
TOTAL		2,047	409,362	60,956	10,166		640	545,424	32,920	94,055	27,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	957,473	198,097	27,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-647,051	-174,267	731	
TOTAL LOSSES	310,422	23,830	27,913	
EXPECTED LOSSES	2,074,817	439,223	121,298	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.243	.019	.022	.284
INDICATED (POST-TEST)	.235	.018	.021	.274
PRES. ON RATE LEVEL	1.440	.305	.083	1.828
DERIVED BY FORMULA	1.392	.279	.077	1.748
UNDERLYING PRES. RATE	1.625	.344	.095	2.064
PROPOSED	1.392	.279	.077	1.748
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.59
MAN. RATES	2.07	2.37	2.70	+ 2.59
				PRESENT
				990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,860	34,922	.235									1	1
2008	15,847	513,975	3.243							1		2	3
2009	15,848	20,148	.127									1	1
2010	18,161	411,560	2.266								3		3
2011	17,016	31,432	.184									1	1
TOTAL	81,732	1,012,037	1.238							1	3	5	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					931					8,908	25,083	
2008			237,726		1,817			258,029		4,688	11,715	
2009					9,161					6,577	4,410	
2010				82,779					325,048		3,733	
2011					2,864					22,491	6,077	
TOTAL			237,726	82,779	14,773			258,029	325,048	42,664	51,018	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					2,260					20,996	23,779	
2008		12,155	295,669	2,729	5,304		22,973	524,414	9,671	12,517	12,266	
2009		26	2,613	2,560	17,250		6	1,411	1,787	12,259	4,273	
2010		4,058	110,974	123,569	8,940		8,047	454,346	535,897	35,285	3,498	
2011		294	6,376	3,052	3,322		1,982	28,455	18,106	23,531	6,047	
TOTAL		16,533	415,632	131,910	37,076		33,008	1,008,626	565,461	104,588	49,863	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,473,799	839,035	49,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-537,220	-388,895	1,665	
TOTAL LOSSES	936,579	450,140	51,528	
EXPECTED LOSSES	1,733,536	1,040,449	199,426	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.146	.551	.063	1.760
INDICATED (POST-TEST)	1.107	.532	.061	1.700
PRES. ON RATE LEVEL	1.879	1.128	.216	3.223
DERIVED BY FORMULA	1.856	1.086	.205	3.147
UNDERLYING PRES. RATE	2.121	1.273	.244	3.638
PROPOSED	1.856	1.086	.205	3.147
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.67
MAN. RATES	3.38	3.99	4.76	+ 4.67
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	620	508	.081										
2008	514												
2009	265												
2010	423												
2011	870	1,776	.204										
TOTAL	2,692	2,284	.085										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											508
2011											1,776
TOTAL											2,284

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											482
2011											1,767
TOTAL											2,249

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,249	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,661	-15,348	68	
TOTAL LOSSES			2,317	
EXPECTED LOSSES	89,940	42,775	6,783	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.086	.086
INDICATED (POST-TEST)	.000	.000	.083	.083
PRES. ON RATE LEVEL	2.960	1.408	.223	4.591
DERIVED BY FORMULA	2.960	1.394	.222	4.576
UNDERLYING PRES. RATE	3.341	1.589	.252	5.182
PROPOSED	2.960	1.394	.222	4.576
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.78
MAN. RATES	4.75	5.73	6.78	+ 6.78
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
2007	80,517	234,087	.290									4	4
2008	84,961	617,163	.726							1	7	3	11
2009	85,046	541,004	.636							2	4	2	8
2010	25,492	378,934	1.486							1	2	3	6
2011	94,994	302,832	.318								3	2	5
TOTAL	371,010	2,074,020	.559							4	16	14	34

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					72,009					138,075	24,003
2008			145,394	174,180	9,257			16,390	207,893	28,530	35,519
2009			287,339	71,185	8,116			88,745	68,422	10,840	6,357
2010			71,980	69,380	4,616			69,628	151,022	8,369	3,939
2011				63,539	7,409				139,033	30,109	62,742
TOTAL			504,713	378,284	101,407			174,763	566,370	215,923	132,560

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					174,837					325,443	22,755
2008		12,709	337,302	334,371	25,627		2,499	95,464	499,452	70,117	37,188
2009		14,481	705,528	141,440	26,417		3,706	389,650	157,820	27,948	6,159
2010		12,561	271,594	113,158	19,279		10,614	462,732	266,485	32,788	3,691
2011		8,885	190,664	77,595	17,732		23,136	373,847	189,709	53,653	62,428
TOTAL		48,636	1,505,088	666,564	263,892		39,955	1,321,693	1,113,466	509,949	132,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,915,372	2,553,871	132,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,665,336	-1,000,477	1,842	
TOTAL LOSSES	1,250,036	1,553,394	134,063	
EXPECTED LOSSES	5,572,570	2,682,403	222,606	
CREDIBILITY	.07	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.337	.419	.036	.792
INDICATED (POST-TEST)	.326	.405	.035	.766
PRES. ON RATE LEVEL	1.331	.641	.052	2.024
DERIVED BY FORMULA	1.261	.596	.049	1.906
UNDERLYING PRES. RATE	1.502	.723	.060	2.285
PROPOSED	1.261	.596	.049	1.906
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.83
MAN. RATES	2.46	2.71	2.99	+ 2.83
				PRESENT
				1065

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	399												
2008	328												
2009	293												
2010	2,074	5,357	.258										
2011	2,267												
TOTAL	5,361	5,357	.100										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,020
TOTAL											5,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,020	-9,053	75	
TOTAL LOSSES			5,095	
EXPECTED LOSSES	77,251	27,555	5,844	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.095	.095
INDICATED (POST-TEST)	.000	.000	.092	.092
PRES. ON RATE LEVEL	1.277	.455	.096	1.828
DERIVED BY FORMULA	1.277	.450	.096	1.823
UNDERLYING PRES. RATE	1.441	.514	.109	2.064
PROPOSED	1.277	.450	.096	1.823
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.70
MAN. RATES	2.07	2.37	2.70	+ 2.70
				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
2007	20,071	1,177,767	5.868						4	6	6	16	
2008	18,183	2,241,252	12.326						5	6	4	15	
2009	15,476	159,070	1.027							1	6	7	
2010	15,428	458,360	2.970						1	3	5	9	
2011	17,436	814,441	4.671						2	3	6	11	
TOTAL	86,594	4,850,890	5.602						12	19	27	58	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			391,301	109,540	61,494			370,012	112,896	76,707	55,817
2008			894,427	127,517	12,672			1,045,250	100,094	36,504	24,788
2009				31,883	15,826				29,295	20,474	61,592
2010			82,588	65,918	33,725			95,072	27,888	106,634	46,535
2011			208,683	83,186	79,327			158,291	122,114	80,000	82,840
TOTAL			1,576,999	418,044	203,044			1,668,625	392,287	320,319	271,572

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			789,254	213,932	149,307			1,110,036	240,469	180,799	52,915
2008		63,598	1,567,611	256,727	37,918		122,696	2,819,593	291,353	95,561	25,953
2009		213	21,874	61,017	31,543		98	23,590	66,906	40,272	59,683
2010		14,314	313,369	126,547	70,035		10,544	422,812	116,012	173,274	43,603
2011		66,700	911,907	207,395	117,982		108,430	963,249	255,174	114,067	82,426
TOTAL		144,825	3,604,015	865,618	406,785		241,768	5,339,280	969,914	603,973	264,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,329,888	2,846,290	264,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,973,009	-1,109,475	2,200	
TOTAL LOSSES	7,356,879	1,736,815	266,780	
EXPECTED LOSSES	6,407,090	2,926,877	277,967	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.496	2.006	.308	10.810
INDICATED (POST-TEST)	8.207	1.938	.298	10.443
PRES. ON RATE LEVEL	6.555	2.994	.284	9.833
DERIVED BY FORMULA	6.605	2.920	.285	9.810
UNDERLYING PRES. RATE	7.399	3.380	.321	11.100
PROPOSED	6.620	2.927	.286	9.833

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	14.231
IND. RATES				14.23	MINIMUM PREMIUM	2000
MAN. RATES	11.49	13.52	15.17	+ 14.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,781	12,443	.141									1	1
2008	6,087	125,585	2.063									4	4
2009	6,966	115,550	1.658									5	5
2010	11,493	178,449	1.552								3	5	8
2011	6,007	289,458	4.818							1	1	3	5
TOTAL	39,334	721,485	1.834							1	4	18	23

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					928					1,484	10,031	
2008					36,138					85,308	4,139	
2009					53,240					56,640	5,670	
2010				47,493	16,707				44,192	54,070	15,987	
2011			87,481	31,553	9,324			68,813	66,030	16,883	9,374	
TOTAL			87,481	79,046	116,337			68,813	110,222	214,385	45,201	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					2,253					3,498	9,509	
2008			2,343	4,232	73,990			4,850	11,862	185,380	4,334	
2009		148	15,195	14,884	100,258		49	12,171	15,370	105,571	5,494	
2010		2,667	75,475	80,969	34,163		1,366	84,623	99,076	88,771	14,980	
2011		25,073	319,922	57,783	21,220		47,482	427,370	111,929	32,925	9,327	
TOTAL		27,888	412,935	157,868	231,884		48,897	529,014	238,237	416,145	43,644	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,018,734	1,044,134	43,644	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-584,127	-322,739	475	
TOTAL LOSSES	434,607	721,395	44,119	
EXPECTED LOSSES	1,850,271	837,027	61,361	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.105	1.834	.112	3.051
INDICATED (POST-TEST)	1.067	1.772	.108	2.947
PRES. ON RATE LEVEL	4.168	1.885	.138	6.191
DERIVED BY FORMULA	4.106	1.880	.137	6.123
UNDERLYING PRES. RATE	4.704	2.128	.156	6.988
PROPOSED	4.106	1.880	.137	6.123
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.86
MAN. RATES	7.43	8.62	9.55	+ 8.86
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
2007	7,281	324,334	4.454								1	4	5
2008	7,775	38,909	.500								1	1	2
2009	7,893	8,035,639	101.807						1	1		1	3
2010	10,955	94,135	.859									3	3
2011	7,034	4,539	.064										
TOTAL	40,938	8,497,556	20.757						1	1	2	9	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				32,697	57,541				29,181	189,665	15,250
2008				25,194	698				5,276	2,978	4,763
2009		1,576,164	163,544		7,146		6,214,441	68,810		3,484	2,050
2010					31,858					45,328	16,949
2011											4,539
TOTAL		1,576,164	163,544	57,891	97,243		6,214,441	68,810	34,457	241,455	43,551

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				63,857	139,709				62,156	447,041	14,457
2008			4,053	47,911	2,157			1,108	12,964	6,671	4,987
2009		165,979	440,099	9,615	17,771		640,013	667,636	14,329	9,769	1,986
2010		641	22,528	19,215	55,352		229	19,163	21,969	70,395	15,881
2011											4,516
TOTAL		166,620	466,680	140,598	214,989		640,242	687,907	111,418	533,876	41,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,961,449	1,000,881	41,827	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,157,663	-385,961	587	
TOTAL LOSSES	803,786	614,920	42,414	
EXPECTED LOSSES	3,674,186	1,020,994	73,688	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.963	1.502	.104	3.569
INDICATED (POST-TEST)	1.896	1.451	.100	3.447
PRES. ON RATE LEVEL	7.951	2.209	.160	10.320
DERIVED BY FORMULA	7.830	2.179	.157	10.166
UNDERLYING PRES. RATE	8.975	2.494	.180	11.649
PROPOSED	7.830	2.179	.157	10.166

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	14.713
IND. RATES				14.71	MINIMUM PREMIUM	2000
MAN. RATES	12.35	14.34	15.92	+ 14.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	280												
2008	279	7,545	2.704										
2009	358												
2010	401	185	.046									1	1
2011	313												
TOTAL	1,631	7,730	.474									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											7,545
2010					185						
TOTAL					185						7,545

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											7,900
2010		3	130	109	320						
TOTAL		3	130	109	320						7,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	133	429	7,900	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,311	-20,302	33	
TOTAL LOSSES			7,933	
EXPECTED LOSSES	81,207	53,871	3,946	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.486	.486
INDICATED (POST-TEST)	.000	.000	.469	.469
PRES. ON RATE LEVEL	4.411	2.926	.214	7.551
DERIVED BY FORMULA	4.411	2.897	.217	7.525
UNDERLYING PRES. RATE	4.979	3.303	.242	8.524
PROPOSED	4.411	2.897	.217	7.525

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.890
IND. RATES				10.89	MINIMUM PREMIUM	2000
MAN. RATES	8.74	10.30	11.65	+ 10.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,414	27,390	1.134									1	1
2008	3,623	3,350	.092										
2009	3,174	2,991	.094										
2010	1,868	198,281	10.614							1	1	1	3
2011	1,486	821,806	55.303							1	1		2
TOTAL	12,565	1,053,818	8.387							2	2	2	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					8,640					4,469	14,281	
2008											3,350	
2009											2,991	
2010			68,000	27,898	2,352			71,000	17,239	2,495	9,297	
2011			292,340	61,809				372,079	86,382		9,196	
TOTAL			360,340	89,707	10,992			443,079	103,621	6,964	39,115	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					20,978					10,533	13,539	
2008											3,507	
2009											2,898	
2010		9,981	204,688	49,491	10,655		7,406	278,134	43,338	9,208	8,711	
2011		34,446	435,580	74,336	15,500		92,084	726,910	129,276	22,032	9,150	
TOTAL		44,427	640,268	123,827	47,133		99,490	1,005,044	172,614	41,773	37,805	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,789,229	385,347	37,805	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-223,801	-152,571	141	
TOTAL LOSSES	1,565,428	232,776	37,946	
EXPECTED LOSSES	706,404	393,410	21,863	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.459	1.853	.302	14.614
INDICATED (POST-TEST)	12.035	1.790	.292	14.117
PRES. ON RATE LEVEL	4.981	2.774	.153	7.908
DERIVED BY FORMULA	5.052	2.754	.156	7.962
UNDERLYING PRES. RATE	5.622	3.131	.174	8.927
PROPOSED	5.052	2.754	.156	7.962
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.52
MAN. RATES	9.69	11.13	12.20	+ 11.52

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52,234	2,194,296	4.200						5	5	9	19	
2008	45,816	1,463,214	3.193						2	5	18	25	
2009	41,494	940,771	2.267						2	5	9	16	
2010	37,611	3,225,491	8.575						3	4	12	19	
2011	38,368	739,521	1.927						1	4	11	16	
TOTAL	215,523	8,563,293	3.973						13	23	59	95	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			728,441	157,015	27,007			1,071,705	93,641	63,078	53,409
2008			246,024	171,322	81,371			151,026	671,208	103,899	38,364
2009			254,112	75,955	78,500			82,210	118,870	308,443	22,681
2010			601,894	116,264	38,845			2,162,888	131,674	147,487	26,439
2011			125,073	125,263	98,793			36,204	142,868	163,247	48,073
TOTAL			1,955,544	645,819	324,516			3,504,033	1,158,261	786,154	188,966

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,160,240	306,650	65,574			2,419,900	199,455	148,674	50,632
2008		21,504	554,950	333,987	174,261		22,989	642,017	1,518,955	251,892	40,167
2009		13,072	651,381	168,105	158,382		3,844	461,444	343,376	586,074	21,978
2010		43,107	891,381	224,456	95,234		68,832	2,600,565	416,116	275,561	24,773
2011		54,896	867,336	261,669	141,006		54,541	681,277	311,849	196,060	47,833
TOTAL		132,579	4,125,288	1,294,867	634,457		150,206	6,805,203	2,789,751	1,458,261	185,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,213,276	6,177,336	185,383	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,765,773	-1,807,774	1,758	
TOTAL LOSSES	8,447,503	4,369,562	187,141	
EXPECTED LOSSES	8,935,583	4,707,022	234,919	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.920	2.027	.087	6.034
INDICATED (POST-TEST)	3.787	1.958	.084	5.829
PRES. ON RATE LEVEL	3.673	1.935	.096	5.704
DERIVED BY FORMULA	3.679	1.938	.094	5.711
UNDERLYING PRES. RATE	4.146	2.184	.109	6.439
PROPOSED	3.679	1.938	.094	5.711
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.27
MAN. RATES	6.41	7.68	8.80	+ 8.27
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	62,405	4,366,343	6.996						7	8	19	34	
2008	45,689	810,571	1.774						3	3	13	19	
2009	39,315	2,578,143	6.557						4	3	10	17	
2010	39,369	1,032,992	2.623						1	7	17	25	
2011	40,078	1,377,953	3.438					1	2		12	15	
TOTAL	226,856	10,166,002	4.481					1	17	21	71	110	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,807,875	103,230	129,251			1,999,628	158,427	122,288	45,644
2008			326,359	47,321	60,721			228,070	34,089	80,816	33,195
2009			1,134,112	46,373	27,767			1,243,080	28,703	50,806	47,302
2010			85,281	225,753	115,832			95,745	183,739	287,926	38,716
2011	200,640		609,165		115,904	5,000		311,179		105,637	30,428
TOTAL	200,640		3,962,792	422,677	449,475	5,000		3,877,702	404,958	647,473	195,285

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,591,713	201,609	313,821			3,866,930	337,451	288,232	43,271
2008		28,524	705,065	102,848	129,409		34,706	802,620	105,961	180,441	34,755
2009		36,616	1,745,927	123,127	73,495		25,084	2,469,811	156,509	116,916	45,836
2010		24,129	592,252	414,915	230,113		15,375	719,694	460,965	471,773	36,277
2011	445,959	106,644	1,260,824	185,972	162,110	71,350	115,430	855,289	142,844	124,414	30,276
TOTAL	445,959	195,913	6,895,781	1,028,471	908,948	71,350	190,595	8,714,344	1,203,730	1,181,776	190,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,513,942	4,322,925	190,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,831,627	-1,420,789	1,850	
TOTAL LOSSES	13,682,315	2,902,136	192,265	
EXPECTED LOSSES	9,176,325	3,670,530	249,543	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.031	1.279	.085	7.395
INDICATED (POST-TEST)	5.826	1.236	.082	7.144
PRES. ON RATE LEVEL	3.584	1.433	.097	5.114
DERIVED BY FORMULA	3.696	1.405	.095	5.196
UNDERLYING PRES. RATE	4.045	1.618	.110	5.773
PROPOSED	3.696	1.405	.095	5.196
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.52
MAN. RATES	6.00	6.99	7.89	+ 7.52
				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
2007	794	3,396	.427									1	1
2008	1,295	6,053	.467									1	1
2009	1,099	657	.059										
2010	685	12,441	1.816									2	2
2011	589												
TOTAL	4,462	22,547	.505									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					1,275					1,006	1,115	
2008					635					2,004	3,414	
2009											657	
2010					4,530					7,911		
TOTAL					6,440					10,921	5,186	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					3,096					2,371	1,057	
2008			41	75	1,301			112	280	4,355	3,574	
2009											637	
2010		90	3,204	2,731	7,869		40	3,340	3,832	12,285		
TOTAL		90	3,245	2,806	12,266		40	3,452	4,112	19,011	5,268	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,827	38,195	5,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,739	-47,751	58	
TOTAL LOSSES			5,326	
EXPECTED LOSSES	359,592	124,356	8,701	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.119	.119
INDICATED (POST-TEST)	.000	.000	.115	.115
PRES. ON RATE LEVEL	7.139	2.469	.173	9.781
DERIVED BY FORMULA	7.139	2.444	.172	9.755
UNDERLYING PRES. RATE	8.059	2.787	.195	11.041
PROPOSED	7.139	2.444	.172	9.755
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				14.12
MAN. RATES	11.75	13.58	15.09	+ 14.12
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
2007													
2008													
2009	75												
2010	197	221	.112										
2011													
TOTAL	272	221	.081										

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

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010											207	
TOTAL											207	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,646	-4,796	8	
TOTAL LOSSES			215	
EXPECTED LOSSES	21,973	12,316	1,099	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.079	.079
INDICATED (POST-TEST)	.000	.000	.076	.076
PRES. ON RATE LEVEL	7.156	4.012	.358	11.526
DERIVED BY FORMULA	7.156	4.012	.358	11.526
UNDERLYING PRES. RATE	8.078	4.528	.404	13.010
PROPOSED	7.156	4.012	.358	11.526

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	16.681
IND. RATES				16.68	MINIMUM PREMIUM	2000
MAN. RATES	14.06	16.17	17.78	+ 16.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	10,170	43,009	.422								1	3	4
2008	7,921	183,873	2.321								1	3	4
2009	7,498	1,021,264	13.620							3		2	5
2010	7,111	219,067	3.080							1	1	1	3
2011	8,631	9,662	.111									3	3
TOTAL	41,331	1,476,875	3.573							4	3	12	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				13,230	3,246				6,618	6,111	13,804
2008				16,661	53,018				27,000	78,131	9,063
2009			370,674		5,793			633,924		4,460	6,413
2010			74,024	63,344	622			58,731	7,498	1,799	13,049
2011					2,691					2,371	4,600
TOTAL			444,698	93,235	65,370			692,655	41,116	92,872	46,929

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				25,838	7,881				14,096	14,404	13,086
2008			6,087	37,832	109,030			9,238	75,088	170,806	9,489
2009		17,095	807,444	17,171	19,699		22,173	2,168,298	74,586	26,213	6,214
2010		12,442	265,647	101,929	11,794		5,956	220,509	24,574	6,476	12,227
2011		277	5,984	2,872	3,124		211	3,001	1,910	2,478	4,577
TOTAL		29,814	1,085,162	185,642	151,528		28,340	2,401,046	190,254	220,377	45,593

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,544,362	747,801	45,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-637,754	-320,538	707	
TOTAL LOSSES	2,906,608	427,263	46,300	
EXPECTED LOSSES	2,083,909	842,738	88,449	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.033	1.034	.112	8.179
INDICATED (POST-TEST)	6.794	.999	.108	7.901
PRES. ON RATE LEVEL	4.467	1.806	.190	6.463
DERIVED BY FORMULA	4.514	1.774	.186	6.474
UNDERLYING PRES. RATE	5.042	2.039	.214	7.295
PROPOSED	4.514	1.774	.186	6.474
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.37
MAN. RATES	7.60	8.87	9.97	+ 9.37
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,012	445	.011										
2008	2,697	33,497	1.242								1	1	2
2009	2,926	27,352	.934									1	1
2010	2,973	19,564	.658								1		1
2011	3,210	5,465	.170										
TOTAL	15,818	86,323	.546								2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											445
2008				10,681	389				18,285	2,936	1,206
2009					9,151					4,479	13,722
2010				5,865					13,168		531
2011											5,465
TOTAL				16,546	9,540				31,453	7,415	21,369

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											422
2008			1,723	20,321	1,103			3,414	43,900	7,073	1,263
2009		26	2,611	2,558	17,233		3	964	1,215	8,349	13,297
2010		287	7,861	8,756	635		326	18,402	21,708	1,430	498
2011											5,438
TOTAL		313	12,195	31,635	18,971		329	22,780	66,823	16,852	20,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,617	134,281	20,918	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-232,118	-120,832	301	
TOTAL LOSSES		13,449	21,219	
EXPECTED LOSSES	757,682	315,728	37,648	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.085	.134	.219
INDICATED (POST-TEST)	.000	.082	.129	.211
PRES. ON RATE LEVEL	4.244	1.768	.211	6.223
DERIVED BY FORMULA	4.202	1.734	.209	6.145
UNDERLYING PRES. RATE	4.790	1.996	.238	7.024
PROPOSED	4.202	1.734	.209	6.145
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.89
MAN. RATES	7.25	8.54	9.60	+ 8.89
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,930												
2008	2,661	51,061	1.918								2		2
2009	2,571												
2010	1,948												
2011	2,082	367,487	17.650							1		1	2
TOTAL	12,192	418,548	3.433							1	2	1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				28,000					23,061		
2011			115,507		25,281			178,674		40,078	7,947
TOTAL			115,507	28,000	25,281			178,674	23,061	40,078	7,947

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,453	53,154	806			4,098	54,856	873	
2011		29,118	337,076	44,424	37,068		97,683	690,888	83,547	54,251	7,907
TOTAL		29,118	341,529	97,578	37,874		97,683	694,986	138,403	55,124	7,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,163,316	328,979	7,907	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-337,662	-171,331	373	
TOTAL LOSSES	825,654	157,648	8,280	
EXPECTED LOSSES	1,090,697	444,155	51,328	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.772	1.293	.068	8.133
INDICATED (POST-TEST)	6.542	1.249	.066	7.857
PRES. ON RATE LEVEL	7.925	3.228	.373	11.526
DERIVED BY FORMULA	7.911	3.188	.367	11.466
UNDERLYING PRES. RATE	8.946	3.643	.421	13.010
PROPOSED	7.911	3.188	.367	11.466
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				16.59
MAN. RATES	13.14	15.65	17.78	+ 16.59
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
2007	21,988	525,315	2.389						1	4	4	9	
2008	16,677	854,060	5.121						3	3	2	8	
2009	13,842	978,441	7.068						1	3	6	10	
2010	10,678	806,975	7.557						1	3	1	5	
2011	11,931	404,990	3.394							2	5	7	
TOTAL	75,116	3,569,781	4.752						6	15	18	39	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			172,563	79,915	31,471			65,924	114,832	56,148	4,462
2008			295,456	92,378	13,101			337,466	81,976	24,134	9,549
2009			407,663	80,589	24,320			298,212	93,622	60,933	13,102
2010			66,580	89,765	55,421			259,776	255,544	29,495	50,394
2011				109,136	26,503				187,384	75,623	6,344
TOTAL			942,262	451,783	150,816			961,378	733,358	246,333	83,851

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			348,060	156,074	76,413			197,772	244,592	132,341	4,230
2008		25,825	643,463	182,244	32,850		51,360	1,187,784	218,520	60,756	9,998
2009		11,940	591,157	160,266	56,084		7,064	734,137	234,929	125,752	12,696
2010		13,900	321,691	173,719	109,470		31,970	1,295,278	485,746	86,218	47,219
2011		16,673	358,153	147,971	46,441		34,281	548,193	283,894	108,976	6,312
TOTAL		68,338	2,262,524	820,274	321,258		124,675	3,963,164	1,467,681	514,043	80,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,418,701	3,123,256	80,455	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,073,785	-717,380	992	
TOTAL LOSSES	5,344,916	2,405,876	81,447	
EXPECTED LOSSES	3,476,370	1,832,078	143,471	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.116	3.203	.108	10.427
INDICATED (POST-TEST)	6.874	3.094	.104	10.072
PRES. ON RATE LEVEL	4.100	2.161	.169	6.430
DERIVED BY FORMULA	4.183	2.226	.164	6.573
UNDERLYING PRES. RATE	4.628	2.439	.191	7.258
PROPOSED	4.183	2.226	.164	6.573
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.51
MAN. RATES	7.32	8.70	9.92	+ 9.51
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,340	180,433	3.378							1	3	2	6
2008	5,559	46,455	.835								1	3	4
2009	4,590	739,446	16.109							3	2	4	9
2010	5,350	815,347	15.240							2	2	1	5
2011	5,449	481,090	8.828							1	2	1	4
TOTAL	26,288	2,262,771	8.608							7	10	11	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			72,459	13,479	9,134			47,966	21,553	5,886	9,956
2008				4,725	10,511				525	27,837	2,857
2009			396,075	100,556	14,553			111,286	50,149	43,884	22,943
2010			213,642	94,696	278			456,187	46,193	411	3,940
2011			142,574	60,777	6,435			145,000	99,126	4,011	23,167
TOTAL			824,750	274,233	40,911			760,439	217,546	82,029	62,863

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			146,150	26,324	22,177			143,898	45,908	13,873	9,438
2008			1,432	10,201	21,655			1,677	5,119	60,512	2,991
2009		19,980	974,806	200,222	42,876		4,577	471,809	131,467	88,944	22,232
2010		25,498	530,335	157,173	19,355		30,961	1,147,455	135,012	20,473	3,692
2011		41,155	527,543	95,077	25,781		91,346	763,969	162,821	29,990	23,051
TOTAL		86,633	2,180,266	488,997	131,844		126,884	2,528,808	480,327	213,792	61,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,922,591	1,314,960	61,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-331,143	-198,889	435	
TOTAL LOSSES	4,591,448	1,116,071	61,839	
EXPECTED LOSSES	1,070,447	530,755	53,102	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.466	4.246	.235	21.947
INDICATED (POST-TEST)	16.872	4.102	.227	21.201
PRES. ON RATE LEVEL	3.607	1.789	.179	5.575
DERIVED BY FORMULA	3.740	1.858	.180	5.778
UNDERLYING PRES. RATE	4.072	2.019	.202	6.293
PROPOSED	3.740	1.858	.180	5.778
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.36
MAN. RATES	6.33	7.53	8.60	+ 8.36
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,416	13,678	.400									2	2
2008	2,473	9,904	.400									4	4
2009	3,096	131,825	4.257							1		2	4
2010	4,222	131,740	3.120								1	2	3
2011	3,862	280,859	7.272									5	5
TOTAL	17,069	568,006	3.328							1	2	15	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					5,920					7,611	147
2008					3,923					5,686	295
2009			72,966	4,041	18,126			8,103	64	16,539	11,986
2010				34,650	8,590				65,674	21,330	1,496
2011					94,605					177,537	8,717
TOTAL			72,966	38,691	131,164			8,103	65,738	228,703	22,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					14,374					17,939	139
2008			254	458	8,034			325	792	12,356	309
2009		3,647	176,105	15,499	36,191		334	34,869	5,679	31,088	11,614
2010		1,873	52,524	56,904	18,669		1,730	100,820	118,615	40,252	1,402
2011		9,742	210,557	100,892	109,720		15,668	224,645	142,930	185,751	8,673
TOTAL		15,262	439,440	173,753	186,988		17,732	360,659	268,016	287,386	22,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	833,093	916,143	22,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-262,058	-219,718	354	
TOTAL LOSSES	571,035	696,425	22,491	
EXPECTED LOSSES	852,255	587,515	40,283	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.345	4.080	.132	7.557
INDICATED (POST-TEST)	3.231	3.941	.128	7.300
PRES. ON RATE LEVEL	4.424	3.049	.209	7.682
DERIVED BY FORMULA	4.412	3.067	.207	7.686
UNDERLYING PRES. RATE	4.993	3.442	.236	8.671
PROPOSED	4.410	3.065	.207	7.682
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.12
MAN. RATES	8.76	10.43	11.85	+ 11.12
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
2007	19,265	465,943	2.418								3	9	12
2008	15,308	1,205,786	7.876							2	3	11	16
2009	10,658	1,521,352	14.274							3	1	3	7
2010	11,276	437,405	3.879							1	1	3	5
2011	11,641	1,946,244	16.718							1		4	5
TOTAL	68,148	5,576,730	8.183							7	8	30	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				87,166	100,457				113,006	120,358	44,956
2008			211,084	97,766	161,140			269,366	72,301	356,222	37,907
2009			563,447	17,358	4,433			903,759	12,303	15,547	4,505
2010			160,741	42,319	11,903			147,673	25,581	45,573	3,615
2011			149,754		17,448			1,727,378		32,816	18,848
TOTAL			1,085,026	244,609	295,381			3,048,176	223,191	570,516	109,831

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				170,236	243,910				240,703	283,683	42,618
2008		18,454	474,604	208,273	335,149		40,992	968,466	237,620	780,998	39,689
2009		19,697	935,209	49,892	19,378		22,945	2,250,300	105,784	48,359	4,365
2010		22,558	456,659	85,542	33,652		15,353	581,207	92,771	80,757	3,387
2011		7,125	95,259	22,117	21,787		143,952	1,000,743	103,256	52,789	18,754
TOTAL		67,834	1,961,731	536,060	653,876		223,242	4,800,716	780,134	1,246,586	108,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,053,523	3,216,656	108,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-714,457	-583,533	1,146	
TOTAL LOSSES	6,339,066	2,633,123	109,959	
EXPECTED LOSSES	2,308,854	1,507,434	158,104	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.302	3.864	.161	13.327
INDICATED (POST-TEST)	8.986	3.733	.156	12.875
PRES. ON RATE LEVEL	3.001	1.960	.206	5.167
DERIVED BY FORMULA	3.121	2.066	.203	5.390
UNDERLYING PRES. RATE	3.388	2.212	.232	5.832
PROPOSED	3.121	2.066	.203	5.390
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.80
MAN. RATES	5.66	6.78	7.97	+ 7.80
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	43,941	1,175,934	2.676						3	8	8	19	
2008	35,036	1,001,796	2.859						3	3	10	16	
2009	36,130	969,231	2.682						1	4	9	14	
2010	28,807	1,338,328	4.645						3	4	10	17	
2011	27,941	578,417	2.070							2	11	13	
TOTAL	171,855	5,063,706	2.946						10	21	48	79	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			349,345	148,480	32,673			333,556	127,616	125,476	58,788
2008			274,157	44,666	36,968			400,507	53,518	158,328	33,652
2009			221,558	108,545	120,084			132,503	93,047	237,804	55,690
2010			469,531	171,887	19,821			254,857	198,027	106,207	117,998
2011				103,276	135,551				104,151	185,608	49,831
TOTAL			1,314,591	576,854	345,097			1,121,423	576,359	813,423	315,959

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			704,629	289,981	79,329			1,000,668	271,822	295,747	55,731
2008		23,961	592,154	94,080	80,097		60,950	1,409,266	173,255	352,273	35,234
2009		11,762	605,714	236,120	237,648		5,702	623,475	276,695	454,160	53,964
2010		67,966	1,388,064	312,917	77,534		30,449	1,229,783	427,169	198,865	110,564
2011		27,160	584,786	257,831	172,074		31,722	486,355	273,383	210,796	49,582
TOTAL		130,849	3,875,347	1,190,929	646,682		128,823	4,749,547	1,422,324	1,511,841	305,075

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,884,566	4,771,776	305,075	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,353,771	-1,735,549	2,330	
TOTAL LOSSES	6,530,795	3,036,227	307,405	
EXPECTED LOSSES	7,597,710	4,463,075	324,805	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.800	1.767	.179	5.746
INDICATED (POST-TEST)	3.671	1.707	.173	5.551
PRES. ON RATE LEVEL	3.917	2.301	.167	6.385
DERIVED BY FORMULA	3.907	2.236	.168	6.311
UNDERLYING PRES. RATE	4.421	2.597	.189	7.207
PROPOSED	3.907	2.236	.168	6.311

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.133
IND. RATES				9.13	MINIMUM PREMIUM	2000
MAN. RATES	7.58	8.85	9.85	+ 9.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	46,663	2,542,095	5.447							3	8	32	43
2008	37,710	2,706,912	7.178							8	7	17	32
2009	30,908	877,987	2.840							1	4	22	27
2010	32,463	3,426,464	10.554						1	1	3	26	31
2011	31,848	1,003,908	3.152							1	3	18	22
TOTAL	179,592	10,557,366	5.879						1	14	25	115	155

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			664,679	266,951	157,313			754,353	362,600	263,788	72,411
2008			1,129,963	208,980	75,362			934,924	165,093	146,893	45,697
2009			88,959	100,989	202,194			52,290	92,752	278,534	62,269
2010		1,059,996	116,825	99,977	106,433		1,487,211	64,765	131,199	311,981	48,077
2011			69,040	116,485	194,281			82,495	151,569	284,417	105,621
TOTAL		1,059,996	2,069,466	793,382	735,583		1,487,211	1,888,827	903,213	1,285,613	334,075

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,127,170	521,356	381,956			1,820,517	772,337	621,748	68,646
2008		98,758	2,439,588	425,986	173,190		142,291	3,284,195	469,009	339,906	47,845
2009		5,451	318,414	239,747	388,511		2,563	322,425	276,653	527,496	60,339
2010		506,557	594,586	225,022	202,179		502,091	728,227	382,268	502,449	45,048
2011		50,737	919,556	345,396	246,729		90,927	1,021,445	433,033	327,412	105,093
TOTAL		661,503	5,399,314	1,757,507	1,392,565		737,872	7,176,809	2,333,300	2,319,011	326,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,975,498	7,802,383	326,971	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,518,049	-2,120,404	2,942	
TOTAL LOSSES	10,457,449	5,681,979	329,913	
EXPECTED LOSSES	11,366,377	5,508,086	393,307	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.823	3.164	.184	9.171
INDICATED (POST-TEST)	5.625	3.056	.178	8.859
PRES. ON RATE LEVEL	5.607	2.717	.194	8.518
DERIVED BY FORMULA	5.608	2.758	.192	8.558
UNDERLYING PRES. RATE	6.329	3.067	.219	9.615
PROPOSED	5.608	2.758	.192	8.558

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.385
IND. RATES				12.39	MINIMUM PREMIUM	2000
MAN. RATES	10.16	11.75	13.14	+ 12.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	31,518	1,675,938	5.317						4	10	12	26	
2008	25,739	1,450,192	5.634						2	5	11	18	
2009	19,759	875,966	4.433						3	1	11	15	
2010	19,975	416,979	2.087						1	2	6	9	
2011	19,543	720,839	3.688						2	1	6	9	
TOTAL	116,534	5,139,914	4.411						12	19	46	77	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			614,149	184,519	76,979			623,553	98,391	57,790	20,557
2008			358,057	133,860	90,406			657,234	136,754	63,544	10,337
2009			309,294	16,500	76,142			383,456	633	69,377	20,564
2010			69,723	83,348	41,130			34,428	140,288	37,265	10,797
2011			216,407	47,130	102,184			152,404	37,299	150,853	14,562
TOTAL			1,567,630	465,357	386,841			1,851,075	413,365	378,829	76,817

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,238,738	360,366	186,905			1,870,659	209,572	136,211	19,488
2008		24,525	623,497	269,770	192,156		55,250	1,288,565	355,826	148,862	10,823
2009		15,453	745,944	64,376	152,091		15,200	1,495,386	70,250	141,571	19,927
2010		13,699	310,639	155,814	84,115		7,041	334,512	255,988	74,773	10,117
2011		66,233	882,727	193,388	139,807		99,115	826,998	209,582	174,287	14,489
TOTAL		119,910	3,801,545	1,043,714	755,074		176,606	5,816,120	1,101,218	675,704	74,844

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,914,181	3,575,710	74,844	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,167,531	-1,136,482	1,096	
TOTAL LOSSES	7,746,650	2,439,228	75,940	
EXPECTED LOSSES	6,990,875	2,936,658	151,495	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.648	2.093	.065	8.806
INDICATED (POST-TEST)	6.422	2.022	.063	8.507
PRES. ON RATE LEVEL	5.315	2.232	.115	7.662
DERIVED BY FORMULA	5.348	2.213	.110	7.671
UNDERLYING PRES. RATE	5.999	2.520	.130	8.649
PROPOSED	5.348	2.213	.110	7.671

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.102
IND. RATES				11.10	MINIMUM PREMIUM	2000
MAN. RATES	8.99	10.51	11.82	+ 11.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	18,461	1,409,056	7.632							3	4	1	8
2008	12,678	563,768	4.446							2	1	2	5
2009	27,200	407,891	1.499								2	6	8
2010	20,716	200,142	.966							1		1	2
2011	13,990	60,110	.429									2	2
TOTAL	93,045	2,640,967	2.838							6	7	12	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			501,319	151,348	131			496,764	242,836		16,658
2008			278,848	51,852	18,872			157,261		16,800	40,135
2009				41,116	172,692				32,135	103,647	58,301
2010			143,474		2,840			38,526		4,462	10,840
2011					18,507					9,923	31,680
TOTAL			923,641	244,316	213,042			692,551	274,971	134,832	157,614

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			997,107	295,583	318			1,436,064	517,240		15,792
2008		24,374	602,095	105,690	43,311		23,930	547,042	11,734	38,939	42,021
2009		693	71,678	121,263	327,451		181	43,315	95,427	195,498	56,494
2010		18,129	351,465	15,273	12,428		3,801	139,153	9,597	8,810	10,157
2011		1,897	41,181	19,734	21,465		880	12,556	7,991	10,381	31,522
TOTAL		45,093	2,063,526	557,543	404,973		28,792	2,178,130	641,989	253,628	155,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,315,541	1,858,133	155,986	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,573,824	-711,867	1,202	
TOTAL LOSSES	2,741,717	1,146,266	157,188	
EXPECTED LOSSES	5,046,762	1,822,751	162,830	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.947	1.232	.169	4.348
INDICATED (POST-TEST)	2.847	1.190	.163	4.200
PRES. ON RATE LEVEL	4.805	1.736	.155	6.696
DERIVED BY FORMULA	4.746	1.692	.156	6.594
UNDERLYING PRES. RATE	5.424	1.959	.175	7.558
PROPOSED	4.746	1.692	.156	6.594
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.54
MAN. RATES	7.85	9.26	10.33	+ 9.54
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,263	2,332,946	37.249						3	3	6	12	
2008	5,800	1,007,895	17.377						2	2		4	
2009	11,328	684,985	6.046						1		2	3	
2010	6,458	7,687	.119										
2011	9,059	279,843	3.089						1		2	3	
TOTAL	38,908	4,313,356	11.086						7	5	10	22	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			752,336	119,216	84,000			1,150,101	134,160	74,184	18,949
2008			562,248	64,103				336,409	44,764		371
2009			249,950		33,030			367,728		27,392	6,885
2010											7,687
2011			92,993		6,225			175,375		5,000	250
TOTAL			1,657,527	183,319	123,255			2,029,613	178,924	106,576	34,142

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,124,706	232,828	203,952			2,387,017	285,760	174,852	17,964
2008		49,143	1,205,118	131,865	8,254		51,187	1,176,132	126,585	6,887	388
2009		8,397	401,381	16,800	66,477		9,868	968,376	40,014	59,000	6,672
2010											7,203
2011		21,994	239,934	20,696	13,456		92,842	634,678	54,362	17,326	249
TOTAL		79,534	2,971,139	402,189	292,139		153,897	5,166,203	506,721	258,065	32,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,370,773	1,459,114	32,476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,644,912	-426,642	795	
TOTAL LOSSES	6,725,861	1,032,472	33,271	
EXPECTED LOSSES	5,420,274	1,136,892	93,379	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.287	2.654	.086	20.027
INDICATED (POST-TEST)	16.699	2.564	.083	19.346
PRES. ON RATE LEVEL	12.341	2.589	.213	15.143
DERIVED BY FORMULA	12.428	2.588	.208	15.224
UNDERLYING PRES. RATE	13.931	2.922	.240	17.093
PROPOSED	12.428	2.588	.208	15.224

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	22.033
IND. RATES				22.03	MINIMUM PREMIUM	2000
MAN. RATES	18.51	21.07	23.36	+ 22.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,925	66,928	1.358								1	1	2
2008	5,082	304,328	5.988							2	1	2	5
2009	6,491	43,543	.670									3	3
2010	8,413	161,307	1.917								2	1	3
2011	6,920	34,529	.498									3	3
TOTAL	31,831	610,635	1.918							2	4	10	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				22,575	7,627				29,187	3,373	4,166
2008			158,517	30,957	6,238			49,406	32,266	20,355	6,589
2009					866					21,927	20,750
2010				21,011	10,471				64,735	25,047	40,043
2011					11,532					10,440	12,557
TOTAL			158,517	74,543	36,734			49,406	126,188	81,142	84,105

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				44,089	18,518				62,168	7,950	3,949
2008		13,858	342,216	62,366	15,474		7,523	178,452	82,536	46,217	6,899
2009		2	246	242	1,633		18	4,711	5,953	40,869	20,107
2010		1,238	35,570	37,679	20,463		1,728	101,077	118,869	45,921	37,520
2011		1,191	25,663	12,296	13,376		923	13,211	8,404	10,919	12,494
TOTAL		16,289	403,695	156,672	69,464		10,192	297,451	277,930	151,876	80,969

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	727,627	655,942	80,969	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-679,860	-198,596	507	
TOTAL LOSSES	47,767	457,346	81,476	
EXPECTED LOSSES	2,189,973	535,398	57,933	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.150	1.437	.256	1.843
INDICATED (POST-TEST)	.145	1.388	.247	1.780
PRES. ON RATE LEVEL	6.095	1.490	.161	7.746
DERIVED BY FORMULA	6.036	1.486	.164	7.686
UNDERLYING PRES. RATE	6.880	1.682	.182	8.744
PROPOSED	6.036	1.486	.164	7.686

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.123
IND. RATES				11.12	MINIMUM PREMIUM	2000
MAN. RATES	8.97	10.54	11.95	+ 11.12	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
2007	140						140						
2008	334						334						
2009	1,113	530	.047				1,113						
2010	180						180						
2011	738						738						
TOTAL	2,505	530	.021				2,505						

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											514
TOTAL											514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			514	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,877	-24,854	31	
TOTAL LOSSES			545	
EXPECTED LOSSES	179,432	68,085	3,407	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.022	.022
INDICATED (POST-TEST)	.000	.000	.021	.021
PRES. ON RATE LEVEL	6.346	2.408	.120	8.874
DERIVED BY FORMULA	6.346	2.384	.119	8.849
UNDERLYING PRES. RATE	7.163	2.718	.136	10.017
PROPOSED	6.346	2.384	.119	8.849

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.807
IND. RATES				12.81	MINIMUM PREMIUM	2000
MAN. RATES	10.71	12.38	13.69	+ 12.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,782	47,452	.992									1	1
2008	5,980	62,829	1.050								1	1	2
2009	5,254	21,317	.405										
2010	4,626	110,517	2.389							1			1
2011	4,406	115,450	2.620									1	1
TOTAL	25,048	357,565	1.428							1	1	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					10,372					35,330	1,750
2008				20,946	2,438				33,297	1,033	5,115
2009											21,317
2010			81,983					28,534			
2011					4,879					70,040	40,531
TOTAL			81,983	20,946	17,689			28,534	33,297	106,403	68,713

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					25,183					83,273	1,659
2008			3,489	40,048	5,596			5,971	79,347	3,505	5,355
2009											20,656
2010		10,330	199,687	7,748	4,284		2,800	101,670	5,506	1,393	
2011		502	10,859	5,203	5,660		6,185	88,628	56,390	73,283	40,328
TOTAL		10,832	214,035	52,999	40,723		8,985	196,269	141,243	161,454	67,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	430,121	396,419	67,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-533,479	-281,173	493	
TOTAL LOSSES		115,246	68,491	
EXPECTED LOSSES	1,709,024	742,172	65,125	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.460	.273	.733
INDICATED (POST-TEST)	.000	.444	.264	.708
PRES. ON RATE LEVEL	6.045	2.625	.230	8.900
DERIVED BY FORMULA	5.985	2.560	.231	8.776
UNDERLYING PRES. RATE	6.823	2.963	.260	10.046
PROPOSED	5.985	2.560	.231	8.776

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.701
IND. RATES				12.70	MINIMUM PREMIUM	2000
MAN. RATES	9.88	11.96	13.73	+ 12.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,723	125,765	2.197								3	2	5
2008	6,720	290,986	4.330							1	2		3
2009	5,353	208,421	3.893							1		1	2
2010	5,887	521,516	8.858								3	3	6
2011	6,000	1,938,546	32.309							3	2	3	8
TOTAL	29,683	3,085,234	10.394							5	10	9	24

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				26,240	1,291				74,317	21,530	2,387	
2008			144,419	69,000				68,523	5,469		3,575	
2009			115,264		1,600			88,855		1,693	1,009	
2010				113,436	8,932				359,236	36,739	3,173	
2011			364,485	116,079	214,977			901,218	189,216	145,210	7,361	
TOTAL			624,168	324,755	226,800			1,058,596	628,238	205,172	17,505	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				51,247	3,134				158,295	50,746	2,263	
2008		12,621	317,903	133,601	3,633		10,430	238,918	17,104	1,265	3,743	
2009		5,651	266,995	5,590	5,921		3,509	343,322	12,075	5,988	978	
2010		5,739	158,373	174,723	27,770		9,084	517,665	610,071	96,052	2,973	
2011		104,180	1,508,382	400,848	285,684		331,198	2,616,047	500,335	220,081	7,324	
TOTAL		128,191	2,251,653	766,009	326,142		354,221	3,715,952	1,297,880	374,132	17,281	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,450,017	2,764,163	17,281	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,157,467	-863,472	666	
TOTAL LOSSES	5,292,550	1,900,691	17,947	
EXPECTED LOSSES	3,730,560	2,307,556	82,222	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.830	6.403	.060	24.293
INDICATED (POST-TEST)	17.224	6.185	.058	23.467
PRES. ON RATE LEVEL	11.134	6.887	.245	18.266
DERIVED BY FORMULA	11.195	6.859	.238	18.292
UNDERLYING PRES. RATE	12.568	7.774	.277	20.619
PROPOSED	11.195	6.859	.238	18.292

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	26.474
IND. RATES				26.47	MINIMUM PREMIUM	2000
MAN. RATES	20.32	24.55	28.18	+ 26.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	28,364	237,519	.837							1			1
2008	27,107	306,323	1.130							1	3	6	10
2009	27,189	333,210	1.225							1		4	5
2010	28,268	189,392	.669								1	5	6
2011	26,220	62,293	.237								1	1	2
TOTAL	137,148	1,128,737	.823							3	5	16	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			137,135					78,849			21,535
2008			69,180	11,993	8,204			101,923	30,224	59,415	25,384
2009			166,176		29,261			59,743		54,252	23,778
2010				6,098	34,198				5,460	133,820	9,816
2011				14,308	11,824				10,199	10,817	15,145
TOTAL			372,491	32,399	83,487			240,515	45,883	258,304	95,658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			276,601					236,547			20,415
2008		6,047	149,467	24,977	17,935		15,516	362,673	86,243	131,827	26,577
2009		8,224	392,627	15,597	59,295		2,404	242,258	22,526	103,022	23,041
2010		990	32,355	29,732	60,084		805	64,203	73,871	208,417	9,198
2011		3,040	65,534	28,307	15,772		2,450	38,319	20,849	12,943	15,069
TOTAL		18,301	916,584	98,613	153,086		21,175	944,000	203,489	456,209	94,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,900,060	911,397	94,300	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-840,896	-493,807	1,197	
TOTAL LOSSES	1,059,164	417,590	95,497	
EXPECTED LOSSES	2,711,415	1,302,907	150,863	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.772	.304	.070	1.146
INDICATED (POST-TEST)	.746	.294	.068	1.108
PRES. ON RATE LEVEL	1.751	.842	.097	2.690
DERIVED BY FORMULA	1.711	.787	.094	2.592
UNDERLYING PRES. RATE	1.977	.950	.110	3.037
PROPOSED	1.711	.787	.094	2.592
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.75
MAN. RATES	3.25	3.77	4.15	+ 3.75
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	109,699	2,063,887	1.881							3	6	24	33
2008	98,225	4,929,150	5.018					1		3	5	13	22
2009	80,319	1,567,857	1.952							3	3	12	18
2010	97,006	1,531,338	1.578							4	4	12	20
2011	90,905	3,274,933	3.602							2	1	12	15
TOTAL	476,154	13,367,165	2.807					1		15	19	73	108

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			615,135	150,782	284,282			156,333	191,143	551,640	114,572
2008	200,000		1,432,578	133,342	191,061	7,750		2,647,945	94,426	157,019	65,029
2009			622,386	20,456	70,179			603,204	95,020	129,918	26,694
2010			556,481	96,321	30,642			488,793	120,742	161,741	76,618
2011			367,908	30,328	37,053			2,649,685	54,032	70,092	65,835
TOTAL	200,000		3,594,488	431,229	613,217	7,750		6,545,960	555,363	1,070,410	348,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,240,728	294,478	596,476			468,999	407,134	1,101,559	108,614
2008	321,979	47,008	1,176,658	285,226	401,153	4,416	87,292	2,017,442	280,726	353,645	68,085
2009		25,987	1,243,138	79,324	146,494		17,563	1,770,181	291,118	262,856	25,866
2010		73,553	1,469,940	213,460	91,930		50,051	1,916,567	368,447	287,289	71,791
2011		37,887	485,412	92,674	56,171		180,094	1,347,640	211,136	103,661	65,506
TOTAL	321,979	184,435	5,615,876	965,162	1,292,224	4,416	335,000	7,520,829	1,558,561	2,109,010	339,862

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,982,535	5,924,957	339,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,104,114	-1,780,931	3,826	
TOTAL LOSSES	10,878,421	4,144,026	343,688	
EXPECTED LOSSES	10,013,519	4,690,116	485,677	
CREDIBILITY	.09	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.285	.870	.072	3.227
INDICATED (POST-TEST)	2.207	.840	.070	3.117
PRES. ON RATE LEVEL	1.863	.873	.090	2.826
DERIVED BY FORMULA	1.894	.866	.085	2.845
UNDERLYING PRES. RATE	2.103	.985	.102	3.190
PROPOSED	1.894	.866	.085	2.845
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.12
MAN. RATES	3.31	3.88	4.36	+ 4.12
				PRESENT
				1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,170	410,182	6.648						1	1	3	5	
2008	5,579	611,594	10.962						2		3	5	
2009	4,367	701,639	16.066						1	1	2	4	
2010	5,925	516,505	8.717						2	1	4	7	
2011	4,271	76,656	1.794								2	2	
TOTAL	26,312	2,316,576	8.804						6	3	14	23	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			146,923	23,171	17,940			147,300	30,898	22,031	21,919
2008			231,782		2,425			354,712		6,494	16,181
2009			79,703	38,297	29,887			434,636	61,063	49,096	8,957
2010			193,306	2,113	19,064			230,915	2,678	63,953	4,476
2011					15,268					42,410	18,978
TOTAL			651,714	63,581	84,584			1,167,563	94,639	183,984	70,511

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			296,344	45,253	43,558			441,900	65,813	51,927	20,779
2008		19,760	480,708	4,374	7,542		51,317	1,171,255	21,056	19,320	16,942
2009		2,497	133,742	78,342	59,507		9,931	1,000,449	173,361	103,746	8,679
2010		24,833	487,147	32,922	43,448		23,047	853,575	79,991	110,879	4,194
2011		1,575	33,981	16,277	17,710		3,748	53,663	34,145	44,372	18,883
TOTAL		48,665	1,431,922	177,168	171,765		88,043	3,520,842	374,366	330,244	69,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,089,472	1,053,543	69,477	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-245,034	-215,268	426	
TOTAL LOSSES	4,844,438	838,275	69,903	
EXPECTED LOSSES	781,467	561,234	56,834	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.412	3.186	.266	21.864
INDICATED (POST-TEST)	17.786	3.078	.257	21.121
PRES. ON RATE LEVEL	2.631	1.890	.191	4.712
DERIVED BY FORMULA	2.783	1.926	.193	4.902
UNDERLYING PRES. RATE	2.970	2.133	.216	5.319
PROPOSED	2.783	1.926	.193	4.902

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	
IND. RATES				7.09	MINIMUM PREMIUM	2000
MAN. RATES	5.11	6.30	7.27	+ 7.09	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	119,556	2,364,127	1.977						6	9	27	42	
2008	114,359	1,871,919	1.636						4	8	20	32	
2009	76,538	2,416,701	3.157						4	4	25	33	
2010	130,770	3,260,803	2.493						7	6	27	40	
2011	80,840	973,691	1.204						1	2	22	25	
TOTAL	522,063	10,887,241	2.085						22	29	121	172	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			797,996	231,264	133,327			551,445	234,737	301,042	114,316
2008			585,673	233,456	67,466			434,714	233,079	188,012	129,519
2009			784,685	140,137	181,108			738,452	215,397	276,877	80,045
2010			1,185,707	205,669	184,233			920,790	199,818	344,932	219,654
2011			97,640	79,890	257,343			55,618	68,340	280,706	134,154
TOTAL			3,451,701	890,416	823,477			2,701,019	951,371	1,391,569	677,688

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,609,557	451,658	323,716			1,654,335	499,990	709,555	108,372
2008		51,194	1,286,214	461,675	151,539		66,158	1,561,632	606,542	424,105	135,606
2009		34,826	1,712,944	329,954	365,981		26,351	2,694,026	610,633	552,133	77,564
2010		132,134	2,694,292	506,915	391,381		64,574	2,527,672	610,533	586,146	205,816
2011		59,099	1,029,110	376,822	316,510		64,176	719,500	323,286	308,424	133,483
TOTAL		277,253	8,332,117	2,127,024	1,549,127		221,259	9,157,165	2,650,984	2,580,363	660,841

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,987,794	8,907,498	660,841	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,459,927	-2,849,811	5,021	
TOTAL LOSSES	12,527,867	6,057,687	665,862	
EXPECTED LOSSES	17,285,505	7,449,839	668,242	
CREDIBILITY	.09	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.400	1.160	.128	3.688
INDICATED (POST-TEST)	2.318	1.121	.124	3.563
PRES. ON RATE LEVEL	2.933	1.264	.114	4.311
DERIVED BY FORMULA	2.878	1.230	.117	4.225
UNDERLYING PRES. RATE	3.311	1.427	.128	4.866
PROPOSED	2.878	1.230	.117	4.225
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.11
MAN. RATES	5.13	5.95	6.65	+ 6.11
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	84,329	3,681,167	4.365							4	11	30	45
2008	85,568	1,837,151	2.147							4	6	21	31
2009	75,713	2,632,478	3.476							5	16	34	55
2010	69,539	2,768,770	3.981							4	6	27	37
2011	68,612	2,142,506	3.122							1	3	27	31
TOTAL	383,761	13,062,072	3.404							18	42	139	199

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,352,104	373,509	72,017			1,073,962	381,200	285,210	143,165
2008			636,382	142,441	70,071			445,046	104,030	283,649	155,532
2009			463,111	414,539	197,555			307,478	562,019	605,160	82,616
2010			741,842	286,998	261,159			799,970	229,163	375,622	74,016
2011			159,400	64,314	305,502			268,283	631,114	603,702	110,191
TOTAL			3,352,839	1,281,801	906,304			2,894,739	1,907,526	2,153,343	565,520

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,716,651	729,464	174,858			1,829,902	811,957	672,240	135,721
2008		53,123	1,318,994	289,603	154,494		64,940	1,516,358	312,397	626,917	162,842
2009		25,430	1,352,988	811,656	406,290		14,250	1,684,817	1,381,362	1,178,176	80,055
2010		94,746	2,027,994	642,533	516,054		69,871	2,742,246	682,480	639,207	69,353
2011		63,096	1,092,070	403,038	369,519		203,817	2,323,438	989,054	704,457	109,640
TOTAL		236,395	7,508,697	2,876,294	1,621,215		352,878	10,096,761	4,177,250	3,820,997	557,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,194,731	12,495,756	557,611	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,179,146	-3,123,510	5,486	
TOTAL LOSSES	15,015,585	9,372,246	563,097	
EXPECTED LOSSES	10,234,906	8,189,459	725,310	
CREDIBILITY	.08	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.913	2.442	.147	6.502
INDICATED (POST-TEST)	3.780	2.359	.142	6.281
PRES. ON RATE LEVEL	2.363	1.891	.167	4.421
DERIVED BY FORMULA	2.476	1.980	.162	4.618
UNDERLYING PRES. RATE	2.667	2.134	.189	4.990
PROPOSED	2.476	1.980	.162	4.618
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.68
MAN. RATES	4.81	6.01	6.82	+ 6.68
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,614	866,649	5.930						2	1	2	5	
2008	10,459	394,360	3.770						2	1	2	5	
2009	9,947	464,243	4.667						1	3	3	7	
2010	8,397	181,080	2.156							1	3	4	
2011	12,355	42,998	.348								1	1	
TOTAL	55,772	1,949,330	3.495						5	6	11	22	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			326,957	60,736	4,290			415,680	49,030	3,928	6,028	
2008			159,742	1,221	58,550			99,768	13,336	55,327	6,416	
2009			166,112	83,318	29,695			77,006	74,985	30,086	3,041	
2010				9,601	39,991				42,198	83,349	5,941	
2011					3,733					35,378	3,887	
TOTAL			652,811	154,876	136,259			592,454	179,549	208,068	25,313	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			659,473	118,617	10,416			1,247,040	104,434	9,258	5,715	
2008		13,962	343,484	12,059	121,733		15,182	351,955	45,383	122,278	6,718	
2009		8,658	437,959	163,599	64,656		3,277	352,777	175,255	63,927	2,947	
2010		1,278	41,149	38,454	70,519		1,459	94,212	109,971	134,023	5,567	
2011		382	8,308	3,980	4,330		3,124	44,764	28,482	37,016	3,868	
TOTAL		24,280	1,490,373	336,709	271,654		23,042	2,090,748	463,525	366,502	24,815	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,628,443	1,438,390	24,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,285,603	-520,084	490	
TOTAL LOSSES	2,342,840	918,306	25,305	
EXPECTED LOSSES	4,236,441	1,366,971	60,791	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.201	1.647	.045	5.893
INDICATED (POST-TEST)	4.058	1.591	.043	5.692
PRES. ON RATE LEVEL	6.729	2.171	.097	8.997
DERIVED BY FORMULA	6.676	2.142	.094	8.912
UNDERLYING PRES. RATE	7.596	2.451	.109	10.156
PROPOSED	6.676	2.142	.094	8.912
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				12.90
MAN. RATES	10.49	12.36	13.88	+ 12.90

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,562	128,944	5.032								3	2	5
2008	2,727	39,911	1.463									2	2
2009	5,723	115,566	2.019								1	2	3
2010	3,092	3,194	.103										
2011	2,587	566	.021										
TOTAL	16,691	288,181	1.727								4	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				76,523	12,254				3,355	20,502	16,310
2008					11,757					24,499	3,655
2009				56,920	4,080				36,776	13,780	4,010
2010											3,194
2011											566
TOTAL				133,443	28,091				40,131	58,781	27,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				149,449	29,753				7,146	48,323	15,462
2008			762	1,377	24,071			1,394	3,407	53,240	3,827
2009		311	32,152	102,167	10,789		116	27,039	80,756	28,327	3,886
2010											2,993
2011											563
TOTAL		311	32,914	252,993	64,613		116	28,433	91,309	129,890	26,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	61,774	538,805	26,731	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-254,229	-146,007	301	
TOTAL LOSSES		392,798	27,032	
EXPECTED LOSSES	816,524	377,050	41,060	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.353	.162	2.515
INDICATED (POST-TEST)	.000	2.273	.156	2.429
PRES. ON RATE LEVEL	4.334	2.001	.218	6.553
DERIVED BY FORMULA	4.291	2.006	.217	6.514
UNDERLYING PRES. RATE	4.892	2.259	.246	7.397
PROPOSED	4.291	2.006	.217	6.514
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.43
MAN. RATES	7.52	8.89	10.11	+ 9.43
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
2007	2,858	409,465	14.326							1			1
2008	2,176	89,809	4.127								1		1
2009	2,080												
2010	1,944	1,106	.056										
2011	2,166	193,100	8.915							1			1
TOTAL	11,224	693,480	6.179							2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			241,974					161,424			6,067
2008				42,262					46,985		562
2010											1,106
2011			106,200					86,900			
TOTAL			348,174	42,262				248,324	46,985		7,735

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			488,062					484,272			5,752
2008			6,722	80,228	1,217			8,345	111,761	1,777	588
2010											1,036
2011		24,382	258,186	16,056	7,125		45,788	311,356	24,939	5,991	
TOTAL		24,382	752,970	96,284	8,342		45,788	803,973	136,700	7,768	7,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,627,113	249,094	7,376	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,564	-34,439	52	
TOTAL LOSSES	1,580,549	214,655	7,428	
EXPECTED LOSSES	151,524	89,792	6,735	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.082	1.912	.066	16.060
INDICATED (POST-TEST)	13.603	1.847	.064	15.514
PRES. ON RATE LEVEL	1.196	.709	.053	1.958
DERIVED BY FORMULA	1.320	.732	.053	2.105
UNDERLYING PRES. RATE	1.350	.800	.060	2.210
PROPOSED	1.320	.732	.053	2.105
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.046
MAN. RATES	2.32	2.70	3.02	3.05
				MINIMUM PREMIUM
				1070
				PRESENT
				1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,440	11,851	.266								1	1	
2008	3,578	11,790	.329										
2009	3,180	307,007	9.654						1			1	
2010	2,743	549,024	20.015						2		1	3	
2011	3,654	133,937	3.665								4	4	
TOTAL	17,595	1,013,609	5.761						3		6	9	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					1,223					10,628		
2008											11,790	
2009			111,342					194,160			1,505	
2010			235,044		1,499			309,803		2,678		
2011					54,477					73,399	6,061	
TOTAL			346,386		57,199			503,963		86,705	19,356	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					2,969					25,050		
2008											12,344	
2009		5,457	257,474	4,970	2,806		7,665	749,415	25,370	6,188	1,458	
2010		28,122	544,257	21,977	14,255		27,555	1,001,274	55,486	17,849		
2011		5,612	121,244	58,093	63,179		6,473	92,875	59,095	76,793	6,031	
TOTAL		39,191	922,975	85,040	83,209		41,693	1,843,564	139,951	125,880	19,833	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,847,423	434,080	19,833	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,131	-169,892	219	
TOTAL LOSSES	2,661,292	264,188	20,052	
EXPECTED LOSSES	608,963	446,033	27,799	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.125	1.501	.114	16.740
INDICATED (POST-TEST)	14.611	1.450	.110	16.171
PRES. ON RATE LEVEL	3.066	2.246	.140	5.452
DERIVED BY FORMULA	3.181	2.230	.139	5.550
UNDERLYING PRES. RATE	3.461	2.535	.158	6.154
PROPOSED	3.181	2.230	.139	5.550

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.032
IND. RATES				8.03	MINIMUM PREMIUM	2000
MAN. RATES	6.12	7.31	8.41	+ 8.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,276	78,773	6.173									2	2
2008	1,060	13,935	1.314									1	1
2009	910												
2010	614												
2011	477												
TOTAL	4,337	92,708	2.138									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					29,907					48,866	
2008					7,848					6,087	
TOTAL					37,755					54,953	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					72,614					115,178	
2008			509	919	16,069			347	846	13,227	
TOTAL			509	919	88,683			347	846	128,405	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	856	218,853		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,308	-34,907	42	
TOTAL LOSSES		183,946	42	
EXPECTED LOSSES	252,891	87,477	7,112	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.241	.001	4.242
INDICATED (POST-TEST)	.000	4.097	.001	4.098
PRES. ON RATE LEVEL	5.166	1.787	.145	7.098
DERIVED BY FORMULA	5.166	1.810	.144	7.120
UNDERLYING PRES. RATE	5.831	2.017	.164	8.012
PROPOSED	5.150	1.804	.144	7.098

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.272
IND. RATES				10.27	MINIMUM PREMIUM	2000
MAN. RATES	8.42	9.79	10.95	+ 10.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,219	337,469	4.674						1	1	2	4	
2008	6,842	662,640	9.684						1	3	2	6	
2009	6,013	225,042	3.742							3	2	5	
2010	5,755	21,918	.380								1	1	
2011	6,151	704,947	11.460						2			2	
TOTAL	31,980	1,952,016	6.104						4	7	7	18	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			103,632	1,185	10,283			203,194	1,634	12,831	4,710
2008			200,802	65,112	10,217			258,847	76,652	46,218	4,792
2009				40,489	12,784				144,483	18,378	8,908
2010					12,073					8,101	1,744
2011			352,626					346,682			5,639
TOTAL			657,060	106,786	45,357			808,723	222,769	85,528	25,793

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			209,026	2,314	24,967			609,582	3,480	30,243	4,465
2008		13,829	347,277	127,662	24,596		31,041	724,475	200,945	106,482	5,017
2009		247	25,691	75,440	26,282		426	98,538	307,563	44,644	8,632
2010		242	8,537	7,280	20,979		42	3,425	3,927	12,579	1,634
2011		49,978	529,243	32,914	14,605		101,790	692,165	55,444	13,319	5,611
TOTAL		64,296	1,119,774	245,610	111,429		133,299	2,128,185	571,359	207,267	25,359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,445,554	1,135,665	25,359	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-308,125	-359,593	408	
TOTAL LOSSES	3,137,429	776,072	25,767	
EXPECTED LOSSES	997,136	946,288	52,447	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.811	2.427	.081	12.319
INDICATED (POST-TEST)	9.477	2.344	.078	11.899
PRES. ON RATE LEVEL	2.762	2.622	.145	5.529
DERIVED BY FORMULA	2.829	2.611	.142	5.582
UNDERLYING PRES. RATE	3.118	2.959	.164	6.241
PROPOSED	2.829	2.611	.142	5.582
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.08
MAN. RATES	6.11	7.43	8.53	+ 8.08
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,478	17,319	.698									1	1
2008	2,539	37,030	1.458								1		1
2009	2,171	1,642	.075										
2010	1,716	6,794	.395										
2011	1,879	9,499	.505									1	1
TOTAL	10,783	72,284	.670								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					7,238					9,289	792
2008				19,585					16,550		895
2009											1,642
2010											6,794
2011					926					8,573	
TOTAL				19,585	8,164				16,550	17,862	10,123

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					17,574					21,894	751
2008			3,115	37,178	563			2,939	39,367	627	937
2009											1,591
2010											6,366
2011		91	2,064	990	1,074		757	10,847	6,902	8,970	
TOTAL		91	5,179	38,168	19,211		757	13,786	46,269	31,491	9,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,813	135,139	9,645	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-137,756	-86,996	153	
TOTAL LOSSES		48,143	9,798	
EXPECTED LOSSES	444,151	227,090	20,704	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.446	.091	.537
INDICATED (POST-TEST)	.000	.431	.088	.519
PRES. ON RATE LEVEL	3.649	1.866	.170	5.685
DERIVED BY FORMULA	3.613	1.837	.168	5.618
UNDERLYING PRES. RATE	4.119	2.106	.192	6.417
PROPOSED	3.613	1.837	.168	5.618
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.13
MAN. RATES	6.63	7.82	8.77	+ 8.13
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,544	168	.010										
2008	1,225	10,414	.850										
2009	1,056	4,067	.385										
2010	990	752	.075										
2011	1,028	85,100	8.278							1			1
TOTAL	5,843	100,501	1.720							1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											168
2008											10,414
2009											4,067
2010											752
2011			71,459					13,641			
TOTAL			71,459					13,641			15,401

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											159
2008											10,903
2009											3,941
2010											705
2011		16,406	173,725	10,803	4,793		7,185	48,870	3,915	942	
TOTAL		16,406	173,725	10,803	4,793		7,185	48,870	3,915	942	15,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	246,186	20,453	15,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,966	-51,742	127	
TOTAL LOSSES	191,220		15,835	
EXPECTED LOSSES	177,920	133,980	17,295	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.273	.000	.271	3.544
INDICATED (POST-TEST)	3.162	.000	.262	3.424
PRES. ON RATE LEVEL	2.698	2.031	.262	4.991
DERIVED BY FORMULA	2.698	2.011	.262	4.971
UNDERLYING PRES. RATE	3.045	2.293	.296	5.634
PROPOSED	2.698	2.011	.262	4.971
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.19
MAN. RATES	5.88	6.88	7.70	+ 7.19

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	52,344	1,463,154	2.795							4	13	10	27
2008	51,703	2,976,810	5.757						1	5	7	10	23
2009	41,480	700,161	1.687							3	4	3	10
2010	52,795	1,015,443	1.923							3	6	6	15
2011	47,708	977,842	2.049							1	2	13	16
TOTAL	246,030	7,133,410	2.899						1	16	32	42	91

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			477,579	283,154	44,131			201,121	335,668	71,886	49,615
2008		145,605	1,304,833	183,675	83,922		51,760	900,737	113,051	139,217	54,010
2009			353,180	41,105	6,179			186,407	24,562	20,345	68,383
2010			340,166	94,505	46,637			263,228	75,843	25,726	169,338
2011			282,542	45,182	193,185			68,668	61,076	282,483	44,706
TOTAL		145,605	2,758,300	647,621	374,054		51,760	1,620,161	610,200	539,657	386,052

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			963,276	552,998	107,150			603,363	714,972	169,436	47,035
2008		708,511	1,812,789	373,400	186,497		671,574	2,105,405	323,754	315,971	56,548
2009		17,540	840,852	90,451	22,785		7,443	739,942	81,317	45,627	66,263
2010		48,426	988,199	201,356	109,012		27,837	1,054,793	188,329	61,033	158,670
2011		90,531	1,240,702	298,295	249,512		70,101	750,936	319,823	310,005	44,482
TOTAL		865,008	5,845,818	1,516,500	674,956		776,955	5,254,439	1,628,195	902,072	372,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,742,220	4,721,723	372,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,588,219	-1,215,757	3,370	
TOTAL LOSSES	10,154,001	3,505,966	376,368	
EXPECTED LOSSES	8,328,116	3,222,993	420,711	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.127	1.425	.153	5.705
INDICATED (POST-TEST)	3.987	1.377	.148	5.512
PRES. ON RATE LEVEL	2.999	1.161	.151	4.311
DERIVED BY FORMULA	3.058	1.191	.151	4.400
UNDERLYING PRES. RATE	3.385	1.310	.171	4.866
PROPOSED	3.058	1.191	.151	4.400
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.37
MAN. RATES	4.94	5.91	6.65	+ 6.37
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,561	21,987	.290									4	4
2008	5,832	31,935	.547									4	4
2009	5,344	247,574	4.632							1		3	4
2010	7,489	230,866	3.082								1	5	6
2011	6,387	323,925	5.071							1	2	2	5
TOTAL	32,613	856,287	2.626							2	3	18	23

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					4,083					10,122	7,782	
2008					10,845					18,930	2,160	
2009			120,927		8,863			98,700		6,171	12,913	
2010				30,169	41,781				72,182	74,491	12,243	
2011			71,183	107,428	29,633			15,000	67,660	28,798	4,223	
TOTAL			192,110	137,597	95,205			113,700	139,842	138,512	39,321	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					9,913					23,857	7,377	
2008			703	1,271	22,204			1,072	2,634	41,136	2,262	
2009		5,953	282,172	7,875	19,744		3,904	382,283	14,569	14,648	12,513	
2010		2,318	69,983	70,235	75,856		2,163	132,380	155,108	123,523	11,472	
2011		33,119	533,497	160,195	54,604		20,416	253,577	108,019	41,948	4,202	
TOTAL		41,390	886,355	239,576	182,321		26,483	769,312	280,330	245,112	37,826	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,723,540	947,339	37,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-392,046	-193,757	423	
TOTAL LOSSES	1,331,494	753,582	38,249	
EXPECTED LOSSES	1,265,385	510,395	52,180	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.083	2.311	.117	6.511
INDICATED (POST-TEST)	3.944	2.232	.113	6.289
PRES. ON RATE LEVEL	3.437	1.386	.142	4.965
DERIVED BY FORMULA	3.442	1.420	.141	5.003
UNDERLYING PRES. RATE	3.880	1.565	.160	5.605
PROPOSED	3.442	1.420	.141	5.003
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.24
MAN. RATES	6.56	7.21	7.66	+ 7.24
IND. RATE				
				7.240
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
2007	11,521	30,021	.260										
2008	23,469	549,035	2.339							2	2	1	5
2009	7,186												
2010	25,148	185,986	.739								2	2	4
2011	22,890	41,810	.182									1	1
TOTAL	90,214	806,852	.894							2	4	4	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											30,021
2008			346,584	58,180	7,002			59,338	45,954	2,712	29,265
2010				69,760	34,514				62,639	18,749	324
2011					32,945					8,865	
TOTAL			346,584	127,940	74,461			59,338	108,593	30,326	59,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											28,460
2008		30,294	746,288	117,538	19,959		9,033	214,368	113,231	8,547	30,640
2010		4,120	117,924	124,948	67,502		1,647	95,488	112,358	35,918	304
2011		3,393	73,322	35,132	38,208		780	11,216	7,135	9,275	
TOTAL		37,807	937,534	277,618	125,669		11,460	321,072	232,724	53,740	59,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,307,873	689,751	59,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,017,383	-244,646	1,091	
TOTAL LOSSES	290,490	445,105	60,495	
EXPECTED LOSSES	3,251,313	692,843	115,473	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.322	.493	.067	.882
INDICATED (POST-TEST)	.311	.476	.065	.852
PRES. ON RATE LEVEL	3.193	.680	.114	3.987
DERIVED BY FORMULA	3.107	.666	.110	3.883
UNDERLYING PRES. RATE	3.604	.768	.128	4.500
PROPOSED	3.107	.666	.110	3.883
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.62
MAN. RATES	4.92	5.62	6.15	+ 5.62
				PRESENT
				1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	401	1,403	.349									1	1
2008	400												
2009	339	944	.278										
2010	264	4,421	1.674										
2011	331												
TOTAL	1,735	6,768	.390									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					181					1,222		
2009											944	
2010											4,421	
TOTAL					181					1,222	5,365	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					439					2,880		
2009											915	
2010											4,142	
TOTAL					439					2,880	5,057	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		3,319	5,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,919	-16,831	37	
TOTAL LOSSES			5,094	
EXPECTED LOSSES	119,767	44,190	4,754	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.294	.294
INDICATED (POST-TEST)	.000	.000	.284	.284
PRES. ON RATE LEVEL	6.115	2.256	.243	8.614
DERIVED BY FORMULA	6.115	2.233	.243	8.591
UNDERLYING PRES. RATE	6.903	2.547	.274	9.724
PROPOSED	6.115	2.233	.243	8.591
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				12.43
MAN. RATES	10.38	11.96	13.29	+ 12.43
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
2007	743	14,048	1.890								1		1
2008	694	27,263	3.928								2		2
2009	866	28,595	3.301								1		1
2010	416												
2011	426												
TOTAL	3,145	69,906	2.223								4		4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				516					13,532			
2008				19,586					7,525			
2009				14,250					14,345			
TOTAL				34,352					35,402			

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				1,008					28,823			
2008			3,115	37,181	565			1,336	17,900	284		
2009		75	7,757	25,291	777		40	9,391	30,042	1,033		
TOTAL		75	10,872	63,480	1,342		40	10,727	76,765	1,317		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,714	142,904	159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,746	-32,454	57	
TOTAL LOSSES		110,450	216	
EXPECTED LOSSES	105,263	82,430	8,586	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.512	.007	3.519
INDICATED (POST-TEST)	.000	3.393	.007	3.400
PRES. ON RATE LEVEL	2.965	2.322	.242	5.529
DERIVED BY FORMULA	2.965	2.333	.240	5.538
UNDERLYING PRES. RATE	3.347	2.621	.273	6.241
PROPOSED	2.960	2.329	.240	5.529

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.002
IND. RATES				8.00	MINIMUM PREMIUM	2000
MAN. RATES	6.11	7.43	8.53	+ 8.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,026												
2008	807	410,765	50.900							1			1
2009	1,345	22,587	1.679									2	2
2010	1,183	810	.068										
2011	1,149	11,643	1.013									1	1
TOTAL	5,510	445,805	8.091							1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			113,485					294,912			2,368
2009					14,696					6,754	1,137
2010											810
2011					1,600					8,000	2,043
TOTAL			113,485		16,296			294,912		14,754	6,358

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		9,917	241,185	2,054	1,292		44,877	1,024,079	17,627	4,554	2,479
2009		41	4,195	4,110	27,674		5	1,455	1,834	12,588	1,102
2010											759
2011		165	3,558	1,705	1,853		716	10,124	6,443	8,371	2,033
TOTAL		10,123	248,938	7,869	30,819		45,598	1,035,658	25,904	25,513	6,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,340,317	90,105	6,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,418	-221,673	183	
TOTAL LOSSES	1,196,899		6,556	
EXPECTED LOSSES	466,477	585,714	21,820	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	21.722	.000	.119	21.841
INDICATED (POST-TEST)	20.983	.000	.115	21.098
PRES. ON RATE LEVEL	7.500	9.417	.351	17.268
DERIVED BY FORMULA	7.500	9.323	.349	17.172
UNDERLYING PRES. RATE	8.466	10.630	.396	19.492
PROPOSED	7.542	9.375	.351	17.268
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				24.99
MAN. RATES	16.78	20.76	26.64	+ 24.99
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
2007	332	196	.059										
2008	159												
2009	275												
2010	434												
2011	637	888	.139										
TOTAL	1,837	1,084	.059										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												196
2011												888
TOTAL												1,084

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007												186
2011												884
TOTAL												1,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,847	-8,254	23	
TOTAL LOSSES			1,093	
EXPECTED LOSSES	80,756	23,200	2,094	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.059	.059
INDICATED (POST-TEST)	.000	.000	.057	.057
PRES. ON RATE LEVEL	3.894	1.119	.101	5.114
DERIVED BY FORMULA	3.894	1.108	.101	5.103
UNDERLYING PRES. RATE	4.396	1.263	.114	5.773
PROPOSED	3.894	1.108	.101	5.103

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.385
IND. RATES				7.39	MINIMUM PREMIUM	2000
MAN. RATES	6.00	6.99	7.89	+ 7.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,164												
2008	605												
2009	402												
2010	649												
2011	604	398	.065										
TOTAL	3,424	398	.012										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											398
TOTAL											398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											396
TOTAL											396

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,570	-35,798	53	
TOTAL LOSSES			449	
EXPECTED LOSSES	148,260	91,386	7,121	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.013	.013
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	3.836	2.365	.184	6.385
DERIVED BY FORMULA	3.836	2.341	.182	6.359
UNDERLYING PRES. RATE	4.330	2.669	.208	7.207
PROPOSED	3.836	2.341	.182	6.359

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.203
IND. RATES				9.20	MINIMUM PREMIUM	2000
MAN. RATES	7.58	8.85	9.85	+ 9.20	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	361												
2008	262												
2009	137												
2010	835	126,526	15.152							1			1
2011	952	2,012,395	211.386							1		1	2
TOTAL	2,547	2,138,921	83.978							2		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			91,287					35,239			
2011			468,315		8,400			1,523,967		11,713	
TOTAL			559,602		8,400			1,559,206		11,713	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		11,500	222,350	8,628	4,770		3,455	125,559	6,802	1,720	
2011		15,493	173,599	18,592	14,017		110,280	757,713	68,941	26,548	
TOTAL		26,993	395,949	27,220	18,787		113,735	883,272	75,743	28,268	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,419,949	150,018		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,839	-11,751	46	
TOTAL LOSSES	1,407,110	138,267	46	
EXPECTED LOSSES	42,891	34,411	3,948	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	55.246	5.429	.002	60.677
INDICATED (POST-TEST)	53.368	5.244	.002	58.614
PRES. ON RATE LEVEL	1.492	1.197	.137	2.826
DERIVED BY FORMULA	1.492	1.237	.136	2.865
UNDERLYING PRES. RATE	1.684	1.351	.155	3.190
PROPOSED	1.492	1.237	.136	2.865
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.15
MAN. RATES	3.31	3.88	4.36	+ 4.15

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008													
2009													
2010	30												
2011	51												
TOTAL	81												

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.	-291	-216	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	1,042	740	126	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.140	.810	.137	2.087
DERIVED BY FORMULA	1.140	.810	.137	2.087
UNDERLYING PRES. RATE	1.287	.914	.155	2.356
PROPOSED	1.140	.810	.137	2.087
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.02
MAN. RATES	2.53	2.92	3.22	+ 3.02
				PRESENT
				1125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,826	2,196	.120										
2008	1,289	146	.011										
2009	1,052	12,701	1.207										
2010	887												
2011	1,242	152	.012										
TOTAL	6,296	15,195	.241										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,196
2008											146
2009											12,701
2011											152
TOTAL											15,195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,082
2008											153
2009											12,307
2011											151
TOTAL											14,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			14,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,919	-47,667	93	
TOTAL LOSSES			14,786	
EXPECTED LOSSES	71,837	123,590	12,340	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.235	.235
INDICATED (POST-TEST)	.000	.000	.227	.227
PRES. ON RATE LEVEL	1.011	1.739	.173	2.923
DERIVED BY FORMULA	1.011	1.722	.174	2.907
UNDERLYING PRES. RATE	1.141	1.963	.196	3.300
PROPOSED	1.011	1.722	.174	2.907
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.21
MAN. RATES	3.59	4.12	4.51	+ 4.21
				PRESENT
				1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	838												
2008	993												
2009	1,178												
2010	1,032												
2011	1,186	3,196	.269										
TOTAL	5,227	3,196	.061										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2011											3,196	
TOTAL											3,196	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2011											3,180	
TOTAL											3,180	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,180	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,895	-20,572	72	
TOTAL LOSSES			3,252	
EXPECTED LOSSES	120,064	55,459	8,416	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.062	.062
INDICATED (POST-TEST)	.000	.000	.060	.060
PRES. ON RATE LEVEL	2.035	.940	.142	3.117
DERIVED BY FORMULA	2.035	.931	.141	3.107
UNDERLYING PRES. RATE	2.297	1.061	.161	3.519
PROPOSED	2.035	.931	.141	3.107
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.50
MAN. RATES	3.77	4.35	4.81	+ 4.50
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.496
				1440
				1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	71						71						
2008	71						71						
2009	64						64						
2010	41						41						
2011	49						49						
TOTAL	296						296						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,706	-9,021	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	15,193	23,360	2,235	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.005	.005
PRES. ON RATE LEVEL	4.547	6.992	.669	12.208
DERIVED BY FORMULA	4.547	6.992	.669	12.208
UNDERLYING PRES. RATE	5.133	7.892	.755	13.780
PROPOSED	4.547	6.992	.669	12.208
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				18.10
MAN. RATES	12.75	15.31	18.03	+ 18.10
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
2007	2,324	2,833	.121				2,324						
2008	2,730	5,438	.199				2,730						
2009	1,884	21,052	1.117				1,884				1	2	3
2010	1,987	5,036	.253				1,987						
2011	2,257	8,031	.355				2,257					1	1
TOTAL	11,182	42,390	.379				11,182				1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,833
2008											5,438
2009				1,043	5,317				3,259	11,004	429
2010											5,036
2011					2,488					5,543	
TOTAL				1,043	7,805				3,259	16,547	13,736

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,686
2008											5,693
2009		21	2,082	3,343	10,070		19	4,503	9,811	20,745	416
2010											4,719
2011		253	5,534	2,650	2,888		491	7,011	4,462	5,802	
TOTAL		274	7,616	5,993	12,958		510	11,514	14,273	26,547	13,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,914	59,771	13,514	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,208	-45,808	220	
TOTAL LOSSES		13,963	13,734	
EXPECTED LOSSES	239,630	122,219	27,844	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.125	.123	.248
INDICATED (POST-TEST)	.000	.121	.119	.240
PRES. ON RATE LEVEL	1.898	.968	.221	3.087
DERIVED BY FORMULA	1.879	.951	.219	3.049
UNDERLYING PRES. RATE	2.143	1.093	.249	3.485
PROPOSED	1.879	.951	.219	3.049
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.52
MAN. RATES	3.05	3.80	4.56	+ 4.52
				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
2007	1,570	3,968	.252										
2008	2,115	22,364	1.057								1		1
2009	2,281												
2010	2,339												
2011	2,532												
TOTAL	10,837	26,332	.243								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,968
2008				10,060					12,224		80
TOTAL				10,060					12,224		4,048

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,762
2008			1,601	19,098	290			2,171	29,077	463	84
TOTAL			1,601	19,098	290			2,171	29,077	463	3,846

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,772	48,928	3,846	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,282	-26,466	65	
TOTAL LOSSES		22,462	3,911	
EXPECTED LOSSES	78,786	72,067	7,370	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.207	.036	.243
INDICATED (POST-TEST)	.000	.200	.035	.235
PRES. ON RATE LEVEL	.644	.589	.060	1.293
DERIVED BY FORMULA	.638	.581	.060	1.279
UNDERLYING PRES. RATE	.727	.665	.068	1.460
PROPOSED	.638	.581	.060	1.279
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.90
MAN. RATES	1.22	1.57	1.91	+ 1.90
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,130	308,833	2.185				14,130				1	6	7
2008	15,424	102,164	.662				15,424				1	5	6
2009	15,771	118,568	.751				15,771				2	4	6
2010	16,757	63,931	.381				16,757				1	1	2
2011	16,766	582,279	3.472				16,766				2	3	5
TOTAL	78,848	1,175,775	1.491				78,848				7	19	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				16,076	12,617				138,775	98,361	43,004
2008				29,066	4,914				11,039	30,521	26,624
2009				37,335	3,825				42,062	20,726	14,620
2010				16,226	1,740				15,087	12,409	18,469
2011				24,352	16,051				18,212	490,581	33,083
TOTAL				123,055	39,147				225,175	652,598	135,800

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				31,396	30,635				295,591	231,837	40,768
2008			4,941	55,751	10,898			3,696	30,504	66,745	27,875
2009		207	21,419	67,333	9,244		136	31,981	93,712	41,657	14,167
2010		831	22,985	25,273	4,776		434	26,334	30,883	20,910	17,306
2011		4,161	89,416	37,575	15,323		26,300	382,374	236,977	282,714	32,917
TOTAL		5,199	138,761	217,328	70,876		26,870	444,385	687,667	643,863	133,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	615,215	1,619,734	133,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-798,792	-479,989	1,961	
TOTAL LOSSES		1,139,745	134,994	
EXPECTED LOSSES	2,583,849	1,286,010	234,178	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.445	.171	1.616
INDICATED (POST-TEST)	.000	1.396	.165	1.561
PRES. ON RATE LEVEL	2.903	1.445	.263	4.611
DERIVED BY FORMULA	2.816	1.442	.256	4.514
UNDERLYING PRES. RATE	3.277	1.631	.297	5.205
PROPOSED	2.816	1.442	.256	4.514
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.69
MAN. RATES	4.82	5.77	6.81	+ 6.69
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	24,891	787,149	3.162					1					1
2008	21,287	309,145	1.452									2	2
2009	38,178	200,476	.525								1	2	3
2010	37,572	270,577	.720								1	5	6
2011	29,611	113,462	.383									2	2
TOTAL	151,539	1,680,809	1.109					1			2	11	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	750,000					21,500					15,649
2008					4,048					300,391	4,706
2009				58,626	10,031				59,350	25,554	46,915
2010				3,784	62,953				3,547	184,493	15,800
2011					25,200					70,127	18,135
TOTAL	750,000			62,410	102,232	21,500			62,897	580,565	101,205

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	1,039,506					69,865					14,835
2008			261	474	8,289			17,079	41,772	652,778	4,927
2009		337	34,786	106,858	22,090		189	44,347	131,223	51,895	45,460
2010		1,451	49,587	43,618	109,796		1,008	82,955	95,280	286,901	14,805
2011		2,597	56,085	26,872	29,225		6,194	88,737	56,460	73,371	18,044
TOTAL	1,039,506	4,385	140,719	177,822	169,400	69,865	7,391	233,118	324,735	1,064,945	98,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,494,984	1,736,902	98,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-916,197	-443,094	1,058	
TOTAL LOSSES	578,787	1,293,808	99,129	
EXPECTED LOSSES	2,951,980	1,171,397	127,292	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.382	.854	.065	1.301
INDICATED (POST-TEST)	.369	.825	.063	1.257
PRES. ON RATE LEVEL	1.726	.685	.074	2.485
DERIVED BY FORMULA	1.672	.699	.073	2.444
UNDERLYING PRES. RATE	1.948	.773	.084	2.805
PROPOSED	1.672	.699	.073	2.444
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.62
MAN. RATES	2.53	3.06	3.67	+ 3.62
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
2007	9,021	221,351	2.453						1	3	4	8	
2008	7,449	394,184	5.291						1	3	3	7	
2009	63,358	1,193,479	1.883						2	14	3	19	
2010	40,716	517,104	1.270						2	4	4	10	
2011	41,582	163,922	.394								7	7	
TOTAL	162,126	2,490,040	1.536						6	24	21	51	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			73,357	30,520	27,411			14,715	39,517	18,337	17,494
2008			171,853	86,800	4,581			81,134	37,749	10,908	1,159
2009			373,631	294,305	5,120			178,850	281,060	12,389	48,124
2010			211,318	38,307	6,708			179,057	37,179	2,752	41,783
2011					51,076					105,727	7,119
TOTAL			830,159	449,932	94,896			453,756	395,505	150,113	115,679

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			147,961	59,605	66,554			44,145	84,171	43,220	16,584
2008		15,018	379,338	168,424	13,842		12,348	289,060	96,159	26,386	1,213
2009		19,057	987,109	539,735	34,688		7,427	834,268	613,879	48,644	46,632
2010		28,635	570,793	81,203	26,829		18,511	691,139	97,190	17,050	39,151
2011		5,265	113,673	54,467	59,243		9,341	133,778	85,122	110,615	7,083
TOTAL		67,975	2,198,874	903,434	201,156		47,627	1,992,390	976,521	245,915	110,663

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,306,866	2,327,026	110,663	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-609,891	-618,787	1,367	
TOTAL LOSSES	3,696,975	1,708,239	112,030	
EXPECTED LOSSES	2,008,741	1,678,004	142,670	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.280	1.054	.069	3.403
INDICATED (POST-TEST)	2.202	1.018	.067	3.287
PRES. ON RATE LEVEL	1.097	.917	.078	2.092
DERIVED BY FORMULA	1.141	.928	.077	2.146
UNDERLYING PRES. RATE	1.239	1.035	.088	2.362
PROPOSED	1.141	.928	.077	2.146
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.18
MAN. RATES	1.87	2.42	3.09	+ 3.18
				PRESENT
				1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,960	586,153	2.796							1	4	15	20
2008	19,331	659,208	3.410							1	3	8	12
2009	12,127	712,209	5.872							2	1	10	13
2010	12,507	438,990	3.509							1	2	8	11
2011	13,130	772,120	5.880							2	1	9	12
TOTAL	78,055	3,168,680	4.060							7	11	50	68

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			112,824	86,294	43,052			87,298	104,280	92,264	60,141
2008			175,600	103,636	33,497			142,411	84,588	71,583	47,893
2009			330,420	22,535	13,978			205,573	74,729	47,938	17,036
2010			92,677	71,470	28,637			81,707	130,477	11,393	22,629
2011			194,545	22,913	41,089			404,310	25,153	69,984	14,126
TOTAL			906,066	306,848	160,253			921,299	419,227	293,162	161,825

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			227,566	168,533	104,530			261,894	222,116	217,464	57,014
2008		15,348	391,846	203,838	73,570		21,677	513,622	219,676	160,960	50,144
2009		16,349	780,336	58,656	35,883		8,370	852,698	196,361	101,290	16,508
2010		15,768	341,790	132,714	62,317		11,309	478,328	236,413	35,847	21,203
2011		48,965	597,068	96,489	63,182		209,802	1,508,695	195,170	103,387	14,055
TOTAL		96,430	2,338,606	660,230	339,482		251,158	3,615,237	1,069,736	618,948	158,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,301,431	2,688,396	158,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-683,813	-573,660	1,297	
TOTAL LOSSES	5,617,618	2,114,736	160,221	
EXPECTED LOSSES	2,201,932	1,489,289	180,307	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.197	2.709	.205	10.111
INDICATED (POST-TEST)	6.952	2.617	.198	9.767
PRES. ON RATE LEVEL	2.499	1.690	.205	4.394
DERIVED BY FORMULA	2.633	1.755	.205	4.593
UNDERLYING PRES. RATE	2.821	1.908	.231	4.960
PROPOSED	2.633	1.755	.205	4.593
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.81
MAN. RATES	4.35	5.30	6.49	+ 6.81
				PRESENT
				1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	11,538	1,903,490	16.497						1		7	11	19
2008	11,076	1,207,193	10.899							4	1	9	14
2009	10,162	742,075	7.302							1	6	7	14
2010	10,559	816,743	7.735							1	5	8	14
2011	9,394	527,904	5.619								2	12	14
TOTAL	52,729	5,197,405	9.857						1	6	21	47	75

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		827,162		86,228	39,377		650,001		178,529	112,574	9,619
2008			522,280	46,256	51,941			382,980	50,223	83,273	70,240
2009			151,629	94,924	35,973			163,730	116,083	132,621	47,115
2010			162,996	188,807	62,143			70,066	186,480	141,587	4,664
2011			52,269	138,894					21,718	296,209	18,814
TOTAL		827,162	836,905	468,484	328,328		650,001	616,776	553,033	766,264	150,452

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		403,148		168,403	95,608		706,223		380,267	265,338	9,119
2008		45,653	1,120,702	103,341	113,629		58,290	1,343,558	153,933	188,779	73,541
2009		8,036	412,583	185,305	76,746		6,908	736,461	300,479	260,764	45,654
2010		31,034	694,042	334,728	136,887		12,203	570,165	389,599	243,543	4,370
2011		20,988	452,404	205,450	168,618		29,363	427,243	264,319	313,366	18,720
TOTAL		508,859	2,679,731	997,227	591,488		812,987	3,077,427	1,488,597	1,271,790	151,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,079,004	4,349,102	151,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-704,199	-929,157	1,478	
TOTAL LOSSES	6,374,805	3,419,945	152,882	
EXPECTED LOSSES	2,263,128	2,436,080	192,988	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.090	6.486	.290	18.866
INDICATED (POST-TEST)	11.679	6.265	.280	18.224
PRES. ON RATE LEVEL	3.802	4.093	.324	8.219
DERIVED BY FORMULA	3.960	4.202	.322	8.484
UNDERLYING PRES. RATE	4.292	4.620	.366	9.278
PROPOSED	3.960	4.202	.322	8.484
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				10.60
MAN. RATES	8.09	9.66	11.11	+ 10.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,083												
2008	1,715	1,457	.084									1	1
2009	1,676												
2010	1,785	206,612	11.574							1			1
2011	1,988												
TOTAL	9,247	208,069	2.250							1		1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,037					420		
2010			137,853					68,759				
TOTAL			137,853		1,037			68,759		420		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			66	122	2,124			22	58	913		
2010		17,364	335,765	13,030	7,200		6,747	244,995	13,272	3,353		
TOTAL		17,364	335,831	13,152	9,324		6,747	245,017	13,330	4,266		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	604,959	40,072		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-200,032	-103,240	84	
TOTAL LOSSES	404,927		84	
EXPECTED LOSSES	652,099	273,619	10,173	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.379	.000	.001	4.380
INDICATED (POST-TEST)	4.230	.000	.001	4.231
PRES. ON RATE LEVEL	6.247	2.621	.098	8.966
DERIVED BY FORMULA	6.227	2.569	.096	8.892
UNDERLYING PRES. RATE	7.052	2.959	.110	10.121
PROPOSED	6.227	2.569	.096	8.892
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.11
MAN. RATES	9.35	10.76	12.12	+ 11.11

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8						8						
2008	18						18						
2009	39						39						
2010													
2011													
TOTAL	65						65						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,996	-2,369	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	9,395	5,687	1,045	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	12.806	7.751	1.423	21.980
DERIVED BY FORMULA	12.806	7.751	1.423	21.980
UNDERLYING PRES. RATE	14.455	8.749	1.607	24.811
PROPOSED	12.806	7.751	1.423	21.980

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	27.472
IND. RATES				27.47	MINIMUM PREMIUM	2000
MAN. RATES	22.19	26.35	29.71	+ 27.47	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
2007	17,177	804,597	4.684				17,177			1	10	3	14
2008	17,698	461,970	2.610				17,698				4	6	10
2009	17,274	254,844	1.475				17,274				4	8	12
2010	19,450	645,164	3.317				19,450			1	4	6	11
2011	19,236	201,566	1.047				19,236					6	6
TOTAL	90,835	2,368,141	2.607				90,835			2	22	29	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			121,420	108,296	7,325			236,412	273,175	20,853	37,116
2008				75,491	58,905				235,242	79,197	13,135
2009				54,389	31,554				45,900	70,134	52,867
2010			129,571	53,284	30,147			218,765	83,720	105,788	23,889
2011					34,230					79,929	87,407
TOTAL			250,991	291,460	162,161			455,177	638,037	355,901	214,414

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			244,904	211,503	17,785			709,236	581,864	49,150	35,186
2008			15,826	150,201	122,782			46,285	570,581	180,999	13,752
2009		374	38,619	105,357	62,397		190	45,132	115,149	134,019	51,228
2010		18,250	383,344	108,993	64,367		22,371	879,492	228,189	183,202	22,384
2011		3,526	76,182	36,510	39,699		7,060	101,132	64,351	83,627	86,970
TOTAL		22,150	758,875	612,564	307,030		29,621	1,781,277	1,560,134	630,997	209,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,591,923	3,110,725	209,520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-464,686	-767,229	1,411	
TOTAL LOSSES	2,127,237	2,343,496	210,931	
EXPECTED LOSSES	1,503,320	2,051,963	168,953	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.342	2.580	.232	5.154
INDICATED (POST-TEST)	2.262	2.492	.224	4.978
PRES. ON RATE LEVEL	1.466	2.001	.165	3.632
DERIVED BY FORMULA	1.490	2.035	.170	3.695
UNDERLYING PRES. RATE	1.655	2.259	.186	4.100
PROPOSED	1.490	2.035	.170	3.695
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.62
MAN. RATES	3.56	4.22	4.91	+ 4.62
				PRESENT
				1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,059	10,505	.991										
2008	1,079												
2009	595												
2010	638												
2011	725												
TOTAL	4,096	10,505	.256										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,959
TOTAL											9,959

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			9,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,790	-43,645	106	
TOTAL LOSSES			10,065	
EXPECTED LOSSES	176,496	114,279	14,338	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.246	.246
INDICATED (POST-TEST)	.000	.000	.238	.238
PRES. ON RATE LEVEL	3.817	2.472	.310	6.599
DERIVED BY FORMULA	3.817	2.447	.309	6.573
UNDERLYING PRES. RATE	4.309	2.790	.350	7.449
PROPOSED	3.817	2.447	.309	6.573

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	8.215
IND. RATES				8.22	MINIMUM PREMIUM	2000
MAN. RATES	6.34	7.70	8.92	+ 8.22	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
2007	6,374	410,678	6.443				6,374				1	7	8
2008	5,468	215,420	3.939				5,468					7	7
2009	4,507	155,714	3.454				4,507			1		11	12
2010	4,914	456,577	9.291				4,914				5	10	15
2011	5,708	251,545	4.406				5,708					9	9
TOTAL	26,971	1,489,934	5.524				26,971			1	6	44	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				50,128	77,977				182,129	68,300	32,144
2008					122,715					75,631	17,074
2009			75,077		12,060			10,383		49,949	8,245
2010				95,830	35,711				280,473	28,811	15,752
2011					80,313					151,502	19,730
TOTAL			75,077	145,958	328,776			10,383	462,602	374,193	92,945

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				97,900	189,328				387,935	160,983	30,473
2008			7,957	14,364	251,252			4,304	10,515	164,355	17,876
2009		3,715	177,046	6,719	24,598		456	50,815	14,910	93,434	7,989
2010		5,408	153,718	164,588	72,393		7,095	404,215	476,364	75,189	14,760
2011		8,262	178,737	85,643	93,139		13,370	191,702	121,974	158,513	19,631
TOTAL		17,385	517,458	369,214	630,710		20,921	651,036	1,011,698	652,474	90,729

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,206,800	2,664,096	90,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-472,995	-633,268	1,161	
TOTAL LOSSES	733,805	2,030,828	91,890	
EXPECTED LOSSES	1,540,854	1,676,517	143,215	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.721	7.530	.341	10.592
INDICATED (POST-TEST)	2.628	7.274	.329	10.231
PRES. ON RATE LEVEL	5.061	5.507	.470	11.038
DERIVED BY FORMULA	5.037	5.560	.466	11.063
UNDERLYING PRES. RATE	5.713	6.216	.531	12.460
PROPOSED	5.026	5.547	.465	11.038

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.796
IND. RATES				13.80	MINIMUM PREMIUM	2000
MAN. RATES	10.37	12.88	14.92	+ 13.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,151	287,240	4.669							6	19	25	
2008	7,386	739,946	10.018						2	6	27	35	
2009	6,711	1,340,277	19.971						2	6	16	24	
2010	7,560	532,996	7.050							8	22	30	
2011	5,218	712,286	13.650						1	5	25	31	
TOTAL	33,026	3,612,745	10.939						5	31	109	145	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				71,606	19,522				86,016	33,046	77,050
2008			208,590	101,881	52,387			96,729	139,572	95,703	45,084
2009			319,854	140,614	228,258			174,421	279,580	151,291	46,259
2010				103,346	92,518				137,082	130,849	69,201
2011			124,060	138,077	65,996			27,883	129,887	204,286	22,097
TOTAL			652,504	555,524	458,681			299,033	772,137	615,175	259,691

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				139,848	47,401				183,215	77,891	73,043
2008		18,233	462,904	203,313	112,573		14,724	366,124	351,082	214,741	47,203
2009		16,837	871,150	327,486	445,471		7,703	878,638	648,995	307,575	44,825
2010		6,940	203,958	210,075	171,921		4,054	246,927	289,426	218,095	64,841
2011		52,913	826,993	240,590	104,759		51,897	672,027	327,062	236,361	21,987
TOTAL		94,923	2,365,005	1,121,312	882,125		78,378	2,163,716	1,799,780	1,054,663	251,899

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,702,022	4,857,880	251,899	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-410,263	-478,380	657	
TOTAL LOSSES	4,291,759	4,379,500	252,556	
EXPECTED LOSSES	1,300,894	1,256,970	87,189	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.995	13.261	.765	27.021
INDICATED (POST-TEST)	12.553	12.810	.739	26.102
PRES. ON RATE LEVEL	3.489	3.372	.234	7.095
DERIVED BY FORMULA	3.580	3.750	.254	7.584
UNDERLYING PRES. RATE	3.939	3.806	.264	8.009
PROPOSED	3.580	3.750	.254	7.584
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.48
MAN. RATES	6.77	8.22	9.59	+ 9.48
				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
2007	36,451	2,713,369	7.443						7	15	29	51	
2008	37,577	2,218,979	5.905						5	18	15	38	
2009	40,697	1,165,990	2.865						3	9	18	30	
2010	44,423	514,339	1.157							8	18	26	
2011	39,673	530,333	1.336							3	20	23	
TOTAL	198,821	7,143,010	3.593						15	53	100	168	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,292,232	298,244	62,344			639,480	223,307	133,630	64,132
2008			994,331	387,074	41,616			436,693	282,185	50,953	26,127
2009			360,408	194,970	66,162			181,247	228,878	96,920	37,405
2010				115,305	74,506				176,474	115,964	32,090
2011				99,029	83,617				113,528	173,036	61,123
TOTAL			2,646,971	1,094,622	328,245			1,257,420	1,024,372	570,503	220,877

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,606,432	582,472	151,372			1,918,440	475,644	314,964	60,797
2008		84,806	2,126,657	757,230	107,409		64,950	1,535,097	703,820	127,989	27,355
2009		18,877	958,459	380,638	144,321		7,888	870,238	529,287	202,879	36,245
2010		7,147	207,256	217,059	141,919		4,950	295,720	347,172	199,240	30,068
2011		21,270	457,569	197,800	111,236		31,989	493,090	274,427	199,134	60,817
TOTAL		132,100	6,356,373	2,135,199	656,257		109,777	5,112,585	2,330,350	1,044,206	215,282

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,710,835	6,166,012	215,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,153,635	-2,825,367	3,182	
TOTAL LOSSES	7,557,200	3,340,645	218,464	
EXPECTED LOSSES	13,380,653	7,517,422	387,700	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.801	1.680	.110	5.591
INDICATED (POST-TEST)	3.672	1.623	.106	5.401
PRES. ON RATE LEVEL	5.961	3.350	.173	9.484
DERIVED BY FORMULA	5.847	3.143	.164	9.154
UNDERLYING PRES. RATE	6.730	3.781	.195	10.706
PROPOSED	5.847	3.143	.164	9.154
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.44
MAN. RATES	10.24	11.77	12.82	+ 11.44
+PROPOSED				
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	18,203	539,619	2.964						2	1	11	14	
2008	20,009	236,984	1.184							1	7	8	
2009	12,990	637,853	4.910						2	2	4	8	
2010	12,638	262,132	2.074						1	2	5	8	
2011	10,999	165,971	1.508								5	5	
TOTAL	74,839	1,842,559	2.462						5	6	32	43	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			170,373	3,900	29,424			197,786	14,988	87,332	35,816	
2008				4,779	63,922				28,387	119,945	19,951	
2009			327,685	27,044	1,888			219,271	30,486	7,308	24,171	
2010			111,546	19,835	6,279			29,874	67,171	18,495	8,932	
2011					40,303					94,418	31,250	
TOTAL			609,604	55,558	141,816			446,931	141,032	327,498	120,120	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007			343,642	7,617	71,442			593,358	31,924	205,842	33,954	
2008			4,904	16,555	131,018			11,866	84,205	261,724	20,889	
2009		16,207	773,015	63,150	13,295		8,749	867,857	94,479	22,800	23,422	
2010		15,153	302,719	43,938	18,881		4,689	208,151	125,471	37,463	8,369	
2011		4,151	89,703	42,979	46,747		8,341	119,466	76,013	98,786	31,094	
TOTAL		35,511	1,513,983	174,239	281,383		21,779	1,800,698	412,092	626,615	117,728	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,371,971	1,494,329	117,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-801,583	-550,400	1,210	
TOTAL LOSSES	2,570,388	943,929	118,938	
EXPECTED LOSSES	2,553,507	1,427,180	175,124	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.435	1.261	.159	4.855
INDICATED (POST-TEST)	3.318	1.218	.154	4.690
PRES. ON RATE LEVEL	3.023	1.689	.207	4.919
DERIVED BY FORMULA	3.032	1.656	.203	4.891
UNDERLYING PRES. RATE	3.412	1.907	.234	5.553
PROPOSED	3.032	1.656	.203	4.891
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.11
MAN. RATES	5.01	5.88	6.65	+ 6.11
IND. RATE				
				6.113
MINIMUM PREMIUM				1850
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
2007	40,764	3,436,962	8.431				40,764			5	8	28	41
2008	39,149	1,301,179	3.323				39,149	1		1	10	26	38
2009	37,734	1,395,593	3.698				37,734			3	9	15	27
2010	39,924	2,985,369	7.477				39,924			8	7	24	39
2011	41,123	1,693,131	4.117				41,123	1		2	9	23	35
TOTAL	198,694	10,812,234	5.442				198,694	2		19	43	116	180

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,367,447	87,230	133,273			1,540,650	93,181	185,627	29,554
2008	374,114		90,043	261,497	169,451	216		3,945	253,367	126,018	22,528
2009			478,593	191,620	50,682			343,083	248,011	30,898	52,706
2010			1,244,151	238,149	103,413			963,108	250,792	138,079	47,677
2011	335,569		205,153	177,746	194,964			178,905	286,663	289,408	24,723
TOTAL	709,683		3,385,387	956,242	651,783	216		3,029,691	1,132,014	770,030	177,188

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,775,775	170,360	323,585			3,042,877	198,476	437,522	28,017
2008	602,285	7,872	243,945	517,882	355,501	123	606	65,875	620,432	283,490	23,587
2009		22,642	1,132,851	373,845	116,945		12,270	1,297,619	565,972	84,737	51,072
2010		153,987	3,103,801	523,092	263,568		90,499	3,444,130	644,830	283,214	44,673
2011	745,866	89,885	1,419,910	433,897	265,452		162,051	1,699,459	625,539	360,809	24,599
TOTAL	1,348,151	274,386	7,676,282	2,019,076	1,325,051	123	265,426	9,549,960	2,655,249	1,449,772	171,948

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,114,328	7,449,148	171,948	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,259,854	-2,230,289	1,754	
TOTAL LOSSES	14,854,474	5,218,859	173,702	
EXPECTED LOSSES	13,803,272	5,927,042	214,590	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.476	2.627	.087	10.190
INDICATED (POST-TEST)	7.222	2.538	.084	9.844
PRES. ON RATE LEVEL	6.154	2.643	.096	8.893
DERIVED BY FORMULA	6.207	2.630	.094	8.931
UNDERLYING PRES. RATE	6.947	2.983	.108	10.038
PROPOSED	6.207	2.630	.094	8.931
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.16
MAN. RATES	9.35	10.76	12.02	+ 11.16
+PROPOSED				
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,254	19,567	1.560									2	2
2008	2,039												
2009	2,035	603	.029										
2010	1,955	11,092	.567									1	1
2011	2,253												
TOTAL	9,536	31,262	.328									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					7,392					12,175		
2009												
2010					5,253					5,839	603	
TOTAL					12,645					18,014	603	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					17,948					28,697		
2009												
2010		106	3,713	3,167	9,127		29	2,469	2,834	9,066	584	
TOTAL		106	3,713	3,167	27,075		29	2,469	2,834	37,763	584	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,317	70,839	584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-179,201	-89,757	124	
TOTAL LOSSES			708	
EXPECTED LOSSES	581,028	245,837	14,113	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	5.398	2.284	.131	7.813
DERIVED BY FORMULA	5.344	2.238	.129	7.711
UNDERLYING PRES. RATE	6.093	2.578	.148	8.819
PROPOSED	5.344	2.238	.129	7.711
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.64
MAN. RATES	7.49	9.11	10.56	+ 9.64

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	18,622	1,105,584	5.936				18,622			1	5	16	22
2008	14,411	496,091	3.442				14,411			1	3	13	17
2009	12,719	288,316	2.266				12,719				2	5	7
2010	13,399	262,759	1.961				13,399				4	2	6
2011	16,133	969,447	6.009				16,133			1	7	7	15
TOTAL	75,284	3,122,197	4.147				75,284			3	21	43	67

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			187,144	141,739	87,960			391,869	173,129	90,909	32,834
2008			79,118	36,896	83,912			126,613	39,468	83,201	46,883
2009				55,140	17,070				98,199	69,359	48,548
2010				48,537	70,448				40,650	51,747	51,377
2011			112,299	191,336	28,707			185,073	243,715	144,536	63,781
TOTAL			378,561	473,648	288,097			703,555	595,161	439,752	243,423

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			239,411	276,816	213,569			745,634	368,765	214,272	31,127
2008		6,915	179,458	81,295	173,768		19,265	451,407	113,016	184,255	49,087
2009		340	34,891	102,642	35,151		338	79,187	224,467	136,338	47,043
2010		3,789	114,869	114,946	127,645		1,261	78,684	92,099	84,778	48,140
2011		49,494	822,267	255,036	67,291		132,203	1,339,498	451,926	200,985	63,462
TOTAL		60,538	1,390,896	830,735	617,424		153,067	2,694,410	1,250,273	820,628	238,859

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,298,911	3,519,060	238,859	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-868,868	-678,862	1,343	
TOTAL LOSSES	3,430,043	2,840,198	240,202	
EXPECTED LOSSES	2,840,465	1,791,006	165,625	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.556	3.773	.319	8.648
INDICATED (POST-TEST)	4.401	3.645	.308	8.354
PRES. ON RATE LEVEL	3.342	2.108	.195	5.645
DERIVED BY FORMULA	3.374	2.216	.203	5.793
UNDERLYING PRES. RATE	3.773	2.379	.220	6.372
PROPOSED	3.374	2.216	.203	5.793

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.240
IND. RATES				7.24	MINIMUM PREMIUM	2000
MAN. RATES	5.69	6.75	7.63	+ 7.24	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
2007	22,132	148,069	.669				22,132					9	9
2008	22,662	977,374	4.312				22,662			1	4	5	10
2009	20,389	488,923	2.397				20,389			1	3	13	17
2010	21,176	726,032	3.428				21,176			2	3	6	11
2011	22,081	118,716	.537				22,081				1	3	4
TOTAL	108,440	2,459,114	2.268				108,440			4	11	36	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					35,715					81,476	30,878
2008			395,914	90,935	25,808			322,988	108,482	19,515	13,732
2009			85,205	39,692	46,471			59,677	109,956	136,197	11,725
2010			357,553	32,334	25,872			219,546	43,912	34,498	12,317
2011				50,840	1,850				34,985	3,649	27,392
TOTAL			838,672	213,801	135,716			602,211	297,335	275,335	96,044

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					86,717					192,039	29,272
2008		14,459	367,728	178,641	57,345		20,541	489,032	268,823	48,596	14,377
2009		4,516	231,907	87,239	91,831		2,786	331,607	275,020	263,666	11,362
2010		36,711	730,738	89,834	62,798		19,390	734,463	124,797	67,359	11,541
2011		6,691	143,480	57,746	9,464		5,469	89,099	44,574	9,387	27,255
TOTAL		62,377	1,473,853	413,460	308,155		48,186	1,644,201	713,214	581,047	93,807

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,228,617	2,015,876	93,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,202,598	-674,329	1,937	
TOTAL LOSSES	2,026,019	1,341,547	95,744	
EXPECTED LOSSES	3,890,827	1,792,513	239,653	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.868	1.237	.088	3.193
INDICATED (POST-TEST)	1.804	1.195	.085	3.084
PRES. ON RATE LEVEL	3.179	1.464	.196	4.839
DERIVED BY FORMULA	3.138	1.442	.186	4.766
UNDERLYING PRES. RATE	3.588	1.653	.221	5.462
PROPOSED	3.138	1.442	.186	4.766
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.96
MAN. RATES	5.11	5.89	6.54	+ 5.96
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
2007	91,111	1,895,664	2.080				91,111	1		4	9	27	40
2008	84,126	2,256,446	2.682				84,126			4	5	28	37
2009	85,741	2,441,729	2.847				85,741			3	15	29	48
2010	90,618	1,697,661	1.873				90,618			2	12	23	37
2011	88,400	1,210,758	1.369				88,400			1	6	28	35
TOTAL	439,996	9,502,258	2.160				439,996	1		14	47	135	197

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			566,087	190,104	81,060			449,791	221,403	213,751	173,468
2008			686,443	72,068	227,394			849,649	107,077	239,669	74,146
2009	664,685		382,106	254,701	98,117	47		532,388	273,836	164,531	71,318
2010			437,222	172,599	119,637			354,824	292,495	211,928	108,956
2011			143,849	118,599	182,294			122,922	202,054	308,226	132,814
TOTAL	664,685		2,215,707	808,071	708,502	47		2,309,574	1,096,865	1,138,105	560,702

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,064,537	371,273	196,814			1,225,941	471,589	503,811	164,448
2008		37,945	948,754	171,281	472,602		53,506	1,253,349	309,035	530,299	77,631
2009	575,971	17,478	915,424	493,947	206,829	111	14,494	1,542,611	663,062	337,318	69,107
2010		46,140	998,298	356,279	241,152		32,041	1,360,376	631,642	372,687	102,092
2011		66,975	1,080,518	346,243	238,159		121,765	1,318,370	523,917	363,156	132,150
TOTAL	575,971	168,538	5,007,531	1,739,023	1,355,556	111	221,806	6,700,647	2,599,245	2,107,271	545,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,674,604	7,801,095	545,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,880,398	-2,413,242	4,026	
TOTAL LOSSES	9,794,206	5,387,853	549,454	
EXPECTED LOSSES	9,319,115	6,388,742	497,194	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.226	1.225	.125	3.576
INDICATED (POST-TEST)	2.150	1.183	.121	3.454
PRES. ON RATE LEVEL	1.877	1.286	.100	3.263
DERIVED BY FORMULA	1.899	1.264	.105	3.268
UNDERLYING PRES. RATE	2.118	1.452	.113	3.683
PROPOSED	1.899	1.264	.105	3.268
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.08
MAN. RATES	3.41	3.95	4.41	+ 4.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,091	745,901	9.218						1	1	1	3	
2008	7,456	13,483	.180							1	1	1	
2009	6,597	11,151	.169							1	2	3	
2010	6,195	1,307,336	21.103					1		1	2	4	
2011	6,330	16,936	.267								1	1	
TOTAL	34,669	2,094,807	6.042						1	1	3	7	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			285,000	35,644	868			350,000	22,737	3,507	48,145
2008					865					9,881	2,737
2009				2,050	1,197				1,180	4,458	2,266
2010		71,966		49,504	10,158		1,151,369		19,181	3,791	1,367
2011					2,600					7,559	6,777
TOTAL		71,966	285,000	87,198	15,688		1,151,369	350,000	43,098	29,196	61,292

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			348,494	69,613	2,108			636,551	48,430	8,266	45,641
2008			56	100	1,772			562	1,374	21,471	2,866
2009		15	1,460	3,974	2,369		7	1,733	3,675	8,392	2,196
2010		60,209	85,510	80,089	23,034		665,348	275,155	36,493	8,729	1,281
2011		270	5,786	2,771	3,013		665	9,566	6,084	7,908	6,743
TOTAL		60,494	441,306	156,547	32,296		666,020	923,567	96,056	54,766	58,727

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,091,387	339,665	58,727	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,338	-185,264	216	
TOTAL LOSSES	1,914,049	154,401	58,943	
EXPECTED LOSSES	572,731	484,672	28,430	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.521	.445	.170	6.136
INDICATED (POST-TEST)	5.333	.430	.164	5.927
PRES. ON RATE LEVEL	1.464	1.238	.073	2.775
DERIVED BY FORMULA	1.541	1.206	.077	2.824
UNDERLYING PRES. RATE	1.652	1.398	.082	3.132
PROPOSED	1.541	1.206	.077	2.824
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.529
MAN. RATES	2.76	3.20	3.75	3.53
				MINIMUM PREMIUM
				1190
				PRESENT
				1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,319	247,016	3.909								4	4	8
2008	5,181	26,412	.509									4	4
2009	3,937	1,291	.032										
2010	5,045	601,041	11.913							2	3	3	8
2011	40,006	1,242,079	3.104							1	8	48	57
TOTAL	60,488	2,117,839	3.501							3	15	59	77

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				48,868	8,370				147,577	17,178	25,023
2008					13,478					11,223	1,711
2009											1,291
2010			204,986	91,523	40,312			181,343	32,538	43,314	7,025
2011			90,522	289,735	247,709			35,203	197,060	353,702	28,148
TOTAL			295,508	430,126	309,869			216,546	377,175	425,417	63,198

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				95,440	20,322				314,339	40,489	23,722
2008			874	1,577	27,596			636	1,564	24,387	1,791
2009											1,251
2010		31,122	650,476	180,315	90,645		18,817	709,935	109,639	79,649	6,582
2011		83,292	1,565,612	595,661	335,085		78,833	1,049,537	529,396	403,885	28,007
TOTAL		114,414	2,216,962	872,993	473,648		97,650	1,760,108	954,938	548,410	61,353

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,189,134	2,849,989	61,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-739,582	-788,867	1,812	
TOTAL LOSSES	3,449,552	2,061,122	63,165	
EXPECTED LOSSES	2,806,038	2,617,316	117,952	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.703	3.407	.104	9.214
INDICATED (POST-TEST)	5.509	3.291	.100	8.900
PRES. ON RATE LEVEL	4.110	3.833	.173	8.116
DERIVED BY FORMULA	4.138	3.800	.169	8.107
UNDERLYING PRES. RATE	4.639	4.327	.195	9.161
PROPOSED	4.143	3.804	.169	8.116

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.144
IND. RATES				10.14	MINIMUM PREMIUM	2000
MAN. RATES	8.35	9.85	10.97	+ 10.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	258,143	3,357,077	1.300							4	16	47	67
2008	223,878	3,091,064	1.380							4	17	33	54
2009	195,379	2,495,618	1.277							4	18	37	59
2010	208,480	2,126,916	1.020							3	9	42	54
2011	224,547	2,294,836	1.021							1	4	43	48
TOTAL	1,110,427	13,365,511	1.204							16	64	202	282

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			714,481	351,298	140,869			951,720	589,463	375,869	233,377
2008			598,518	300,726	206,348			358,267	963,754	424,716	238,735
2009			596,880	326,218	242,675			616,886	341,394	241,242	130,323
2010			290,722	124,174	341,859			333,181	193,293	588,521	255,166
2011			504,782	64,481	481,242			262,903	103,718	700,484	177,226
TOTAL			2,705,383	1,166,897	1,412,993			2,522,957	2,191,622	2,330,832	1,034,827

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			961,425	686,085	342,028			1,784,721	1,255,556	885,923	221,241
2008		52,309	1,332,862	601,625	437,902		54,528	1,432,788	2,284,215	963,520	249,956
2009		23,191	1,228,170	665,797	485,486		16,744	1,798,171	831,955	486,761	126,283
2010		49,578	1,116,292	419,012	622,573		40,414	1,706,117	668,245	951,223	239,091
2011		101,232	1,707,924	612,541	580,102		129,088	1,489,987	715,693	756,216	176,340
TOTAL		226,310	6,346,673	2,985,060	2,468,091		240,774	8,211,784	5,755,664	4,043,643	1,012,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,025,541	15,252,458	1,012,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,200,257	-3,750,444	7,621	
TOTAL LOSSES	10,825,284	11,502,014	1,020,532	
EXPECTED LOSSES	13,636,043	9,893,905	954,967	
CREDIBILITY	.16	.39	.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.975	1.036	.092	2.103
INDICATED (POST-TEST)	.942	1.001	.089	2.032
PRES. ON RATE LEVEL	1.088	.789	.076	1.953
DERIVED BY FORMULA	1.065	.872	.081	2.018
UNDERLYING PRES. RATE	1.228	.891	.086	2.205
PROPOSED	1.065	.872	.081	2.018
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.52
MAN. RATES	1.93	2.26	2.64	+ 2.52
				PRESENT
				975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,727	13,308	.197									1	1
2008	6,251	24,399	.390									1	1
2009	6,646	1,079	.016										
2010	6,135	33,716	.549									2	2
2011	6,234	4,545	.072									1	1
TOTAL	31,993	77,047	.241									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					1,777					11,531		
2008					1,557					19,421	3,421	
2009											1,079	
2010					15,725					8,710	9,281	
2011					951					655	2,939	
TOTAL					20,010					40,317	16,720	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					4,315					27,179		
2008			101	183	3,188			1,105	2,702	42,204	3,582	
2009											1,046	
2010		316	11,119	9,486	27,322		42	3,685	4,225	13,527	8,696	
2011		97	2,119	1,015	1,101		60	827	526	685	2,924	
TOTAL		413	13,339	10,684	35,926		102	5,617	7,453	83,595	16,248	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,471	137,658	16,248	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,807	-38,009	142	
TOTAL LOSSES		99,649	16,390	
EXPECTED LOSSES	245,386	100,139	17,917	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.311	.051	.362
INDICATED (POST-TEST)	.000	.300	.049	.349
PRES. ON RATE LEVEL	.679	.277	.050	1.006
DERIVED BY FORMULA	.672	.278	.050	1.000
UNDERLYING PRES. RATE	.767	.313	.056	1.136
PROPOSED	.672	.278	.050	1.000
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.25
MAN. RATES	.94	1.14	1.36	+ 1.25
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	533												
2008	300												
2009	178												
2010	365												
2011	366												
TOTAL	1,742												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,809	-14,299	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	28,778	37,366	2,962	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.464	1.899	.151	3.514
DERIVED BY FORMULA	1.464	1.880	.150	3.494
UNDERLYING PRES. RATE	1.652	2.145	.170	3.967
PROPOSED	1.464	1.880	.150	3.494
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.37
MAN. RATES	3.61	4.28	4.75	+ 4.37
				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
2007	11,297	1,004,394	8.890				11,297			2	1	11	14
2008	12,295	1,157,619	9.415				12,295			3	4	14	21
2009	11,994	852,931	7.111				11,994			3	9		21
2010	12,340	453,888	3.678				12,340			1	3	11	15
2011	11,817	578,203	4.892				11,817			1	2	14	17
TOTAL	59,743	4,047,035	6.774				59,743			10	19	59	88

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			353,913	13,789	35,324			551,218	12,302	14,787	23,061
2008			495,186	51,808	27,040			479,040	50,241	30,246	24,058
2009			463,587	85,350	18,246			164,638	65,598	33,154	22,358
2010			138,830	39,879	24,668			116,573	36,201	62,186	35,551
2011			166,088	49,177	61,909			49,530	72,720	147,926	30,853
TOTAL			1,617,604	240,003	167,187			1,360,999	237,062	288,299	135,881

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			429,029	26,930	85,766			824,332	26,203	34,854	21,862
2008		38,016	934,344	109,383	61,810		52,742	1,214,095	144,429	72,980	25,189
2009		23,215	1,123,690	177,290	50,710		6,712	685,545	167,888	71,762	21,665
2010		19,942	409,034	87,532	54,424		12,647	492,246	112,334	106,185	33,311
2011		50,800	676,364	145,065	90,021		49,877	540,246	219,845	169,770	30,699
TOTAL		131,973	3,572,461	546,200	342,731		121,978	3,756,464	670,699	455,551	132,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,582,876	2,015,181	132,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-809,276	-839,406	1,562	
TOTAL LOSSES	6,773,600	1,175,775	134,288	
EXPECTED LOSSES	2,608,379	2,231,998	193,568	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.338	1.968	.225	13.531
INDICATED (POST-TEST)	10.953	1.901	.217	13.071
PRES. ON RATE LEVEL	3.868	3.310	.287	7.465
DERIVED BY FORMULA	4.010	3.225	.283	7.518
UNDERLYING PRES. RATE	4.366	3.736	.324	8.426
PROPOSED	4.010	3.225	.283	7.518
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.40
MAN. RATES	7.49	8.91	10.09	+ 9.40
				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
2007	7,024	295,090	4.201				7,024				1	5	6
2008	5,965	438,406	7.349				5,965			1		5	6
2009	5,118	811,787	15.861				5,118			2	1	2	5
2010	4,611	856,595	18.577				4,611			1		2	3
2011	4,856	76,806	1.581				4,856				2	2	4
TOTAL	27,574	2,478,684	8.989				27,574			4	4	16	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				8,017	159,706				11,830	109,718	5,819
2008			150,926		22,746			203,819		59,670	1,245
2009			355,565	110	69,484			359,845	11,860	14,220	703
2010			233,919		347			618,909		2,617	803
2011				38,449	559				35,859	1,939	
TOTAL			740,410	46,576	252,842			1,182,573	59,549	188,164	8,570

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				15,657	387,766				25,198	258,605	5,516
2008		10,509	256,984	4,837	47,944		24,709	567,191	18,001	132,174	1,304
2009		13,051	626,566	31,329	137,469		10,763	1,058,684	64,166	36,011	681
2010		8,415	162,862	6,517	4,087		17,343	630,519	35,364	12,683	752
2011		4,971	106,645	42,769	6,189		5,451	89,039	44,239	7,743	
TOTAL		36,946	1,153,057	101,109	583,455		58,266	2,345,433	186,968	447,216	8,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,593,702	1,318,748	8,253	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-193,561	-202,663	251	
TOTAL LOSSES	3,400,141	1,116,085	8,504	
EXPECTED LOSSES	625,931	526,111	33,917	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.331	4.048	.031	16.410
INDICATED (POST-TEST)	11.912	3.910	.030	15.852
PRES. ON RATE LEVEL	2.011	1.690	.109	3.810
DERIVED BY FORMULA	2.110	1.757	.107	3.974
UNDERLYING PRES. RATE	2.270	1.908	.123	4.301
PROPOSED	2.110	1.757	.107	3.974
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.97
MAN. RATES	3.82	4.50	5.15	+ 4.97
				PRESENT
				1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	390	19,435	4.983								1	3	4
2008	701	4,754	.678									2	2
2009	832	48,992	5.888								1	4	5
2010	980	135,055	13.781								1		1
2011	661	21,059	3.185									1	1
TOTAL	3,564	229,295	6.434								3	10	13

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				8,119	3,210				4,143	3,963		
2008					636					3,362	756	
2009				17,145	802				23,724	5,991	1,330	
2010				38,013					96,817		225	
2011					11,050					10,009		
TOTAL				63,277	15,698				124,684	23,325	2,311	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				15,856	7,795				8,825	9,340		
2008			41	73	1,303			190	467	7,307	792	
2009		92	9,559	30,654	2,444		71	16,809	51,311	12,874	1,289	
2010		1,863	50,958	56,747	4,105		2,399	135,329	159,620	10,509	211	
2011		1,137	24,593	11,787	12,816		881	12,671	8,059	10,474		
TOTAL		3,092	85,151	115,117	28,463		3,351	164,999	228,282	50,504	2,292	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	256,593	422,366	2,292	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,509	-68,407	69	
TOTAL LOSSES	195,084	353,959	2,361	
EXPECTED LOSSES	194,774	184,509	8,233	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.474	9.932	.066	15.472
INDICATED (POST-TEST)	5.288	9.594	.064	14.946
PRES. ON RATE LEVEL	4.841	4.586	.205	9.632
DERIVED BY FORMULA	4.841	4.636	.204	9.681
UNDERLYING PRES. RATE	5.465	5.177	.231	10.873
PROPOSED	4.841	4.636	.204	9.681
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				12.10
MAN. RATES	8.82	11.03	13.02	+ 12.10

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	51,063	4,299,618	8.420							3	5	18	26
2008	39,754	1,613,868	4.059							1	5	14	20
2009	35,803	1,132,085	3.161							2	5	15	22
2010	36,592	3,719,868	10.165						1	4	3	8	16
2011	38,394	1,919,674	4.999					1		1	7	8	17
TOTAL	201,606	12,685,113	6.292					1	1	11	25	63	101

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,083,483	130,497	65,533			2,715,574	115,313	133,323	55,895
2008			421,594	107,342	116,084			611,323	76,500	231,916	49,109
2009			244,892	181,123	103,022			216,496	203,574	110,106	72,872
2010		392,399	652,493	68,124	54,454		1,282,915	1,004,188	130,307	80,610	54,378
2011	265,000		142,500	253,911	169,158			606,500	280,727	127,305	74,573
TOTAL	265,000	392,399	2,544,962	740,997	508,251		1,282,915	5,154,081	806,421	683,260	306,827

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			836,602	254,861	159,114			2,644,528	245,616	314,240	52,988
2008		12,745	334,533	219,996	242,428		32,181	761,081	226,851	510,142	51,417
2009		13,098	687,388	361,068	209,987		9,062	977,234	483,975	226,647	70,613
2010		316,881	1,411,926	182,563	128,539		667,924	3,236,112	408,379	178,367	50,952
2011	589,013	61,498	1,195,748	466,566	236,139		166,292	1,611,960	498,523	192,795	74,200
TOTAL	589,013	404,222	4,466,197	1,485,054	976,207		875,459	9,230,915	1,863,344	1,422,191	300,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,565,806	5,746,796	300,170	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,933,683	-1,847,052	3,783	
TOTAL LOSSES	12,632,123	3,899,744	303,953	
EXPECTED LOSSES	9,521,851	4,820,400	489,902	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.266	1.934	.151	8.351
INDICATED (POST-TEST)	6.053	1.868	.146	8.067
PRES. ON RATE LEVEL	4.184	2.118	.216	6.518
DERIVED BY FORMULA	4.277	2.086	.207	6.570
UNDERLYING PRES. RATE	4.723	2.391	.243	7.357
PROPOSED	4.277	2.086	.207	6.570
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.21
MAN. RATES	7.08	8.04	8.81	+ 8.21
				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
2007	2,844	344	.012				2,844						
2008	2,082						2,082						
2009	2,569	51,519	2.005				2,569				1	1	2
2010	3,143	18,982	.603				3,143					2	2
2011	3,509	140,049	3.991				3,509				1	3	4
TOTAL	14,147	210,894	1.491				14,147				2	6	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											344
2009				17,000	1,287					10,409	22,823
2010					5,750					9,075	4,157
2011				60,722	6,951				48,988	21,270	2,118
TOTAL				77,722	13,988				48,988	40,754	29,442

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											326
2009		94	9,621	30,534	3,351		10	2,241	2,824	19,402	22,115
2010		116	4,064	3,464	9,990		44	3,832	4,396	14,094	3,895
2011		8,476	181,924	74,017	16,801		9,089	145,208	75,427	30,057	2,107
TOTAL		8,686	195,609	108,015	30,142		9,143	151,281	82,647	63,553	28,443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	364,719	284,357	28,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-236,247	-153,830	601	
TOTAL LOSSES	128,472	130,527	29,044	
EXPECTED LOSSES	775,822	414,366	66,774	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.908	.923	.205	2.036
INDICATED (POST-TEST)	.877	.892	.198	1.967
PRES. ON RATE LEVEL	4.858	2.595	.418	7.871
DERIVED BY FORMULA	4.818	2.561	.414	7.793
UNDERLYING PRES. RATE	5.484	2.929	.472	8.885
PROPOSED	4.818	2.561	.414	7.793

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	9.740
IND. RATES				9.74	MINIMUM PREMIUM	2000
MAN. RATES	8.53	9.76	10.64	+ 9.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,355	256,451	7.643								1		1
2008	2,869	16,548	.576									1	1
2009	3,104	23,755	.765									3	3
2010	3,171	90,733	2.861								1	2	3
2011	3,596	20,910	.581										
TOTAL	16,095	408,397	2.537								2	6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				41,664					212,120		2,667
2008					4,207					4,099	8,242
2009					16,164					7,591	
2010				8,233	22,845				13,852	44,185	1,618
2011											20,910
TOTAL				49,897	43,216				225,972	55,875	33,437

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				81,370					451,816		2,528
2008			273	492	8,613			234	571	8,907	8,629
2009		45	4,612	4,517	30,437		6	1,631	2,058	14,145	
2010		861	27,189	26,069	40,582		558	38,036	44,254	70,125	1,516
2011											20,805
TOTAL		906	32,074	112,448	79,632		564	39,901	498,699	93,177	33,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	73,445	783,956	33,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-322,786	-216,185	489	
TOTAL LOSSES		567,771	33,967	
EXPECTED LOSSES	1,053,900	576,201	58,103	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.528	.211	3.739
INDICATED (POST-TEST)	.000	3.408	.204	3.612
PRES. ON RATE LEVEL	5.801	3.172	.319	9.292
DERIVED BY FORMULA	5.743	3.177	.317	9.237
UNDERLYING PRES. RATE	6.548	3.580	.361	10.489
PROPOSED	5.743	3.177	.317	9.237

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.545
IND. RATES				11.55	MINIMUM PREMIUM	2000
MAN. RATES	9.51	11.22	12.56	+ 11.55	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,337	78,995	5.908							1	1	2	
2008	1,202	3,745	.311							1	1	1	
2009	1,321	1,439,038	108.935					1				1	
2010	1,311	337	.025										
2011	1,265	4,297	.339							1		1	
TOTAL	6,436	1,526,412	23.717						1	1	3	5	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				35,734	3,257				29,558	5,342	5,104
2008					1,813					1,932	
2009			319,158					1,119,880			
2010											337
2011					3,152					1,145	
TOTAL			319,158	35,734	8,222			1,119,880	29,558	8,419	5,441

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				69,789	7,908				62,959	12,591	4,839
2008			118	212	3,713			109	268	4,198	
2009		2,556	120,626	2,328	1,315		7,225	706,478	23,917	5,834	
2010											316
2011		323	7,017	3,361	3,654		106	1,448	920	1,197	
TOTAL		2,879	127,761	75,690	16,590		7,331	708,035	88,064	23,820	5,155

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	846,006	204,164	5,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-152,334	-77,738	240	
TOTAL LOSSES	693,672	126,426	5,395	
EXPECTED LOSSES	492,804	205,051	29,863	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.778	1.964	.084	12.826
INDICATED (POST-TEST)	10.412	1.897	.081	12.390
PRES. ON RATE LEVEL	6.783	2.823	.411	10.017
DERIVED BY FORMULA	6.819	2.814	.408	10.041
UNDERLYING PRES. RATE	7.657	3.186	.464	11.307
PROPOSED	6.819	2.814	.408	10.041

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	12.550
IND. RATES				12.55	MINIMUM PREMIUM	2000
MAN. RATES	10.39	12.19	13.54	+ 12.55	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	106						106						
2008	343						343						
2009	744	7,384	.992				744						
2010	1,492	100,342	6.725				1,492					2	2
2011	1,748	183	.010				1,748						
TOTAL	4,433	107,909	2.434				4,433					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,384
2010					12,414					84,519	3,409
2011											183
TOTAL					12,414					84,519	10,976

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,155
2010		251	8,783	7,485	21,570		419	35,722	40,962	131,257	3,194
2011											182
TOTAL		251	8,783	7,485	21,570		419	35,722	40,962	131,257	10,531

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,175	201,274	10,531	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-107,270	-47,767	259	
TOTAL LOSSES		153,507	10,790	
EXPECTED LOSSES	358,674	143,451	20,967	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.463	.243	3.706
INDICATED (POST-TEST)	.000	3.345	.235	3.580
PRES. ON RATE LEVEL	7.168	2.867	.419	10.454
DERIVED BY FORMULA	7.168	2.872	.417	10.457
UNDERLYING PRES. RATE	8.091	3.236	.473	11.800
PROPOSED	7.166	2.871	.417	10.454

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	13.066
IND. RATES				13.07	MINIMUM PREMIUM	2000
MAN. RATES	10.34	12.41	14.13	+ 13.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	674												
2008	859	387	.045										
2009	866												
2010	1,123	408,273	36.355							1	2	1	4
2011	1,200	44,691	3.724								1	1	2
TOTAL	4,722	453,351	9.601							1	3	2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											387
2010			77,339	80,278	10,670			78,100	137,154	24,194	538
2011				9,304	6,064				16,276	13,047	
TOTAL			77,339	89,582	16,734			78,100	153,430	37,241	925

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											405
2010		13,892	303,536	133,582	31,256		11,184	480,214	252,925	56,271	504
2011		1,816	39,002	16,673	8,373		3,556	55,815	29,872	16,241	
TOTAL		15,708	342,538	150,255	39,629		14,740	536,029	282,797	72,512	909

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	909,015	545,193	909	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,976	-74,228	188	
TOTAL LOSSES	823,039	470,965	1,097	
EXPECTED LOSSES	279,825	204,463	20,446	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.430	9.974	.023	27.427
INDICATED (POST-TEST)	16.837	9.635	.022	26.494
PRES. ON RATE LEVEL	5.250	3.836	.383	9.469
DERIVED BY FORMULA	5.250	3.894	.379	9.523
UNDERLYING PRES. RATE	5.926	4.330	.433	10.689
PROPOSED	5.250	3.894	.379	9.523
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.90
MAN. RATES	9.69	11.45	12.80	+ 11.90
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
2007	204,565	4,034,553	1.972					1	1	4	24	21	51
2008	188,362	4,084,243	2.168					1		4	16	49	70
2009	188,707	7,355,874	3.898							15	42	54	111
2010	184,683	3,993,856	2.162							4	15	64	83
2011	172,968	1,301,932	.752								6	26	32
TOTAL	939,285	20,770,458	2.211					2	1	27	103	214	347

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	332,961	524,009	415,359	510,148	102,995		736,450	147,306	681,783	193,512	390,030
2008	612,166		657,754	373,763	376,510	475		462,431	577,680	409,579	613,885
2009			1,513,352	1,207,706	326,823			1,761,434	1,604,301	342,298	599,960
2010			617,048	532,420	516,450			393,057	624,628	884,137	426,116
2011				144,167	103,666				375,772	366,989	311,338
TOTAL	945,127	524,009	3,203,513	2,768,204	1,426,444	475	736,450	2,764,228	3,864,164	2,196,515	2,341,329

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	583,681	210,570	837,779	996,320	250,071		659,712	441,918	1,452,200	456,108	369,749
2008	870,043	54,007	1,397,017	764,782	788,692	239	64,314	1,593,355	1,456,325	918,433	642,738
2009		74,841	3,939,366	2,296,491	716,095		60,526	6,569,475	3,636,942	798,321	581,362
2010		99,284	2,290,959	1,147,124	980,514		44,098	2,118,103	1,479,496	1,451,313	399,271
2011		29,110	625,920	268,689	140,986		87,747	1,371,760	742,699	443,843	309,782
TOTAL	1,453,724	467,812	9,091,041	5,473,406	2,876,358	239	916,397	12,094,611	8,767,662	4,068,018	2,302,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,023,824	21,185,444	2,302,902	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,442,214	-4,662,610	15,502	
TOTAL LOSSES	19,581,610	16,522,834	2,318,404	
EXPECTED LOSSES	14,324,097	12,229,490	2,000,677	
CREDIBILITY	.14	.35	.36	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.085	1.759	.247	4.091
INDICATED (POST-TEST)	2.014	1.699	.239	3.952
PRES. ON RATE LEVEL	1.351	1.153	.189	2.693
DERIVED BY FORMULA	1.444	1.344	.207	2.995
UNDERLYING PRES. RATE	1.525	1.302	.213	3.040
PROPOSED	1.444	1.344	.207	2.995
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.74
MAN. RATES	2.36	2.93	3.64	+ 3.74
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,814	131,081	4.658								2	3	5
2008	2,197	116,184	5.288								2	2	4
2009	1,627												
2010	2,707	87,171	3.220								1	1	2
2011	1,189	163,850	13.780								1	3	4
TOTAL	10,534	498,286	4.730								6	9	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				53,785	13,710				54,597	7,811	1,178	
2008				26,699	19,657				55,101	10,350	4,377	
2010				45,600	4,750				32,300	75	4,446	
2011				31,447	13,915				62,864	46,970	8,654	
TOTAL				157,531	52,032				204,862	65,206	18,655	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				105,042	33,288				116,292	18,411	1,117	
2008			5,522	52,985	41,016			10,374	132,507	24,578	4,583	
2010		2,331	64,487	70,937	13,179		800	45,183	53,287	3,620	4,166	
2011		5,455	117,179	49,332	20,667		13,406	211,235	112,635	59,157	8,611	
TOTAL		7,786	187,188	278,296	108,150		14,206	266,792	414,721	105,766	18,477	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	475,972	906,933	18,477	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,783	-94,273	205	
TOTAL LOSSES	348,189	812,660	18,682	
EXPECTED LOSSES	401,240	239,860	30,127	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.305	7.715	.177	11.197
INDICATED (POST-TEST)	3.193	7.453	.171	10.817
PRES. ON RATE LEVEL	3.375	2.017	.253	5.645
DERIVED BY FORMULA	3.373	2.126	.251	5.750
UNDERLYING PRES. RATE	3.809	2.277	.286	6.372
PROPOSED	3.373	2.126	.251	5.750
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				7.19
MAN. RATES	5.69	6.75	7.63	+ 7.19
+PROPOSED				
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1												
2008													
2009													
2010													
2011													
TOTAL	1												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6	-8		
TOTAL LOSSES				
EXPECTED LOSSES	20	16	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.762	1.438	.189	3.389
DERIVED BY FORMULA	1.762	1.438	.189	3.389
UNDERLYING PRES. RATE	1.989	1.623	.213	3.825
PROPOSED	1.762	1.438	.189	3.389
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.24
MAN. RATES	3.37	4.02	4.58	+ 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
2007	2,349	52,017	2.214								1	4	5
2008	2,027	90,195	4.449								2	2	4
2009	2,405	5,587	.232									1	1
2010	1,507	16,429	1.090								1	2	3
2011	1,116	2,625	.235										
TOTAL	9,404	166,853	1.774								4	9	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				9,271	7,236				11,469	16,240	7,801
2008				51,367	3,631				29,452	2,577	3,168
2009					58					714	4,815
2010				649	454				9,344	1,789	4,193
2011											2,625
TOTAL				61,287	11,379				50,265	21,320	22,602

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				18,106	17,570				24,429	38,278	7,395
2008			8,406	97,937	8,914			5,376	70,415	6,714	3,317
2009			15	16	109			156	194	1,330	4,666
2010		42	1,194	1,241	855		242	13,815	16,278	3,790	3,929
2011											2,612
TOTAL		42	9,615	117,300	27,448		242	19,347	111,316	50,112	21,919

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,246	306,176	21,919	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,805	-61,388	85	
TOTAL LOSSES		244,788	22,004	
EXPECTED LOSSES	184,412	154,884	13,354	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.603	.234	2.837
INDICATED (POST-TEST)	.000	2.514	.226	2.740
PRES. ON RATE LEVEL	1.737	1.459	.126	3.322
DERIVED BY FORMULA	1.720	1.480	.128	3.328
UNDERLYING PRES. RATE	1.961	1.647	.142	3.750
PROPOSED	1.717	1.477	.128	3.322
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.15
MAN. RATES	3.58	4.08	4.49	+ 4.15
				PRESENT
				1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	24,131	2,150,085	8.910						4	4	14	22	
2008	23,835	2,205,856	9.254						3	9	15	27	
2009	26,092	1,442,495	5.528						2	10	16	28	
2010	26,484	1,952,250	7.371						5	5	20	30	
2011	27,441	1,756,261	6.400						2	5	24	31	
TOTAL	127,983	9,506,947	7.428						16	33	89	138	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			851,038	35,597	158,898			785,117	61,379	195,743	62,313
2008			403,595	269,840	153,794			917,487	172,667	222,222	66,251
2009			218,339	185,387	92,048			246,429	414,084	207,790	78,418
2010			415,575	126,360	92,565			407,326	603,574	177,401	129,449
2011			302,659	115,823	492,277			232,159	110,757	434,025	68,561
TOTAL			2,191,206	733,007	989,582			2,588,518	1,362,461	1,237,181	404,992

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,371,738	69,522	385,804			1,612,654	130,738	461,366	59,073
2008		24,516	649,072	535,322	325,856		76,215	1,782,315	471,552	497,166	69,365
2009		11,934	632,095	364,522	188,960		11,077	1,266,919	955,763	424,927	75,987
2010		57,789	1,185,672	241,946	192,722		45,590	1,845,310	646,921	326,184	121,294
2011		128,091	2,075,933	693,216	605,891		167,408	1,583,380	542,666	486,502	68,218
TOTAL		222,330	5,914,510	1,904,528	1,699,233		300,290	8,090,578	2,747,640	2,196,145	393,937

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,527,708	8,547,546	393,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,335,861	-1,482,169	2,515	
TOTAL LOSSES	13,191,847	7,065,377	396,452	
EXPECTED LOSSES	4,334,784	3,957,235	300,759	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.307	5.521	.310	16.138
INDICATED (POST-TEST)	9.957	5.333	.299	15.589
PRES. ON RATE LEVEL	3.001	2.739	.208	5.948
DERIVED BY FORMULA	3.279	2.972	.217	6.468
UNDERLYING PRES. RATE	3.387	3.092	.235	6.714
PROPOSED	3.279	2.972	.217	6.468
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.08
MAN. RATES	5.64	6.75	8.04	+ 8.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	75												
2008	206												
2009	135												
2010	161												
2011	128												
TOTAL	705												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,191	-3,877	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	16,342	10,596	1,558	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.054	1.331	.196	3.581
DERIVED BY FORMULA	2.054	1.331	.196	3.581
UNDERLYING PRES. RATE	2.318	1.503	.221	4.042
PROPOSED	2.054	1.331	.196	3.581
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.48
MAN. RATES	3.53	4.23	4.84	+ 4.48
				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
2007	3,246	95,899	2.954								4	3	7
2008	2,898	19,430	.670								1		1
2009	2,788	470,889	16.889							1	5	1	7
2010	2,411	892	.036										
2011	2,792	155,685	5.576								1	3	4
TOTAL	14,135	742,795	5.255							1	11	7	19

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				38,338	561				47,073	1,721	8,206	
2008				13,605					5,194		631	
2009			71,888	118,042	19,705			43,714	200,369	5,166	12,005	
2010											892	
2011				60,864	14,414				46,706	27,337	6,364	
TOTAL			71,888	230,849	34,680			43,714	299,342	34,224	28,098	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				74,875	1,362				100,266	4,056	7,779	
2008			2,164	25,827	391			922	12,354	197	661	
2009		4,200	236,122	218,235	45,361		2,296	301,003	426,729	25,425	11,633	
2010											836	
2011		9,261	198,926	82,132	25,474		9,295	147,376	77,601	36,036	6,332	
TOTAL		13,461	437,212	401,069	72,588		11,591	449,301	616,950	65,714	27,241	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	911,565	1,156,321	27,241	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-201,748	-231,311	421	
TOTAL LOSSES	709,817	925,010	27,662	
EXPECTED LOSSES	655,722	607,805	53,854	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.022	6.544	.196	11.762
INDICATED (POST-TEST)	4.851	6.322	.189	11.362
PRES. ON RATE LEVEL	4.110	3.809	.338	8.257
DERIVED BY FORMULA	4.117	3.859	.335	8.311
UNDERLYING PRES. RATE	4.639	4.300	.381	9.320
PROPOSED	4.117	3.859	.335	8.311
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				10.39
MAN. RATES	8.59	10.06	11.16	+ 10.39
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
2007	1,190												
2008	2,977	640	.021								1		1
2009	464	143,683	30.966							1			1
2010	306	409	.133										
2011	1,451	1,067	.073										
TOTAL	6,388	145,799	2.282							1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				74					566		
2009			89,993					51,297			2,393
2010											409
2011											1,067
TOTAL			89,993	74				51,297	566		3,869

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			12	140	2			100	1,347	22	
2009		4,409	208,104	4,016	2,268		2,024	197,993	6,700	1,635	2,319
2010											383
2011											1,062
TOTAL		4,409	208,116	4,156	2,270		2,024	198,093	8,047	1,657	3,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	412,642	16,130	3,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,928	-27,519	92	
TOTAL LOSSES	371,714		3,856	
EXPECTED LOSSES	131,913	76,912	12,009	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.819	.000	.060	5.879
INDICATED (POST-TEST)	5.621	.000	.058	5.679
PRES. ON RATE LEVEL	1.829	1.067	.167	3.063
DERIVED BY FORMULA	1.829	1.056	.166	3.051
UNDERLYING PRES. RATE	2.065	1.204	.188	3.457
PROPOSED	1.836	1.060	.167	3.063
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.83
MAN. RATES	2.91	3.61	4.14	+ 3.83
				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
2007	10,897	62,381	.572									2	2
2008	10,416	386	.003										
2009	10,426	79,618	.763									2	2
2010	10,328	2,123	.020										
2011	11,767	134,215	1.140									1	1
TOTAL	53,834	278,723	.518									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					26,619					30,681	5,081	
2008											386	
2009					21,151					50,856	7,611	
2010											2,123	
2011					42,809					83,067	8,339	
TOTAL					90,579					164,604	23,540	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					64,631					72,315	4,817	
2008											404	
2009		58	6,036	5,911	39,830		45	10,935	13,800	94,791	7,375	
2010											1,989	
2011		4,410	95,275	45,650	49,653		7,336	105,109	66,877	86,908	8,297	
TOTAL		4,468	101,311	51,561	154,114		7,381	116,044	80,677	254,014	22,882	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	229,204	540,366	22,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-101,514	-87,366	248	
TOTAL LOSSES	127,690	453,000	23,130	
EXPECTED LOSSES	330,541	233,101	29,608	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.237	.841	.043	1.121
INDICATED (POST-TEST)	.229	.812	.042	1.083
PRES. ON RATE LEVEL	.544	.384	.048	.976
DERIVED BY FORMULA	.538	.405	.048	.991
UNDERLYING PRES. RATE	.614	.433	.055	1.102
PROPOSED	.538	.405	.048	.991
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.24
MAN. RATES	1.04	1.19	1.32	+ 1.24
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.238
				605
				630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,416	292,566	3.476						1	1	2	4	
2008	7,212	73,667	1.021							2	2	4	
2009	7,238	75,194	1.038							1	2	3	
2010	7,384	42,703	.578								3	3	
2011	10,315	49,389	.478								3	3	
TOTAL	40,565	533,519	1.315						1	4	12	17	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			95,995	51,767	1,302			99,856	19,835	12,978	10,833
2008				19,388	926				48,186	1,987	3,180
2009				42,401	2,172				17,318	1,212	12,091
2010					10,677					15,254	16,772
2011					11,387					31,464	6,538
TOTAL			95,995	113,556	26,464			99,856	85,339	62,895	49,414

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			193,622	101,101	3,161			299,568	42,249	30,589	10,270
2008			3,144	36,914	2,453			8,672	114,894	6,138	3,329
2009		229	23,704	75,861	6,407		49	11,603	36,596	3,503	11,716
2010		216	7,551	6,442	18,551		77	6,442	7,396	23,688	15,715
2011		1,176	25,348	12,142	13,212		2,776	39,804	25,329	32,921	6,505
TOTAL		1,621	253,369	232,460	43,784		2,902	366,089	226,464	96,839	47,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	623,981	599,547	47,535	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-298,964	-207,108	562	
TOTAL LOSSES	325,017	392,439	48,097	
EXPECTED LOSSES	986,541	559,391	63,281	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.801	.967	.119	1.887
INDICATED (POST-TEST)	.774	.934	.115	1.823
PRES. ON RATE LEVEL	2.155	1.222	.137	3.514
DERIVED BY FORMULA	2.127	1.210	.136	3.473
UNDERLYING PRES. RATE	2.432	1.379	.156	3.967
PROPOSED	2.127	1.210	.136	3.473
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.34
MAN. RATES	3.74	4.30	4.75	+ 4.34
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,119	7,240	.141									1	1
2008	4,839	135,199	2.793								2		2
2009	4,704	33,139	.704									3	3
2010	4,790	68,072	1.421								1	1	2
2011	4,476	2,416	.053										
TOTAL	23,928	246,066	1.028								3	5	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					1,529					5,711		
2008				47,646					86,850		703	
2009					6,476					25,306	1,357	
2010				1,509	157				64,554	602	1,250	
2011											2,416	
TOTAL				49,155	8,162				151,404	31,619	5,726	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					3,712					13,461		
2008			7,577	90,451	1,374			15,427	206,588	3,285	736	
2009		18	1,845	1,810	12,198		21	5,437	6,867	47,168	1,315	
2010		77	2,134	2,346	435		1,601	90,484	106,724	7,945	1,171	
2011											2,404	
TOTAL		95	11,556	94,607	17,719		1,622	111,348	320,179	71,859	5,626	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	124,621	504,364	5,626	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,250	-107,331	311	
TOTAL LOSSES		397,033	5,937	
EXPECTED LOSSES	448,889	282,350	39,960	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.659	.025	1.684
INDICATED (POST-TEST)	.000	1.603	.024	1.627
PRES. ON RATE LEVEL	1.662	1.045	.148	2.855
DERIVED BY FORMULA	1.645	1.062	.144	2.851
UNDERLYING PRES. RATE	1.876	1.180	.167	3.223
PROPOSED	1.645	1.062	.144	2.851
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.56
MAN. RATES	2.96	3.46	3.86	+ 3.56
IND. RATE				
				3.563
MINIMUM PREMIUM				1200
PRESENT				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,810	166,483	.800							1	6	7	
2008	21,368	22,241	.104										
2009	19,096	120,195	.629							2		2	
2010	19,192	69,594	.362								3	3	
2011	18,790	57,630	.306								2	2	
TOTAL	99,256	436,143	.439							3	11	14	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				6,048	11,838				75,057	54,684	18,856	
2008											22,241	
2009				54,495					55,655		10,045	
2010					20,780					36,017	12,797	
2011					27,160					21,379	9,091	
TOTAL				60,543	59,778				130,712	112,080	73,030	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				11,812	28,743				159,871	128,890	17,875	
2008											23,286	
2009		286	29,670	96,725	2,973		157	36,433	116,555	4,001	9,734	
2010		418	14,690	12,535	36,104		181	15,228	17,456	55,931	11,991	
2011		2,800	60,442	28,965	31,498		1,894	27,055	17,215	22,370	9,046	
TOTAL		3,504	104,802	150,037	99,318		2,232	78,716	311,097	211,192	71,932	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	189,254	771,644	71,932			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-293,190	-240,994	667			
TOTAL LOSSES		530,650	72,599			
EXPECTED LOSSES	944,917	636,231	85,360			
CREDIBILITY	.03	.08	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.535	.073	.608		
INDICATED (POST-TEST)	.000	.517	.071	.588		
PRES. ON RATE LEVEL	.843	.568	.076	1.487		
DERIVED BY FORMULA	.818	.564	.076	1.458		
UNDERLYING PRES. RATE	.952	.641	.086	1.679		
PROPOSED	.818	.564	.076	1.458		
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.822
IND. RATES				1.82	MINIMUM PREMIUM	755
MAN. RATES	1.54	1.79	2.01	+ 1.82	PRESENT	810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	125,208	85,150	.068								1	4	5
2008	117,653	180,026	.153								3	3	6
2009	105,743	703,529	.665								8	4	14
2010	122,907	308,978	.251							2		2	3
2011	138,392	34,069	.024							1		3	3
TOTAL	609,903	1,311,752	.215							3	12	16	31

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				34,237	14,504					16,088	20,321	
2008				85,507	37,481				26,470	16,016	14,552	
2009			156,582	114,557	5,756			162,559	234,707	6,772	22,596	
2010			112,019		1,995			167,268		9,097	18,599	
2011					11,236					5,103	17,730	
TOTAL			268,601	234,301	70,972			329,827	261,177	53,076	93,798	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				66,865	35,216					37,919	19,265	
2008			16,029	166,710	79,207			5,611	65,188	35,805	15,236	
2009		8,296	426,100	211,936	21,033		7,085	782,542	514,602	34,675	21,896	
2010		11,332	219,704	9,676	8,142		13,177	480,700	30,246	20,657	17,427	
2011		1,154	25,001	11,982	13,032		454	6,458	4,111	5,338	17,641	
TOTAL		20,782	686,834	467,169	156,630		20,716	1,275,311	614,147	134,394	91,465	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,003,643	1,372,340	91,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-233,971	-379,741	467	
TOTAL LOSSES	1,769,672	992,599	91,932	
EXPECTED LOSSES	762,379	1,018,539	54,892	
CREDIBILITY	.10	.26	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.290	.163	.015	.468
INDICATED (POST-TEST)	.280	.157	.014	.451
PRES. ON RATE LEVEL	.111	.148	.008	.267
DERIVED BY FORMULA	.128	.150	.010	.288
UNDERLYING PRES. RATE	.125	.167	.009	.301
PROPOSED	.128	.150	.010	.288
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.36
MAN. RATES	.28	.34	.36	+ .36
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,266	1,696	.032										
2008	4,928	49,865	1.011									1	1
2009	5,229	1,259	.024										
2010	5,569												
2011	5,905	1,376	.023										
TOTAL	26,897	54,196	.201									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,696
2008					8,287					41,578	
2009											1,259
2011											1,376
TOTAL					8,287					41,578	4,331

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,608
2008			536	970	16,968			2,364	5,782	90,353	
2009											1,220
2011											1,369
TOTAL			536	970	16,968			2,364	5,782	90,353	4,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,900	114,073	4,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,997	-44,990	155	
TOTAL LOSSES		69,083	4,352	
EXPECTED LOSSES	74,774	120,229	18,290	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.257	.016	.273
INDICATED (POST-TEST)	.000	.248	.015	.263
PRES. ON RATE LEVEL	.247	.396	.060	.703
DERIVED BY FORMULA	.245	.392	.059	.696
UNDERLYING PRES. RATE	.278	.447	.068	.793
PROPOSED	.245	.392	.059	.696
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.87
MAN. RATES	.72	.85	.95	+ .87
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	59,434	242,548	.408								2	14	16
2008	60,574	459,126	.757								5	18	23
2009	65,024	524,142	.806								7	20	27
2010	66,440	686,585	1.033								9	20	29
2011	69,409	571,677	.823								2	19	21
TOTAL	320,881	2,484,078	.774								25	91	116

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				36,782	42,669				58,718	40,100	64,279
2008				76,340	86,595				97,295	168,736	30,160
2009				77,627	42,143				126,552	192,526	85,294
2010				135,843	38,321				265,254	173,825	73,342
2011				18,367	198,867				27,707	306,514	20,222
TOTAL				344,959	408,595				575,526	881,701	273,297

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				71,835	103,600				125,069	94,515	60,936
2008			17,755	155,057	179,500			26,880	254,898	370,353	31,578
2009		525	54,294	149,560	83,592		524	124,260	317,279	367,952	82,650
2010		7,438	209,194	225,891	81,251		7,444	444,259	521,577	298,737	68,721
2011		22,830	492,928	232,205	233,291		31,151	454,718	279,747	325,100	20,121
TOTAL		30,793	774,171	834,548	681,234		39,119	1,050,117	1,498,570	1,456,657	264,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,894,200	4,471,009	264,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-556,760	-1,108,248	2,452	
TOTAL LOSSES	1,337,440	3,362,761	266,458	
EXPECTED LOSSES	1,806,560	2,964,941	292,001	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.417	1.048	.083	1.548
INDICATED (POST-TEST)	.403	1.012	.080	1.495
PRES. ON RATE LEVEL	.499	.819	.080	1.398
DERIVED BY FORMULA	.492	.852	.080	1.424
UNDERLYING PRES. RATE	.563	.924	.091	1.578
PROPOSED	.492	.852	.080	1.424
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.78
MAN. RATES	1.42	1.66	1.89	+ 1.78
				PRESENT
				780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,423	24,354	1.005							1		1	
2008	951	24,101	2.534							1		1	
2009	1,129	1,345	.119										
2010	1,349	646	.047										
2011	1,776	72	.004										
TOTAL	7,628	50,518	.662							2		2	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				18,300					5,826		228	
2008				15,000					8,849		252	
2009											1,345	
2010											646	
2011											72	
TOTAL				33,300					14,675		2,543	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				35,740					12,409		216	
2008			2,386	28,476	432			1,571	21,049	336	264	
2009											1,303	
2010											605	
2011											72	
TOTAL			2,386	64,216	432			1,571	33,458	336	2,460	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,957	98,442	2,460			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,050	-8,488	31			
TOTAL LOSSES		89,954	2,491			
EXPECTED LOSSES	20,139	22,045	3,661			
CREDIBILITY	.01	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	1.179	.033	1.212		
INDICATED (POST-TEST)	.000	1.139	.032	1.171		
PRES. ON RATE LEVEL	.234	.256	.042	.532		
DERIVED BY FORMULA	.232	.265	.042	.539		
UNDERLYING PRES. RATE	.264	.289	.048	.601		
PROPOSED	.232	.265	.042	.539		
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.673
IND. RATES				.67	MINIMUM PREMIUM	460
MAN. RATES	.53	.64	.72	+ .67	PRESENT	475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,061	5,995	.098									1	1
2008	6,575	53,101	.807									2	2
2009	6,314	13,620	.215									1	1
2010	6,544	74,365	1.136								1		1
2011	6,756	23,476	.347									2	2
TOTAL	32,250	170,557	.529								1	6	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					592					966	4,437	
2008					4,322					35,193	13,586	
2009					2,154					2,431	9,035	
2010				19,002					50,607		4,756	
2011					2,670					18,679	2,127	
TOTAL				19,002	9,738				50,607	57,269	33,941	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					1,437					2,277	4,206	
2008			282	505	8,850			2,001	4,892	76,479	14,225	
2009		6	614	604	4,054		2	527	661	4,533	8,755	
2010		932	25,475	28,364	2,056		1,251	70,736	83,432	5,494	4,456	
2011		277	5,940	2,844	3,092		1,652	23,639	15,039	19,544	2,116	
TOTAL		1,215	32,311	32,317	19,489		2,905	96,903	104,024	108,327	33,758	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	133,334	264,157	33,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,275	-154,945	432	
TOTAL LOSSES	1,059	109,212	34,190	
EXPECTED LOSSES	427,957	414,090	52,246	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.003	.339	.106	.448
INDICATED (POST-TEST)	.003	.327	.102	.432
PRES. ON RATE LEVEL	1.176	1.137	.144	2.457
DERIVED BY FORMULA	1.164	1.105	.142	2.411
UNDERLYING PRES. RATE	1.327	1.284	.162	2.773
PROPOSED	1.164	1.105	.142	2.411
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.01
MAN. RATES	2.64	3.04	3.32	+ 3.01
				PRESENT
				1150

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	106,740	1,728,603	1.619							2	10	34	46
2008	115,067	1,586,965	1.379							2	13	35	50
2009	111,503	1,522,203	1.365								9	46	55
2010	116,725	2,024,262	1.734								14	39	53
2011	120,348	1,007,651	.837								6	36	42
TOTAL	570,383	7,869,684	1.380							4	52	190	246

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			154,393	175,006	101,759			557,108	368,648	226,930	144,759
2008			268,406	191,584	74,695			344,475	384,812	142,886	180,107
2009				143,990	225,843				400,377	535,397	216,596
2010				163,623	439,834				443,443	848,211	129,151
2011				79,313	198,043				83,199	506,458	140,638
TOTAL			422,799	753,516	1,040,174			901,583	1,680,479	2,259,882	811,251

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			213,425	341,788	247,073			996,827	785,219	534,876	137,232
2008		17,400	458,369	376,038	160,715		29,045	739,291	946,617	328,012	188,572
2009		1,386	142,847	318,706	433,140		1,603	377,223	983,749	1,026,706	209,881
2010		14,738	455,719	445,890	598,563		14,226	895,560	1,047,241	1,061,070	121,014
2011		30,526	658,188	298,190	241,124		57,027	841,768	506,753	543,151	139,934
TOTAL		64,050	1,928,548	1,780,612	1,680,615		101,901	3,850,669	4,269,579	3,493,815	796,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,945,168	11,224,621	796,633	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,081,366	-3,282,456	6,807	
TOTAL LOSSES	3,863,802	7,942,165	803,440	
EXPECTED LOSSES	6,736,222	8,778,195	821,351	
CREDIBILITY	.10	.25	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.677	1.392	.141	2.210
INDICATED (POST-TEST)	.654	1.345	.136	2.135
PRES. ON RATE LEVEL	1.046	1.363	.128	2.537
DERIVED BY FORMULA	1.007	1.359	.130	2.496
UNDERLYING PRES. RATE	1.181	1.539	.144	2.864
PROPOSED	1.007	1.359	.130	2.496
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.119
MAN. RATES	2.53	3.07	3.43	3.12
			+	3.12
				PRESENT
				1175

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	32,912	1,680,180	5.105						1	9	18	28	
2008	33,120	980,584	2.960						2	9	12	23	
2009	32,084	2,405,147	7.496						4	12	5	21	
2010	32,456	742,729	2.288						1	3	7	11	
2011	33,848	1,492,585	4.409							6	8	14	
TOTAL	164,420	7,301,225	4.441						8	39	50	97	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			204,515	122,405	64,951			835,295	202,280	185,111	65,623
2008			155,531	255,092	42,234			104,687	197,894	146,002	79,144
2009			734,142	324,371	7,696			731,494	512,036	14,011	81,397
2010			114,605	94,329	63,259			47,562	165,923	164,991	92,060
2011				179,534	18,379				1,213,813	42,889	37,970
TOTAL			1,208,793	975,731	196,519			1,719,038	2,291,946	553,004	356,194

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			123,012	239,058	157,701			747,270	430,859	436,306	62,211
2008		13,594	373,854	492,013	95,599		15,937	406,988	497,283	326,378	82,864
2009		24,275	1,242,698	598,404	43,785		16,599	1,818,346	1,126,202	75,138	78,874
2010		20,337	450,325	189,787	126,089		9,596	471,151	362,711	276,565	86,260
2011		18,279	392,481	160,270	39,789		47,485	770,853	387,709	92,144	37,780
TOTAL		76,485	2,582,370	1,679,532	462,963		89,617	4,214,608	2,804,764	1,206,531	347,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,963,080	6,153,790	347,989	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,135,191	-1,687,448	3,294	
TOTAL LOSSES	5,827,889	4,466,342	351,283	
EXPECTED LOSSES	3,676,430	4,487,021	404,474	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.545	2.716	.214	6.475
INDICATED (POST-TEST)	3.424	2.624	.207	6.255
PRES. ON RATE LEVEL	1.981	2.417	.218	4.616
DERIVED BY FORMULA	2.039	2.440	.217	4.696
UNDERLYING PRES. RATE	2.236	2.729	.246	5.211
PROPOSED	2.039	2.440	.217	4.696
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.87
MAN. RATES	4.59	5.46	6.24	+ 5.87
				PRESENT
				1905

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,059	49,791	1.226									3	3
2008	6,381	117,218	1.836								1	3	4
2009	6,333	239,980	3.789							1	1	1	3
2010	6,424	226,263	3.522							1		1	2
2011	7,520	18,187	.241									2	2
TOTAL	30,717	651,439	2.121							2	2	10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					19,451					29,528	812
2008				30,000	4,630				54,574	8,351	19,663
2009			68,040	15,179	654			119,639	26,216	3,858	6,394
2010			91,116		148			77,178		36,047	21,774
2011					2,912					13,862	1,413
TOTAL			159,156	45,179	27,795			196,817	80,790	91,646	50,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					47,227					69,598	770
2008			5,070	57,495	10,343			10,170	130,977	20,211	20,587
2009		3,416	165,790	30,161	3,778		4,800	479,776	71,579	12,889	6,196
2010		11,480	222,032	8,701	5,018		7,755	290,240	32,373	59,746	20,402
2011		294	6,478	3,102	3,380		1,225	17,545	11,158	14,506	1,406
TOTAL		15,190	399,370	99,459	69,746		13,780	797,731	246,087	176,950	49,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,226,071	592,242	49,361	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,787	-110,181	421	
TOTAL LOSSES	1,148,284	482,061	49,782	
EXPECTED LOSSES	252,803	302,870	46,997	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.738	1.569	.162	5.469
INDICATED (POST-TEST)	3.611	1.516	.156	5.283
PRES. ON RATE LEVEL	.729	.873	.136	1.738
DERIVED BY FORMULA	.758	.899	.137	1.794
UNDERLYING PRES. RATE	.823	.986	.153	1.962
PROPOSED	.758	.899	.137	1.794
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.24
MAN. RATES	1.84	2.12	2.35	+ 2.24
IND. RATE				
				2.242
MINIMUM PREMIUM				860
PRESENT				900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	8,069												
2008	8,853												
2009	8,193	1,253	.015										
2010	8,187												
2011	7,625												
TOTAL	40,927	1,253	.003										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,253
TOTAL											1,253

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											1,214
TOTAL											1,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,097	-28,325	83	
TOTAL LOSSES			1,297	
EXPECTED LOSSES	170,666	74,896	10,642	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	.370	.162	.023	.555
DERIVED BY FORMULA	.363	.156	.022	.541
UNDERLYING PRES. RATE	.417	.183	.026	.626
PROPOSED	.363	.156	.022	.541
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.68
MAN. RATES	.61	.69	.75	+ .68
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	823												
2008	766												
2009	813												
2010	873												
2011	1,536												
TOTAL	4,811												

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.	-15,268	-13,970	29	
TOTAL LOSSES			29	
EXPECTED LOSSES	51,286	39,066	2,839	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.945	.719	.052	1.716
DERIVED BY FORMULA	.945	.712	.051	1.708
UNDERLYING PRES. RATE	1.066	.812	.059	1.937
PROPOSED	.945	.712	.051	1.708
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.13
MAN. RATES	1.92	2.15	2.32	+ 2.13
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.134
				835
				890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	11,691	21,610	.184										
2008	9,048												
2009	6,857												
2010	7,798												
2011	5,781												
TOTAL	41,175	21,610	.052										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											21,610
TOTAL											21,610

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											20,486
TOTAL											20,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			20,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,508	-26,463	98	
TOTAL LOSSES			20,584	
EXPECTED LOSSES	148,642	67,527	14,411	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.048	.048
PRES. ON RATE LEVEL	.320	.145	.031	.496
DERIVED BY FORMULA	.314	.139	.032	.485
UNDERLYING PRES. RATE	.361	.164	.035	.560
PROPOSED	.314	.139	.032	.485
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.61
MAN. RATES	.56	.59	.67	+ .61
				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
2007	2,804	5,103	.181				2,804					1	1
2008	2,638	4,851	.183				2,638					1	1
2009	2,323	75,273	3.240				2,323				1		1
2010	1,734						1,734						
2011	1,643						1,643						
TOTAL	11,142	85,227	.765				11,142				1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					692					777	3,634
2008					1,079					3,772	
2009				55,710					19,563		
TOTAL				55,710	1,771				19,563	4,549	3,634

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,680					1,831	3,445
2008			70	126	2,210			215	525	8,198	
2009		294	30,333	98,881	3,039		55	12,806	40,967	1,405	
TOTAL		294	30,403	99,007	6,929		55	13,021	41,492	11,434	3,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,773	158,862	3,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-135,549	-104,270	185	
TOTAL LOSSES		54,592	3,630	
EXPECTED LOSSES	434,761	267,742	26,964	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.490	.033	.523
INDICATED (POST-TEST)	.000	.473	.032	.505
PRES. ON RATE LEVEL	3.457	2.129	.214	5.800
DERIVED BY FORMULA	3.422	2.096	.210	5.728
UNDERLYING PRES. RATE	3.902	2.403	.242	6.547
PROPOSED	3.422	2.096	.210	5.728

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.159
IND. RATES				7.16	MINIMUM PREMIUM	2000
MAN. RATES	6.14	7.12	7.84	+ 7.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	232												
2008	261												
2009	225	7,848	34.880									1	1
2010	187	2,146	11.475										
2011	454												
TOTAL	1,359	9,994	7.354									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					2,154					5,694	
2010											2,146
TOTAL					2,154					5,694	2,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		6	614	604	4,054		5	1,226	1,545	10,612	
2010											2,011
TOTAL		6	614	604	4,054		5	1,226	1,545	10,612	2,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,851	16,815	2,011	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,020	-65,626	252	
TOTAL LOSSES			2,263	
EXPECTED LOSSES	165,846	185,052	25,254	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.665	1.665
INDICATED (POST-TEST)	.000	.000	1.608	1.608
PRES. ON RATE LEVEL	108.111	120.631	16.463	245.205
DERIVED BY FORMULA	107.030	117.012	15.869	239.911
UNDERLYING PRES. RATE	122.035	136.168	18.583	276.786
PROPOSED	107.030	117.012	15.869	239.911
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				299.86
MAN. RATES	197.88	273.45	331.44	+299.86
				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
2007	40												
2008	49	695	14.183										
2009	35	119,567	3416.200								1		1
2010	26												
2011	30	8,720	290.666										
TOTAL	180	128,982	716.567								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											695
2009				14,204					105,363		
2011											8,720
TOTAL				14,204					105,363		9,415

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											728
2009		75	7,734	25,211	775		298	68,973	220,651	7,573	
2011											8,676
TOTAL		75	7,734	25,211	775		298	68,973	220,651	7,573	9,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	77,080	254,210	9,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,825	-4,282	22	
TOTAL LOSSES	75,255	249,928	9,426	
EXPECTED LOSSES	5,856	11,215	3,079	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	418.083	1388.489	52.367	1858.939
INDICATED (POST-TEST)	403.868	1341.280	50.587	1795.735
PRES. ON RATE LEVEL	28.820	55.200	15.152	99.172
DERIVED BY FORMULA	28.820	68.061	15.506	112.387
UNDERLYING PRES. RATE	32.532	62.310	17.103	111.945
PROPOSED	28.820	68.061	15.506	112.387
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				140.47
MAN. RATES	92.81	114.39	134.05	+140.47
				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
2007	638	793	.124				638						
2008	640	1,822	.284				640						
2009	645	8,861	1.373				645					1	1
2010	685	120,748	17.627				685					2	2
2011	539						539						
TOTAL	3,147	132,224	4.202				3,147					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											793
2008											1,822
2009					812					8,049	
2010					65,284					50,067	5,397
TOTAL					66,096					58,116	8,012

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											752
2008											1,908
2009		2	231	229	1,530		6	1,730	2,183	15,004	
2010		1,315	46,159	39,374	113,435		248	21,162	24,266	77,754	5,057
TOTAL		1,317	46,390	39,603	114,965		254	22,892	26,449	92,758	7,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,853	273,775	7,717	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,647	-35,981	75	
TOTAL LOSSES	17,206	237,794	7,792	
EXPECTED LOSSES	171,606	94,346	9,725	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.547	7.556	.248	8.351
INDICATED (POST-TEST)	.528	7.299	.240	8.067
PRES. ON RATE LEVEL	4.831	2.656	.273	7.760
DERIVED BY FORMULA	4.831	2.702	.273	7.806
UNDERLYING PRES. RATE	5.453	2.998	.309	8.760
PROPOSED	4.831	2.702	.273	7.806
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				9.76
MAN. RATES	8.81	9.83	10.49	+ 9.76

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	11,035	995,511	9.021				11,035			2	1	7	10
2008	11,188	495,449	4.428				11,188			2	2	2	6
2009	12,550	112,950	.900				12,550				1	2	3
2010	12,810	232,829	1.817				12,810			1	1	2	4
2011	13,338	765	.005				13,338						
TOTAL	60,921	1,837,504	3.016				60,921			5	5	13	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			513,310	15,388	10,527			429,595	13,049	11,539	2,103
2008			299,763	7,236	4,397			165,330	1,586	13,806	3,331
2009				39,904	1,545				37,744	1,153	32,604
2010			95,150	27,135	9,593			44,500	26,106	10,861	19,484
2011											765
TOTAL			908,223	89,663	26,062			639,425	78,485	37,359	58,287

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			503,536	30,053	25,560			520,310	27,794	27,197	1,994
2008		26,199	638,512	19,674	12,626		25,154	575,177	15,574	32,612	3,488
2009		213	22,161	71,258	5,084		107	24,955	79,350	4,860	31,593
2010		13,512	274,914	55,284	24,575		5,070	199,640	56,894	21,869	18,257
2011											761
TOTAL		39,924	1,439,123	176,269	67,845		30,331	1,320,082	179,612	86,538	56,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,829,460	510,264	56,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-602,891	-608,585	1,455	
TOTAL LOSSES	2,226,569		57,548	
EXPECTED LOSSES	1,957,392	1,630,247	171,797	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.655	.000	.094	3.749
INDICATED (POST-TEST)	3.531	.000	.091	3.622
PRES. ON RATE LEVEL	2.846	2.371	.250	5.467
DERIVED BY FORMULA	2.860	2.229	.240	5.329
UNDERLYING PRES. RATE	3.213	2.676	.282	6.171
PROPOSED	2.860	2.229	.240	5.329
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.66
MAN. RATES	5.85	6.72	7.39	+ 6.66
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
2007	116	34,124	294.172							1	1	2	
2008	100	82,033	820.330							1	1	2	
2009	81	84	1.037										
2010	91												
2011	82	69,664	849.560							1		1	
TOTAL	470	185,905	395.543							3	2	5	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				10,651	2,289				11,169	5,422	4,593
2008				21,261	3,672				55,192	1,908	
2009											84
2011				40,009					22,251		7,404
TOTAL				71,921	5,961				88,612	7,330	12,081

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				20,801	5,558				23,790	12,780	4,354
2008			3,620	40,790	8,132			9,912	131,550	6,235	
2009											81
2011		5,112	109,675	43,887	5,759		3,280	53,732	26,484	3,547	7,367
TOTAL		5,112	113,295	105,478	19,449		3,280	63,644	181,824	22,562	11,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	185,331	329,313	11,802			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,386	-35,422	91			
TOTAL LOSSES	160,945	293,891	11,893			
EXPECTED LOSSES	78,474	92,298	12,075			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	342.436	625.300	25.304	993.040		
INDICATED (POST-TEST)	330.793	604.040	24.444	959.277		
PRES. ON RATE LEVEL	147.917	173.972	22.762	344.651		
DERIVED BY FORMULA	149.746	182.573	22.812	355.131		
UNDERLYING PRES. RATE	166.968	196.379	25.693	389.040		
PROPOSED	149.746	182.573	22.812	355.131		
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	443.878
IND. RATES				443.88	MINIMUM PREMIUM	733
MAN. RATES	315.69	392.78	465.86	+443.88	PRESENT	771

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	155	41,393	267.051									2	2
2008	174	4,998	28.724								1		1
2009	162	7,514	46.382									1	1
2010	159	1,556	9.786										
2011	295	30,118	102.094									1	1
TOTAL	945	85,579	90.560								1	4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					20,336					18,320	2,737	
2008				315					1,155		3,528	
2009					548					3,779	3,187	
2010											1,556	
2011					10,000					20,000	118	
TOTAL				315	30,884				1,155	42,099	11,126	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					49,376					43,180	2,595	
2008			50	598	9			206	2,747	45	3,694	
2009		2	155	150	1,032		3	808	1,026	7,043	3,088	
2010											1,458	
2011		1,028	22,259	10,664	11,601		1,766	25,306	16,102	20,926	117	
TOTAL		1,030	22,464	11,412	62,018		1,769	26,320	19,875	71,194	10,952	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,583	164,499	10,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,348	-94,996	339	
TOTAL LOSSES		69,503	11,291	
EXPECTED LOSSES	319,192	265,922	34,433	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	73.548	11.948	85.496
INDICATED (POST-TEST)	.000	71.047	11.542	82.589
PRES. ON RATE LEVEL	299.230	249.291	32.279	580.800
DERIVED BY FORMULA	293.245	242.161	31.242	566.648
UNDERLYING PRES. RATE	337.769	281.399	36.436	655.604
PROPOSED	293.245	242.161	31.242	566.648
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				708.25
MAN. RATES	525.21	677.80	785.06	+708.25
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	48,996	860,650	1.756								9	12	21
2008	36,938	1,697,413	4.595							3	7	14	24
2009	41,593	589,162	1.416							1	8	8	17
2010	38,722	563,599	1.455								8	12	20
2011	37,672	425,347	1.129								3	10	13
TOTAL	203,921	4,136,171	2.028							4	35	56	95

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				241,448	32,021				374,286	102,511	110,384
2008			803,351	134,884	48,770			369,831	207,900	91,608	41,069
2009			84,411	79,724	18,734			192,824	116,504	32,981	63,984
2010				145,964	15,115				276,970	70,568	54,982
2011				79,245	16,206				174,608	72,984	82,304
TOTAL			887,762	681,265	130,846			562,655	1,150,268	370,652	352,723

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				471,548	77,747				797,231	241,618	104,644
2008		46,136	1,146,414	271,318	109,748		35,360	848,926	521,147	210,524	42,999
2009		4,114	220,602	150,059	41,500		7,061	738,638	275,115	75,260	62,000
2010		7,459	206,348	227,019	42,042		7,210	416,951	490,830	139,658	51,518
2011		11,786	253,300	104,215	30,207		32,151	513,985	266,566	104,160	81,893
TOTAL		69,495	1,826,664	1,224,159	301,244		81,782	2,518,500	2,350,889	771,220	343,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,496,441	4,647,512	343,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,094,176	-1,498,065	2,746	
TOTAL LOSSES	3,402,265	3,149,447	345,800	
EXPECTED LOSSES	3,546,186	3,896,930	356,863	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.668	1.544	.170	3.382
INDICATED (POST-TEST)	1.611	1.492	.164	3.267
PRES. ON RATE LEVEL	1.541	1.693	.155	3.389
DERIVED BY FORMULA	1.545	1.667	.156	3.368
UNDERLYING PRES. RATE	1.739	1.911	.175	3.825
PROPOSED	1.545	1.667	.156	3.368
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.21
MAN. RATES	3.37	4.02	4.58	+ 4.21
				PRESENT
				1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,320	259,561	7.818				3,320			1		1	2
2008	2,782						2,782						
2009	2,546	93,881	3.687				2,546				1	2	3
2010	2,622	1,837	.070				2,622						
2011	3,416	474	.013				3,416						
TOTAL	14,686	355,753	2.422				14,686			1	1	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			71,058		3,237			180,925		4,051	290
2009				8,926	3,750				35,526	2,927	42,752
2010											1,837
2011											474
TOTAL			71,058	8,926	6,987			180,925	35,526	6,978	45,353

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			143,324		7,859			542,775		9,548	275
2009		58	5,931	16,893	7,545		102	23,883	75,194	8,012	41,427
2010											1,721
2011											472
TOTAL		58	149,255	16,893	15,404		102	566,658	75,194	17,560	43,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	716,073	125,051	43,895	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,015	-99,951	272	
TOTAL LOSSES	624,058	25,100	44,167	
EXPECTED LOSSES	301,944	266,845	32,163	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.249	.171	.301	4.721
INDICATED (POST-TEST)	4.105	.165	.291	4.561
PRES. ON RATE LEVEL	1.821	1.610	.194	3.625
DERIVED BY FORMULA	1.844	1.581	.196	3.621
UNDERLYING PRES. RATE	2.056	1.817	.219	4.092
PROPOSED	1.846	1.583	.196	3.625
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.53
MAN. RATES	3.94	4.50	4.90	+ 4.53
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.530
				1445
				1555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	76,211	1,374,831	1.803				76,211		1	2	7	29	39
2008	74,544	1,841,878	2.470				74,544		1	1	9	19	30
2009	73,208	1,043,651	1.425				73,208			1	11	11	23
2010	76,650	1,475,422	1.924				76,650			3	8	19	30
2011	88,355	637,958	.722				88,355			1	3	22	26
TOTAL	388,968	6,373,740	1.639				388,968		2	8	38	100	148

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		41,174	199,580	108,960	142,361		57,356	336,783	71,791	282,559	134,267
2008		109,127	77,729	206,330	157,100		146,484	147,220	491,602	439,090	67,196
2009			68,219	194,132	96,288			184,447	313,924	103,441	83,200
2010			487,507	102,778	117,805			196,303	332,994	126,457	111,578
2011			67,145	94,437	79,459			18,085	82,749	222,119	73,964
TOTAL		150,301	900,180	706,637	593,013		203,840	882,838	1,293,060	1,173,666	470,205

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007		135,257	339,559	212,798	345,653		420,018	696,529	152,916	665,992	127,285
2008		173,561	214,141	397,365	315,162		597,394	630,704	1,146,249	894,025	70,354
2009		4,085	265,081	374,025	193,350		7,066	822,999	705,632	220,287	80,621
2010		59,233	1,222,832	263,358	237,279		24,921	1,101,766	641,866	240,511	104,549
2011		35,672	598,952	198,475	110,257		41,352	545,683	282,517	246,838	73,594
TOTAL		407,808	2,640,565	1,446,021	1,201,701		1,090,751	3,797,681	2,929,180	2,267,653	456,403

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,936,805	7,844,555	456,403	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,321,990	-1,755,400	3,938	
TOTAL LOSSES	6,614,815	6,089,155	460,341	
EXPECTED LOSSES	4,309,766	4,710,403	462,872	
CREDIBILITY	.08	.20	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.701	1.565	.118	3.384
INDICATED (POST-TEST)	1.643	1.512	.114	3.269
PRES. ON RATE LEVEL	.982	1.073	.105	2.160
DERIVED BY FORMULA	1.035	1.161	.107	2.303
UNDERLYING PRES. RATE	1.108	1.211	.119	2.438
PROPOSED	1.035	1.161	.107	2.303
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.88
MAN. RATES	1.91	2.40	2.92	+ 2.88
				PRESENT
				1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	81,432	2,132,928	2.619				81,432	1		1	6	41	49
2008	87,983	1,775,318	2.017				87,983			4	6	36	46
2009	90,969	2,026,151	2.227				90,969			3	8	48	59
2010	93,283	2,445,819	2.621				93,283			3	9	49	61
2011	93,977	1,036,458	1.102				93,977			1	9	41	51
TOTAL	447,644	9,416,674	2.104				447,644	1		12	38	215	266

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	3,500		84,819	148,505	261,232			350,000	357,805	775,103	151,964
2008			327,750	109,297	223,041			383,266	227,373	411,145	93,446
2009			365,216	157,905	307,899			261,903	212,032	585,640	135,556
2010			348,721	226,708	290,920			375,266	321,519	708,659	174,026
2011			120,302	137,958	184,616			19,345	125,559	339,630	109,048
TOTAL	3,500		1,246,808	780,373	1,267,708			1,389,780	1,244,288	2,820,177	664,040

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	6,136		121,931	290,031	625,904			748,351	762,124	1,758,207	144,062
2008		26,893	685,807	239,164	463,327		53,107	1,275,567	618,873	907,443	97,838
2009		19,588	1,018,400	382,638	597,637		11,444	1,275,591	637,169	1,115,180	131,354
2010		57,840	1,300,221	544,563	546,927		45,738	1,992,350	940,954	1,152,471	163,062
2011		64,283	1,081,504	366,412	242,045		58,712	802,284	428,418	376,691	108,503
TOTAL	6,136	168,604	4,207,863	1,822,808	2,475,840		169,001	6,094,143	3,387,538	5,309,992	644,819

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,645,747	12,996,178	644,819	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,268,604	-3,534,869	6,019	
TOTAL LOSSES	7,377,143	9,461,309	650,838	
EXPECTED LOSSES	10,573,351	9,449,765	725,183	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.648	2.114	.145	3.907
INDICATED (POST-TEST)	1.592	2.042	.140	3.774
PRES. ON RATE LEVEL	2.092	1.870	.144	4.106
DERIVED BY FORMULA	2.052	1.906	.143	4.101
UNDERLYING PRES. RATE	2.362	2.111	.162	4.635
PROPOSED	2.052	1.906	.143	4.101
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.13
MAN. RATES	4.12	4.97	5.55	+ 5.13
				PRESENT
				1725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,703	1,438	.030				4,703						
2008	4,113	56,142	1.364				4,113					1	1
2009	3,379	66,078	1.955				3,379				1		1
2010	4,168	7,268	.174				4,168						
2011	4,315	75,083	1.740				4,315				1	1	2
TOTAL	20,678	206,009	.996				20,678				2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,438
2008					1,668					52,958	1,516
2009				29,959					33,753		2,366
2010											7,268
2011				44,469	474				21,500	2,484	6,156
TOTAL				74,428	2,142				55,253	55,442	18,744

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											1,363
2008			108	195	3,414			3,010	7,365	115,082	1,587
2009		157	16,312	53,175	1,632		95	22,098	70,685	2,425	2,293
2010											6,810
2011		5,729	122,963	49,284	6,955		3,386	55,058	27,590	6,022	6,125
TOTAL		5,886	139,383	102,654	12,001		3,481	80,166	105,640	123,529	18,178

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	228,916	343,824	18,178	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,112	-151,996	303	
TOTAL LOSSES	119,804	191,828	18,481	
EXPECTED LOSSES	354,007	403,223	37,013	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.579	.928	.089	1.596
INDICATED (POST-TEST)	.559	.896	.086	1.541
PRES. ON RATE LEVEL	1.517	1.728	.158	3.403
DERIVED BY FORMULA	1.507	1.703	.156	3.366
UNDERLYING PRES. RATE	1.712	1.950	.179	3.841
PROPOSED	1.507	1.703	.156	3.366
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.21
MAN. RATES	3.42	4.07	4.60	+ 4.21
				PRESENT
				1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,022	81,945	1.360				6,022				1	1	2
2008	5,353	5,172	.096				5,353					2	2
2009	5,329	63,336	1.188				5,329				2	1	3
2010	5,053	48,444	.958				5,053				1	3	4
2011	5,254	386,288	7.352				5,254			1		4	5
TOTAL	27,011	585,185	2.166				27,011			1	4	11	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				7,387	561				44,078	27,218	2,701
2008					726					1,503	2,943
2009				10,231	575				41,387	7,364	3,779
2010				959	9,776				10,227	19,701	7,781
2011			89,000		5,178			237,000		53,463	1,647
TOTAL			89,000	18,577	16,816			237,000	95,692	109,249	18,851

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				14,427	1,362				93,886	64,153	2,561
2008			48	86	1,487			83	210	3,268	3,081
2009		56	5,738	18,323	1,641		122	28,680	88,672	16,700	3,662
2010		244	8,195	7,326	17,088		355	22,618	26,406	31,708	7,291
2011		12,416	137,455	13,348	9,475		77,395	561,841	82,625	65,443	1,639
TOTAL		12,716	151,436	53,510	31,053		77,872	613,222	291,799	181,272	18,234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	855,246	557,634	18,234	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-135,460	-139,005	327	
TOTAL LOSSES	719,786	418,629	18,561	
EXPECTED LOSSES	438,929	365,459	41,598	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.665	1.550	.069	4.284
INDICATED (POST-TEST)	2.574	1.497	.067	4.138
PRES. ON RATE LEVEL	1.440	1.199	.136	2.775
DERIVED BY FORMULA	1.451	1.208	.134	2.793
UNDERLYING PRES. RATE	1.625	1.353	.154	3.132
PROPOSED	1.451	1.208	.134	2.793
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.49
MAN. RATES	2.75	3.26	3.75	+ 3.49
				PRESENT
				1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	19,503	451,304	2.314				19,503			1	1		2
2008	18,448	250,440	1.357				18,448			1			1
2009	17,250	61,544	.356				17,250				1	1	2
2010	17,967	44,768	.249				17,967				1		1
2011	21,046	64,556	.306				21,046					3	3
TOTAL	94,214	872,612	.926				94,214			2	3	4	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			206,340	17,976				190,790	31,957		4,241
2008			76,508					155,397			18,535
2009				33,300	4,167				18,000	750	5,327
2010				19,109					22,237		3,422
2011					18,533					45,905	118
TOTAL			282,848	70,385	22,700			346,187	72,194	46,655	31,643

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			366,393	35,107				503,889	68,068		4,020
2008		6,684	162,600	1,385	871		23,645	539,616	9,288	2,399	19,406
2009		187	19,320	60,272	9,663		50	11,948	37,895	2,692	5,162
2010		938	25,618	28,526	2,066		552	31,079	36,662	2,415	3,206
2011		1,907	41,248	19,763	21,495		4,065	58,087	36,961	48,031	117
TOTAL		9,716	615,179	145,053	34,095		28,312	1,144,619	188,874	55,537	31,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,797,826	423,559	31,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,409	-109,585	198	
TOTAL LOSSES	1,646,417	313,974	32,109	
EXPECTED LOSSES	493,682	293,005	23,555	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.748	.333	.034	2.115
INDICATED (POST-TEST)	1.689	.322	.033	2.044
PRES. ON RATE LEVEL	.464	.276	.022	.762
DERIVED BY FORMULA	.501	.280	.023	.804
UNDERLYING PRES. RATE	.524	.311	.025	.860
PROPOSED	.501	.280	.023	.804

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.004
IND. RATES				1.00	MINIMUM PREMIUM	545
MAN. RATES	.75	.90	1.03	+ 1.00	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,794	88,641	2.336								2	2	4
2008	3,255	280,055	8.603							1		2	3
2009	2,873	40,112	1.396								1		1
2010	2,751	2,813	.102									1	1
2011	2,680	159,859	5.964									1	1
TOTAL	15,353	571,480	3.722							1	3	6	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				37,792	8,386				25,360	3,869	13,234	
2008			144,565		7,767			95,946		16,906	14,871	
2009				18,588					6,534		14,990	
2010					597					728	1,488	
2011					77,392					72,002	10,465	
TOTAL			144,565	56,380	94,142			95,946	31,894	93,505	55,048	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				73,808	20,361				54,017	9,119	12,546	
2008		12,638	307,744	3,525	17,551		14,600	334,134	8,082	38,221	15,570	
2009		97	10,120	32,990	1,014		18	4,277	13,681	467	14,525	
2010		13	422	363	1,037		4	307	351	1,130	1,394	
2011		7,968	172,240	82,533	89,760		6,354	91,110	57,971	75,335	10,413	
TOTAL		20,716	490,526	193,219	129,723		20,976	429,828	134,102	124,272	54,448	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	962,046	581,316	54,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-178,112	-206,147	371	
TOTAL LOSSES	783,934	375,169	54,819	
EXPECTED LOSSES	574,662	535,821	49,898	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.106	2.444	.357	7.907
INDICATED (POST-TEST)	4.932	2.361	.345	7.638
PRES. ON RATE LEVEL	3.316	3.092	.288	6.696
DERIVED BY FORMULA	3.332	3.077	.289	6.698
UNDERLYING PRES. RATE	3.743	3.490	.325	7.558
PROPOSED	3.332	3.077	.289	6.698
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.37
MAN. RATES	6.57	7.90	9.05	+ 8.37
IND. RATE				
				8.371
				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
2007	52,696	1,183,077	2.245				52,696			1	11	24	36
2008	45,264	690,848	1.526				45,264	1			7	23	31
2009	43,417	981,246	2.260				43,417			1	6	14	21
2010	45,912	318,794	.694				45,912				2	14	16
2011	43,099	610,773	1.417				43,099				3	17	20
TOTAL	230,388	3,784,738	1.643				230,388	1		2	29	92	124

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			85,792	195,621	241,723			85,608	243,103	253,214	78,016
2008	3,403			212,347	56,823				267,703	110,298	40,274
2009			114,564	110,713	236,134			51,509	122,268	285,288	60,770
2010				59,587	39,953				57,146	121,473	40,635
2011				102,681	85,055				162,312	208,783	51,942
TOTAL	3,403		200,356	680,949	659,688			137,117	852,532	979,056	271,637

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			173,042	382,047	586,904			256,824	517,808	596,827	73,959
2008	5,479		37,456	409,758	122,464			53,818	652,112	249,816	42,167
2009		6,853	392,595	267,633	453,598		2,627	340,199	340,203	542,186	58,886
2010		3,725	108,142	113,047	75,841		2,024	131,234	153,084	194,851	38,075
2011		21,879	470,779	203,358	113,431		42,337	656,135	361,275	244,297	51,682
TOTAL	5,479	32,457	1,182,014	1,375,843	1,352,238		46,988	1,438,210	2,024,482	1,827,977	264,769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,705,148	6,580,540	264,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,631,717	-1,745,438	2,443	
TOTAL LOSSES	1,073,431	4,835,102	267,212	
EXPECTED LOSSES	5,268,974	4,575,506	313,328	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.466	2.099	.116	2.681
INDICATED (POST-TEST)	.450	2.028	.112	2.590
PRES. ON RATE LEVEL	2.026	1.759	.121	3.906
DERIVED BY FORMULA	1.947	1.797	.120	3.864
UNDERLYING PRES. RATE	2.287	1.986	.136	4.409
PROPOSED	1.947	1.797	.120	3.864
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.83
MAN. RATES	3.96	4.73	5.28	+ 4.83
				PRESENT
				1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	830												
2008	720	5,402	.750										
2009	788	675	.085										
2010	622												
2011	785												
TOTAL	3,745	6,077	.162										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												5,402
2009												675
TOTAL												6,077

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												5,656
2009												654
TOTAL												6,310

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,310	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,525	-18,263	45	
TOTAL LOSSES			6,355	
EXPECTED LOSSES	86,659	48,161	5,618	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.170	.170
INDICATED (POST-TEST)	.000	.000	.164	.164
PRES. ON RATE LEVEL	2.050	1.139	.133	3.322
DERIVED BY FORMULA	2.050	1.128	.133	3.311
UNDERLYING PRES. RATE	2.314	1.286	.150	3.750
PROPOSED	2.050	1.128	.133	3.311
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.14
MAN. RATES	3.58	4.08	4.49	+ 4.14
				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
2007	82,588	2,555,069	3.093				82,588			4	19	27	50
2008	80,503	1,674,665	2.080				80,503			5	17	28	50
2009	67,920	2,363,048	3.479				67,920			5	21	22	48
2010	66,700	1,728,162	2.590				66,700			3	9	15	27
2011	71,629	859,306	1.199				71,629				2	26	28
TOTAL	369,340	9,180,250	2.486				369,340			17	68	118	203

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			721,828	229,848	115,605			674,693	512,418	168,685	131,992
2008			500,962	231,669	98,753			275,979	262,732	206,952	97,618
2009			621,962	414,597	44,662			556,099	556,629	108,051	61,048
2010			384,707	245,354	41,735			751,586	158,672	73,638	72,470
2011				56,741	373,373				59,467	267,031	102,694
TOTAL			2,229,459	1,178,209	674,128			2,258,357	1,549,918	824,357	465,822

[illegible]

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,821,525	8,695,743	456,576	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-2,518,590	-2,214,268	4,471	
TOTAL LOSSES			10,302,935	6,481,475	461,047	
EXPECTED LOSSES			8,147,640	5,839,264	572,477	
CREDIBILITY			.07	.19	.20	
PURE PREMIUMS						
INDICATED (PRE-TEST)			2.790	1.755	.125	4.670
INDICATED (POST-TEST)			2.695	1.695	.121	4.511
PRES. ON RATE LEVEL			1.954	1.401	.137	3.492
DERIVED BY FORMULA			2.006	1.457	.134	3.597
UNDERLYING PRES. RATE			2.206	1.581	.155	3.942
PROPOSED			2.006	1.457	.134	3.597

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		4.495
IND. RATES				4.50	MINIMUM PREMIUM		1440
MAN. RATES	3.30	3.98	4.72	+ 4.50	PRESENT		1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	62,511	1,321,413	2.113				62,511			3	4	5	12
2008	56,288	1,702,658	3.024				56,288			3	9	12	24
2009	56,287	684,145	1.215				56,287			1	11	7	19
2010	55,670	1,664,935	2.990				55,670			3	14	4	21
2011	58,007	613,696	1.057				58,007			1	4	22	27
TOTAL	288,763	5,986,847	2.073				288,763			11	42	50	103

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			372,961	122,596	43,940			542,216	114,381	48,020	77,299
2008			499,037	199,453	28,603			436,270	384,023	56,210	99,062
2009			80,266	160,262	21,324			91,358	267,798	21,133	42,004
2010			518,691	165,836	17,234			289,074	546,467	41,792	85,841
2011			91,194	35,013	70,298			19,836	115,082	184,369	97,904
TOTAL			1,562,149	683,160	181,399			1,378,754	1,427,751	351,524	402,110

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			552,782	239,430	106,688			1,173,372	243,631	113,183	73,279
2008		35,253	890,771	389,274	68,907		40,780	1,001,713	937,286	140,815	103,718
2009		4,839	278,949	293,980	50,921		4,386	532,478	578,494	61,544	40,702
2010		63,130	1,291,287	298,953	70,519		39,269	1,708,547	971,412	136,914	80,433
2011		32,636	474,135	127,138	92,690		43,695	582,274	291,088	212,591	97,414
TOTAL		135,858	3,487,924	1,348,775	389,725		128,130	4,998,384	3,021,911	665,047	395,546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,750,296	5,425,458	395,546	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,248,495	-1,478,586	3,332	
TOTAL LOSSES	7,501,801	3,946,872	398,878	
EXPECTED LOSSES	4,048,457	3,904,076	415,819	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.598	1.367	.138	4.103
INDICATED (POST-TEST)	2.510	1.321	.133	3.964
PRES. ON RATE LEVEL	1.241	1.198	.128	2.567
DERIVED BY FORMULA	1.317	1.218	.129	2.664
UNDERLYING PRES. RATE	1.402	1.352	.144	2.898
PROPOSED	1.317	1.218	.129	2.664
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.33
MAN. RATES	2.51	3.00	3.47	+ 3.33
				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
2007	22,893	1,041,161	4.547				22,893			3		6	9
2008	19,517	1,028,328	5.268				19,517			2	2	5	9
2009	17,056	475,149	2.785				17,056				3	2	5
2010	17,458	30,948	.177				17,458					3	3
2011	18,151	80,011	.440				18,151					3	3
TOTAL	95,075	2,655,597	2.793				95,075			5	5	19	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			408,296		11,583			546,704		48,094	26,484
2008			250,891	45,633	44,513			529,110	125,486	19,792	12,903
2009				105,904	65,455				104,151	184,589	15,050
2010					5,796					17,661	7,491
2011					30,118					27,471	22,422
TOTAL			659,187	151,537	157,465			1,075,814	229,637	297,607	84,350

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			743,563		28,124			1,471,942		113,357	25,107
2008		13,390	335,754	94,609	94,200		48,809	1,137,130	320,411	52,709	13,509
2009		740	76,344	206,265	129,041		452	107,867	268,203	351,547	14,583
2010		119	4,097	3,498	10,070		91	7,463	8,558	27,429	7,019
2011		3,106	67,027	32,122	34,927		2,427	34,762	22,115	28,742	22,310
TOTAL		17,355	1,226,785	336,494	296,362		51,779	2,759,164	619,287	573,784	82,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,055,083	1,825,927	82,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-610,501	-653,042	1,195	
TOTAL LOSSES	3,444,582	1,172,885	83,723	
EXPECTED LOSSES	1,977,560	1,711,350	154,023	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.623	1.234	.088	4.945
INDICATED (POST-TEST)	3.500	1.192	.085	4.777
PRES. ON RATE LEVEL	1.843	1.595	.143	3.581
DERIVED BY FORMULA	1.893	1.563	.138	3.594
UNDERLYING PRES. RATE	2.080	1.800	.162	4.042
PROPOSED	1.893	1.563	.138	3.594
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.49
MAN. RATES	3.53	4.23	4.84	+ 4.49
				PRESENT
				1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	90,753	700,238	.771							1	2	17	20
2008	97,271	1,379,892	1.418							3	2	11	16
2009	99,232	120,267	.121									6	6
2010	96,681	370,392	.383								3	18	21
2011	96,721	607,527	.628								3	22	25
TOTAL	480,658	3,178,316	.661							4	10	74	88

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			65,806	30,727	236,403			21,337	16,494	266,189	63,282
2008			415,265	16,319	158,552			519,136	109,943	101,728	58,949
2009					9,945					44,941	65,381
2010				65,587	70,078				56,609	112,427	65,691
2011				55,125	110,788				65,886	275,441	100,287
TOTAL			481,071	167,758	585,766			540,473	248,932	800,726	353,590

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			132,731	60,010	573,986			64,011	35,132	627,407	59,991
2008		29,411	728,039	55,623	328,933		62,575	1,453,193	300,244	231,571	61,720
2009		28	2,837	2,783	18,729		40	9,666	12,193	83,759	63,354
2010		4,632	137,462	140,169	128,837		1,969	126,659	147,813	180,746	61,553
2011		18,437	397,689	178,620	136,443		34,036	507,628	300,163	298,688	99,786
TOTAL		52,508	1,398,758	437,205	1,186,928		98,620	2,161,157	795,545	1,422,171	346,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,711,043	3,841,849	346,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,072,814	-1,091,701	2,375	
TOTAL LOSSES	2,638,229	2,750,148	348,779	
EXPECTED LOSSES	3,465,544	2,903,174	293,201	
CREDIBILITY	.09	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.549	.572	.073	1.194
INDICATED (POST-TEST)	.530	.553	.071	1.154
PRES. ON RATE LEVEL	.639	.535	.054	1.228
DERIVED BY FORMULA	.629	.539	.058	1.226
UNDERLYING PRES. RATE	.721	.604	.061	1.386
PROPOSED	.629	.539	.058	1.226
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.53
MAN. RATES	1.27	1.51	1.66	+ 1.53
				PRESENT
				720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	261,940	7,754,413	2.960				261,940			8	46	99	153
2008	233,842	4,344,922	1.858				233,842	1		6	40	55	102
2009	228,845	3,500,571	1.529				228,845			3	43	56	102
2010	241,474	3,191,950	1.321				241,474			1	32	62	95
2011	246,905	2,890,560	1.170				246,905				8	84	92
TOTAL	1,213,006	21,682,416	1.787				1,213,006	1		18	169	356	544

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,535,919	1,091,045	390,288			1,881,217	1,559,758	730,703	565,483
2008	133,919		702,793	602,818	145,159	162,848		762,845	1,107,631	295,140	431,769
2009			220,779	703,532	207,755			202,557	1,334,576	407,994	423,378
2010			68,241	523,986	299,090			73,793	1,023,393	805,120	398,327
2011			172,905	593,663					302,756	1,458,587	362,649
TOTAL	133,919		2,527,732	3,094,286	1,635,955	162,848		2,920,412	5,328,114	3,697,544	2,181,606

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,071,891	2,130,815	947,618			3,794,310	3,322,281	1,722,268	536,078
2008	215,595	56,035	1,467,639	1,172,953	321,882	92,786	100,481	2,506,463	2,715,194	693,462	452,062
2009		15,104	952,871	1,316,626	435,162		12,128	1,743,215	2,932,026	862,855	410,253
2010		40,326	1,080,099	969,006	579,851		36,610	2,033,736	2,091,720	1,365,034	373,232
2011		83,252	1,795,232	822,750	713,455		173,382	2,576,715	1,534,619	1,574,297	360,836
TOTAL	215,595	194,717	7,367,732	6,412,150	2,997,968	92,786	322,601	12,654,439	12,595,840	6,217,916	2,132,461

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,847,870	28,223,874	2,132,461	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,499,685	-8,198,119	19,534	
TOTAL LOSSES	15,348,185	20,025,755	2,151,995	
EXPECTED LOSSES	17,831,189	21,688,547	2,413,883	
CREDIBILITY	.16	.42	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.265	1.651	.177	3.093
INDICATED (POST-TEST)	1.222	1.595	.171	2.988
PRES. ON RATE LEVEL	1.302	1.584	.177	3.063
DERIVED BY FORMULA	1.289	1.589	.174	3.052
UNDERLYING PRES. RATE	1.470	1.788	.199	3.457
PROPOSED	1.289	1.589	.174	3.052
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.81
MAN. RATES	2.91	3.61	4.14	+ 3.81
				PRESENT
				1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,805	563	.031										
2008	1,630	1,143	.070									1	1
2009	943	11,994	1.271									1	1
2010	928	160	.017										
2011	563												
TOTAL	5,869	13,860	.236									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007											563	
2008					366					777		
2009					8,750					2,050	1,194	
2010											160	
TOTAL					9,116					2,827	1,917	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007											534	
2008			23	43	750			45	108	1,687		
2009		24	2,497	2,448	16,477		2	437	554	3,822	1,157	
2010											150	
TOTAL		24	2,520	2,491	17,227		2	482	662	5,509	1,841	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,028	25,889	1,841	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,145	-34,198	64	
TOTAL LOSSES			1,905	
EXPECTED LOSSES	211,989	85,805	10,974	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	3.200	1.295	.166	4.661
DERIVED BY FORMULA	3.200	1.282	.165	4.647
UNDERLYING PRES. RATE	3.612	1.462	.187	5.261
PROPOSED	3.200	1.282	.165	4.647
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.81
MAN. RATES	4.36	4.91	6.30	+ 5.81
				PRESENT
				1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	12,328	40,543	.328								1	1	2
2008	12,657	38,624	.305									1	1
2009	11,170	88,266	.790								1	1	2
2010	14,720	154,401	1.048								2	1	3
2011	16,695	40,026	.239									1	1
TOTAL	67,570	361,860	.536								4	5	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				17,335	225				13,677	395	8,911	
2008					6,959					30,040	1,625	
2009				45,126	1,040				34,270	7,118	712	
2010				80,636	1,800				59,620	1,208	11,137	
2011					5,520					21,203	13,303	
TOTAL				143,097	15,544				107,567	59,964	35,688	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				33,855	546				29,132	931	8,448	
2008			451	814	14,248			1,709	4,177	65,280	1,701	
2009		241	24,866	80,387	4,420		103	23,962	73,701	15,732	690	
2010		3,987	109,368	121,458	11,840		1,482	83,848	98,877	8,350	10,435	
2011		564	12,283	5,887	6,402		1,876	26,827	17,070	22,184	13,236	
TOTAL		4,792	146,968	242,401	37,456		3,461	136,346	222,957	112,477	34,510	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	291,567	615,291	34,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,664	-112,664	292	
TOTAL LOSSES	182,903	502,627	34,802	
EXPECTED LOSSES	354,743	306,768	32,434	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.271	.744	.052	1.067
INDICATED (POST-TEST)	.262	.719	.050	1.031
PRES. ON RATE LEVEL	.465	.402	.043	.910
DERIVED BY FORMULA	.461	.421	.043	.925
UNDERLYING PRES. RATE	.525	.454	.048	1.027
PROPOSED	.461	.421	.043	.925
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.16
MAN. RATES	.97	1.10	1.23	+ 1.16
				PRESENT
				610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,951	284,950	4.099				6,951			1	1	2	4
2008	7,067	240,368	3.401				7,067			1	1	1	3
2009	6,572	152,279	2.317				6,572			1		3	4
2010	6,963	7,754	.111				6,963					2	2
2011	5,615	981	.017				5,615						
TOTAL	33,168	686,332	2.069				33,168			3	2	8	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			84,909	60,929	4,819			54,184	68,612	6,321	5,176
2008			182,793	758	3,268			23,831	1,320	19,175	9,223
2009			79,400		12,057			32,447		18,150	10,225
2010					249					1,852	5,653
2011											981
TOTAL			347,102	61,687	20,393			110,462	69,932	45,498	31,258

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			171,261	118,994	11,701			162,552	146,144	14,898	4,907
2008		15,974	388,813	5,130	8,796		3,625	84,077	7,229	42,085	9,656
2009		3,925	187,048	6,917	24,710		1,297	129,139	9,166	34,864	9,908
2010		3	175	148	429		9	781	895	2,875	5,297
2011											976
TOTAL		19,902	747,297	131,189	45,636		4,931	376,549	163,434	94,722	30,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,148,679	434,981	30,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-404,535	-292,618	527	
TOTAL LOSSES	744,144	142,363	31,271	
EXPECTED LOSSES	1,293,885	766,513	69,653	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.244	.429	.094	2.767
INDICATED (POST-TEST)	2.168	.414	.091	2.673
PRES. ON RATE LEVEL	3.456	2.047	.186	5.689
DERIVED BY FORMULA	3.443	1.982	.182	5.607
UNDERLYING PRES. RATE	3.901	2.311	.210	6.422
PROPOSED	3.443	1.982	.182	5.607

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.008
IND. RATES				7.01	MINIMUM PREMIUM	2000
MAN. RATES	5.14	6.60	7.69	+ 7.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	21,453	95,946	.447				21,453				1	8	9
2008	21,758	498,998	2.293				21,758			1		4	5
2009	23,581	601,197	2.549				23,581			1	4	5	10
2010	26,183	257,412	.983				26,183				2	10	12
2011	25,190	478,575	1.899				25,190				3	12	15
TOTAL	118,165	1,932,128	1.635				118,165			2	10	39	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				4,818	16,979				8,743	22,146	43,260
2008			116,890		35,890			280,150		35,767	30,301
2009			183,109	40,835	12,554			151,171	85,234	54,030	74,264
2010				27,333	53,240				31,302	102,870	42,667
2011				81,166	41,932				143,516	167,026	44,935
TOTAL			299,999	154,152	160,595			431,321	268,795	381,839	235,427

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				9,410	41,225				18,623	52,198	41,010
2008		6,848	168,810	5,619	74,377		28,573	653,975	16,192	80,625	31,725
2009		7,624	373,713	82,703	29,663		5,191	546,810	209,397	110,789	71,962
2010		2,410	74,289	72,916	95,459		1,288	87,233	101,469	163,153	39,979
2011		14,674	315,822	133,750	60,314		35,896	557,898	305,268	197,611	44,710
TOTAL		31,556	932,634	304,398	301,038		70,948	1,845,916	650,949	604,376	229,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,881,054	1,860,761	229,386	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-706,698	-685,758	2,022	
TOTAL LOSSES	2,174,356	1,175,003	231,408	
EXPECTED LOSSES	2,286,493	1,835,103	239,875	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.840	.994	.196	3.030
INDICATED (POST-TEST)	1.777	.960	.189	2.926
PRES. ON RATE LEVEL	1.714	1.376	.180	3.270
DERIVED BY FORMULA	1.716	1.339	.181	3.236
UNDERLYING PRES. RATE	1.935	1.553	.203	3.691
PROPOSED	1.716	1.339	.181	3.236
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.04
MAN. RATES	3.37	3.95	4.42	+ 4.04
				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
2007	5,599	486	.008				5,599					1	1
2008	4,263	275,771	6.468				4,263			1	1	1	3
2009	3,875	1,157	.029				3,875						
2010	4,131	42,232	1.022				4,131					2	2
2011	4,221	12,074	.286				4,221					1	1
TOTAL	22,089	331,720	1.502				22,089			1	1	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					453					33	
2008			128,498	8,070	328			127,527	8,557	2,500	291
2009											1,157
2010					7,253					30,979	4,000
2011					1,667					8,942	1,465
TOTAL			128,498	8,070	9,701			127,527	8,557	42,454	6,913

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,100					78	
2008		11,230	274,397	17,683	2,367		19,413	444,495	28,325	7,728	305
2009											1,121
2010		146	5,130	4,372	12,601		155	13,094	15,012	48,115	3,748
2011		167	3,706	1,776	1,933		789	11,316	7,199	9,355	1,458
TOTAL		11,543	283,233	23,831	18,001		20,357	468,905	50,536	65,276	6,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	784,038	157,644	6,632	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,662	-83,604	237	
TOTAL LOSSES	716,376	74,040	6,869	
EXPECTED LOSSES	219,565	218,238	30,704	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.243	.335	.031	3.609
INDICATED (POST-TEST)	3.133	.324	.030	3.487
PRES. ON RATE LEVEL	.881	.875	.123	1.879
DERIVED BY FORMULA	.904	.858	.120	1.882
UNDERLYING PRES. RATE	.994	.988	.139	2.121
PROPOSED	.904	.858	.120	1.882
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.35
MAN. RATES	1.96	2.29	2.54	+ 2.35
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.352
				890
				945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	31,802	305,454	.960						1		1	2	
2008	30,264	191,321	.632							2		2	
2009	36,473	23,739	.065								1	1	
2010	35,581	138											
2011	61,168	22,001	.035										
TOTAL	195,288	542,653	.278						1	2	2	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			129,957		9,423			147,716		15,559	2,799
2008				79,767					110,961		593
2009					4,824					17,803	1,112
2010											138
2011											22,001
TOTAL			129,957	79,767	14,247			147,716	110,961	33,362	26,643

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			262,123		22,879			443,148		36,673	2,653
2008			12,687	151,425	2,298			19,709	263,941	4,196	621
2009		13	1,378	1,349	9,083		16	3,827	4,829	33,181	1,078
2010											129
2011											21,891
TOTAL		13	276,188	152,774	34,260		16	466,684	268,770	74,050	26,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	742,901	529,854	26,372			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-216,630	-150,571	271			
TOTAL LOSSES	526,271	379,283	26,643			
EXPECTED LOSSES	726,471	419,869	27,340			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.269	.194	.014	.477		
INDICATED (POST-TEST)	.260	.187	.014	.461		
PRES. ON RATE LEVEL	.330	.190	.012	.532		
DERIVED BY FORMULA	.327	.190	.012	.529		
UNDERLYING PRES. RATE	.372	.215	.014	.601		
PROPOSED	.327	.190	.012	.529		
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.661
IND. RATES				.66	MINIMUM PREMIUM	460
MAN. RATES	.53	.64	.72	+ .66	PRESENT	475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	13,238	161,963	1.223								3	5	8
2008	14,402	225,741	1.567								4	5	9
2009	17,556	501,400	2.856							1	4	6	11
2010	19,152	211,180	1.102								5	5	10
2011	17,357	491,121	2.829							1	2	14	17
TOTAL	81,705	1,591,405	1.948							2	18	35	55

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				60,327	30,477				31,361	32,947	6,851	
2008				77,410	24,010				99,840	11,945	12,536	
2009			91,944	63,229	4,307			181,337	101,982	42,731	15,870	
2010				93,339	9,941				45,935	23,594	38,371	
2011			88,603	59,923	53,762			78,320	28,500	132,939	49,074	
TOTAL			180,547	354,228	122,497			259,657	307,618	244,156	122,702	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				117,819	73,999				66,798	77,657	6,495	
2008			13,867	149,765	51,390			18,415	239,149	29,735	13,125	
2009		4,852	248,265	117,527	13,876		7,486	775,859	248,859	92,759	15,379	
2010		4,772	132,145	145,334	27,352		1,250	74,192	87,167	41,630	35,954	
2011		33,529	499,335	136,464	76,924		57,200	517,658	163,413	149,032	48,829	
TOTAL		43,153	893,612	666,909	243,541		65,936	1,386,124	805,386	390,813	119,782	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,388,825	2,106,649	119,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,041,259	-1,463,396	2,492	
TOTAL LOSSES	347,566	643,253	122,274	
EXPECTED LOSSES	6,588,690	3,926,741	292,503	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.425	.787	.150	1.362
INDICATED (POST-TEST)	.411	.760	.145	1.316
PRES. ON RATE LEVEL	7.144	4.258	.317	11.719
DERIVED BY FORMULA	6.942	4.013	.305	11.260
UNDERLYING PRES. RATE	8.064	4.806	.358	13.228
PROPOSED	6.942	4.013	.305	11.260

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	14.073
IND. RATES				14.07	MINIMUM PREMIUM	2000
MAN. RATES	13.01	14.72	15.84	+ 14.07	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
2007	106						106						
2008	116						116						
2009	111						111						
2010	134						134						
2011	40						40						
TOTAL	507						507						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,962	-6,859	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	18,440	17,401	2,607	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	3.222	3.041	.455	6.718
DERIVED BY FORMULA	3.222	3.041	.455	6.718
UNDERLYING PRES. RATE	3.637	3.432	.514	7.583
PROPOSED	3.222	3.041	.455	6.718
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.40
MAN. RATES	6.49	7.86	9.08	+ 8.40
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
2007	5,550	130,500	2.351								2	1	3
2008	5,941	18,808	.316									3	3
2009	5,957	36,661	.615									3	3
2010	6,094	301,662	4.950								3	2	5
2011	5,746	29,607	.515										
TOTAL	29,288	517,238	1.766								5	9	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				27,901	3,859				40,603	26,759	31,378
2008					6,109					1,679	11,020
2009					4,640					10,862	21,159
2010				88,099	1,644				169,817	7,175	34,927
2011											29,607
TOTAL				116,000	16,252				210,420	46,475	128,091

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				54,491	9,370				86,484	63,071	29,746
2008			394	716	12,508			93	231	3,650	11,538
2009		14	1,324	1,299	8,739		10	2,333	2,947	20,247	20,503
2010		4,347	119,264	132,499	12,373		4,244	240,399	283,445	29,576	32,727
2011											29,459
TOTAL		4,361	120,982	189,005	42,990		4,254	242,825	373,107	116,544	123,973

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	372,422	721,646	123,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,046	-317,960	785	
TOTAL LOSSES	133,376	403,686	124,758	
EXPECTED LOSSES	770,274	844,373	97,530	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.455	1.378	.426	2.259
INDICATED (POST-TEST)	.440	1.331	.412	2.183
PRES. ON RATE LEVEL	2.330	2.554	.295	5.179
DERIVED BY FORMULA	2.311	2.517	.300	5.128
UNDERLYING PRES. RATE	2.630	2.883	.333	5.846
PROPOSED	2.311	2.517	.300	5.128
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.41
MAN. RATES	5.34	6.19	7.00	+ 6.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	53,063	1,610,668	3.035						5	9	26	40	
2008	59,045	1,422,414	2.409						3	11	35	49	
2009	59,338	920,539	1.551						1	8	39	48	
2010	61,010	985,021	1.614							12	37	49	
2011	65,034	1,096,442	1.685							9	33	42	
TOTAL	297,490	6,035,084	2.029						9	49	170	228	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			542,923	194,275	78,820			486,560	168,450	101,282	38,358
2008			384,198	128,785	107,593			395,589	116,642	124,632	164,975
2009			91,115	101,847	197,496			34,612	237,271	205,384	52,814
2010				280,611	69,387				299,651	209,282	126,090
2011				229,782	96,177				360,694	284,272	125,517
TOTAL			1,018,236	935,300	549,473			916,761	1,182,708	924,852	507,754

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,054,506	379,419	191,375			1,369,925	358,799	238,723	36,363
2008		29,483	744,353	263,180	227,843		47,386	1,108,987	313,397	280,055	172,729
2009		5,552	322,505	240,046	379,768		2,212	333,082	557,152	400,967	51,176
2010		15,163	425,192	460,737	150,857		8,452	507,302	595,462	357,530	118,146
2011		39,250	843,926	354,595	144,621		78,283	1,230,707	658,149	354,888	124,889
TOTAL		89,448	3,390,482	1,697,977	1,094,464		136,333	4,550,003	2,482,959	1,632,163	503,303

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,166,266	6,907,563	503,303	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,308,354	-2,046,606	5,017	
TOTAL LOSSES	6,857,912	4,860,957	508,320	
EXPECTED LOSSES	4,242,208	5,497,615	594,980	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.305	1.634	.171	4.110
INDICATED (POST-TEST)	2.227	1.578	.165	3.970
PRES. ON RATE LEVEL	1.264	1.637	.177	3.078
DERIVED BY FORMULA	1.322	1.628	.175	3.125
UNDERLYING PRES. RATE	1.426	1.848	.200	3.474
PROPOSED	1.322	1.628	.175	3.125
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.91
MAN. RATES	3.09	3.66	4.16	+ 3.91
				PRESENT
				1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	34,983	556,992	1.592							1	6	25	32
2008	44,789	284,527	.635								4	22	26
2009	44,022	2,299,772	5.224					1		2	9	23	35
2010	53,898	316,066	.586								3	23	26
2011	61,471	503,922	.819							1	1	20	22
TOTAL	239,163	3,961,279	1.656					1		4	23	113	141

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			161,034	90,774	51,706			58,282	40,804	125,319	29,073
2008				130,526	19,115				44,075	59,139	31,672
2009	638,990		556,894	235,809	65,753			411,293	164,833	158,643	67,557
2010				34,376	61,426				9,985	157,508	52,771
2011			71,924	41,339	75,207			50,947	15,438	131,193	117,874
TOTAL	638,990		789,852	532,824	273,207			520,522	275,135	631,802	298,947

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			324,806	177,281	125,544			174,846	86,912	295,374	27,562
2008			21,999	250,022	42,897			11,188	113,061	130,184	33,161
2009	553,705	16,821	873,315	450,940	144,613		10,099	1,070,462	419,671	315,225	65,463
2010		2,913	89,512	88,357	110,444		1,028	80,524	92,793	245,688	49,446
2011		29,518	455,552	136,415	98,008		40,713	385,809	138,620	143,226	117,285
TOTAL	553,705	49,252	1,765,184	1,103,015	521,506		51,840	1,722,829	851,057	1,129,697	292,917

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,142,810	3,605,275	292,917	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,090,836	-1,531,362	3,248	
TOTAL LOSSES	3,051,974	2,073,913	296,165	
EXPECTED LOSSES	3,558,744	4,218,835	351,569	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.276	.867	.124	2.267
INDICATED (POST-TEST)	1.233	.838	.120	2.191
PRES. ON RATE LEVEL	1.318	1.563	.130	3.011
DERIVED BY FORMULA	1.313	1.462	.129	2.904
UNDERLYING PRES. RATE	1.488	1.764	.147	3.399
PROPOSED	1.313	1.462	.129	2.904
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.629
MAN. RATES	3.13	3.64	4.07	3.63
				MINIMUM PREMIUM
				1215
				PRESENT
				1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	15,785	132,609	.840							1	13	14	
2008	17,536	868,149	4.950						1	3	9	13	
2009	19,393	108,837	.561							2	9	11	
2010	20,123	166,308	.826							4	8	12	
2011	21,557	311,067	1.442							3	13	16	
TOTAL	94,394	1,586,970	1.681						1	13	52	66	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				58,823	28,815				3,645	22,977	18,349
2008			118,325	65,557	24,372			568,153	46,803	36,010	8,929
2009				22,195	8,879				32,667	21,645	23,451
2010				19,381	40,870				30,381	46,521	29,155
2011				61,394	28,805				127,773	73,668	19,427
TOTAL			118,325	227,350	131,741			568,153	241,269	200,821	99,311

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				114,881	69,962				7,764	54,157	17,395
2008		3,801	104,452	128,090	52,288		31,784	735,625	128,816	83,246	9,349
2009		143	14,613	41,875	17,928		111	26,033	74,293	42,694	22,724
2010		1,780	54,875	53,587	73,099		978	62,121	72,630	75,545	27,318
2011		10,808	232,400	98,077	42,249		25,330	401,779	211,384	97,438	19,330
TOTAL		16,532	406,340	436,510	255,526		58,203	1,225,558	494,887	353,080	96,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,706,633	1,540,003	96,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,284,220	-858,738	989	
TOTAL LOSSES	422,413	681,265	97,105	
EXPECTED LOSSES	4,173,160	2,318,317	114,218	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.447	.722	.103	1.272
INDICATED (POST-TEST)	.432	.697	.099	1.228
PRES. ON RATE LEVEL	3.917	2.176	.107	6.200
DERIVED BY FORMULA	3.812	2.058	.106	5.976
UNDERLYING PRES. RATE	4.421	2.456	.121	6.998
PROPOSED	3.812	2.058	.106	5.976

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.469
IND. RATES				7.47	MINIMUM PREMIUM	2000
MAN. RATES	6.93	7.78	8.38	+ 7.47	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
2007	34,001	711,168	2.091				34,001				6	14	20
2008	34,926	1,183,690	3.389				34,926			2	2	7	11
2009	32,205	1,183,674	3.675				32,205			1	2	10	13
2010	31,620	267,206	.845				31,620					9	9
2011	32,254	498,530	1.545				32,254				1	12	13
TOTAL	165,006	3,844,268	2.330				165,006			3	11	52	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				171,652	60,721				172,794	183,691	122,310
2008			323,198	21,337	50,394			514,850	132,156	69,626	72,129
2009			124,654	49,534	55,100			309,872	455,045	146,866	42,603
2010					75,746					153,604	37,856
2011				27,528	122,805				10,000	276,003	62,194
TOTAL			447,852	270,051	364,766			824,722	769,995	829,790	337,092

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				335,237	147,430				368,051	432,961	115,950
2008		16,021	396,223	49,715	105,877		42,495	997,039	340,727	160,614	75,519
2009		3,326	175,419	78,329	107,150		6,779	769,673	546,421	295,295	41,282
2010		1,527	53,557	45,686	131,619		766	64,924	74,452	238,555	35,471
2011		16,178	348,776	161,163	146,394		25,853	373,384	234,114	290,372	61,883
TOTAL		37,052	973,975	670,130	638,470		75,893	2,205,020	1,563,765	1,417,797	330,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,291,940	4,290,162	330,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,030,958	-1,033,687	2,497	
TOTAL LOSSES	2,260,982	3,256,475	332,602	
EXPECTED LOSSES	3,329,822	2,735,800	315,162	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.370	1.974	.202	3.546
INDICATED (POST-TEST)	1.323	1.907	.195	3.425
PRES. ON RATE LEVEL	1.788	1.469	.169	3.426
DERIVED BY FORMULA	1.769	1.517	.172	3.458
UNDERLYING PRES. RATE	2.018	1.658	.191	3.867
PROPOSED	1.753	1.503	.170	3.426
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.28
MAN. RATES	3.49	4.14	4.63	+ 4.28
				PRESENT
				1485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,365	27,497	.432				6,365				1	2	3
2008	7,647	66,749	.872				7,647				2	4	6
2009	5,467	236,245	4.321				5,467				3	2	5
2010	6,211	133,286	2.145				6,211				2	2	4
2011	6,305	167,659	2.659				6,305			1		3	4
TOTAL	31,995	631,436	1.974				31,995			1	8	13	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				12,953	1,161				3,121	3,140	7,122
2008				12,047	7,068				26,180	12,938	8,516
2009				91,926	11,574				107,931	11,858	12,956
2010				8,800	20,791				70,496	20,564	12,635
2011			83,718		5,435			19,000		31,010	28,496
TOTAL			83,718	125,726	46,029			19,000	207,728	79,510	69,725

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				25,297	2,819				6,648	7,401	6,752
2008			2,374	23,694	14,818			5,390	64,076	29,106	8,916
2009		518	53,355	166,399	26,813		313	73,202	229,248	29,858	12,554
2010		854	26,496	25,677	37,075		1,847	107,229	126,190	39,590	11,839
2011		19,775	215,626	18,449	11,921		12,754	107,313	30,417	33,751	28,354
TOTAL		21,147	297,851	259,516	93,446		14,914	293,134	456,579	139,706	68,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	627,046	949,247	68,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,665	-195,274	498	
TOTAL LOSSES	436,381	753,973	68,913	
EXPECTED LOSSES	613,344	521,198	62,391	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.364	2.357	.215	3.936
INDICATED (POST-TEST)	1.318	2.277	.208	3.803
PRES. ON RATE LEVEL	1.698	1.443	.173	3.314
DERIVED BY FORMULA	1.694	1.476	.174	3.344
UNDERLYING PRES. RATE	1.917	1.629	.195	3.741
PROPOSED	1.694	1.476	.174	3.344
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.18
MAN. RATES	3.48	3.97	4.48	+ 4.18
				PRESENT
				1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	9,617	170,452	1.772						1	1	2	4	
2008	6,334	871	.013										
2009	11,852	273,177	2.304							3	3	6	
2010	12,351	258,584	2.093						1		6	7	
2011	12,878	160,175	1.243							2	2	4	
TOTAL	53,032	863,259	1.628						2	6	13	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			93,199	12,955	6,623			11,731	15,757	27,793	2,394
2008											871
2009				72,965	64,325				49,278	80,721	5,888
2010			66,950		14,711			104,575		56,687	15,661
2011				21,319	83,601				17,708	33,586	3,961
TOTAL			160,149	107,239	169,260			116,306	82,743	198,787	28,775

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			187,982	25,301	16,081			35,193	33,562	65,509	2,270
2008											912
2009		565	58,094	147,485	125,112		209	49,616	125,102	154,002	5,705
2010		8,726	173,478	15,211	29,056		10,538	396,572	47,666	93,143	14,674
2011		11,334	244,493	112,534	100,029		5,575	85,261	48,117	37,963	3,941
TOTAL		20,625	664,047	300,531	270,278		16,322	566,642	254,447	350,617	27,502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,267,636	1,175,873	27,502	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-418,320	-312,845	382	
TOTAL LOSSES	849,316	863,028	27,884	
EXPECTED LOSSES	1,372,997	838,967	42,426	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.602	1.627	.053	3.282
INDICATED (POST-TEST)	1.548	1.572	.051	3.171
PRES. ON RATE LEVEL	2.294	1.401	.071	3.766
DERIVED BY FORMULA	2.279	1.410	.070	3.759
UNDERLYING PRES. RATE	2.589	1.582	.080	4.251
PROPOSED	2.279	1.410	.070	3.759
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.70
MAN. RATES	4.03	4.60	5.09	+ 4.70
				PRESENT
				1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,720	394,413	6.895								1	1	2
2008	5,381	276,907	5.146								2	2	4
2009	3,914	234,140	5.982								2	4	6
2010	5,211	63,483	1.218									2	2
2011	7,909	79,157	1.000									3	3
TOTAL	28,135	1,048,100	3.725								5	12	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				30,834	508				348,471	2,330	12,270
2008				44,397	82,570				5,760	141,898	2,282
2009				97,401	26,077				81,648	27,857	1,157
2010					33,979					27,507	1,997
2011					17,667					52,298	9,192
TOTAL				172,632	160,801				435,879	251,890	26,898

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				57,414	1,233				707,669	5,492	11,632
2008			12,414	93,946	170,335			9,090	33,432	308,579	2,389
2009		587	60,473	180,167	54,417		257	59,437	178,547	57,795	1,121
2010		684	24,024	20,494	59,040		138	11,630	13,335	42,716	1,871
2011		1,818	39,324	18,843	20,496		4,616	66,176	42,106	54,715	9,146
TOTAL		3,089	136,235	370,864	305,521		5,011	146,333	975,089	469,297	26,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	290,668	2,120,771	26,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-326,222	-355,160	724	
TOTAL LOSSES		1,765,611	26,883	
EXPECTED LOSSES	1,081,229	976,846	77,653	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	6.275	.096	6.371
INDICATED (POST-TEST)	.000	6.062	.093	6.155
PRES. ON RATE LEVEL	3.405	3.076	.244	6.725
DERIVED BY FORMULA	3.371	3.166	.238	6.775
UNDERLYING PRES. RATE	3.843	3.472	.276	7.591
PROPOSED	3.346	3.143	.236	6.725
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				8.41
MAN. RATES	5.72	7.08	9.09	+ 8.41
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	14,934	236,999	1.586						1	3	5	9	
2008	16,549	96,385	.582							2	4	6	
2009	12,911	856,179	6.631						1	3	9	13	
2010	13,820	592,437	4.286						2	3	2	7	
2011	10,144	20,388	.200										
TOTAL	68,358	1,802,388	2.637						4	11	20	35	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			99,452	49,100	5,345			7,232	22,916	32,588	20,366
2008				37,985	3,769				24,292	11,869	18,470
2009			162,356	71,358	8,960			162,617	406,302	35,752	8,834
2010			229,549	84,224	12,540			88,797	81,054	41,299	54,974
2011											20,388
TOTAL			491,357	242,667	30,614			258,646	534,564	121,508	123,032

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			200,595	95,892	12,978			21,696	48,811	76,810	19,307
2008			6,288	72,549	8,810			4,991	59,436	26,711	19,338
2009		5,446	275,266	108,647	22,617		4,928	589,147	591,445	89,470	8,560
2010		33,300	680,883	154,989	42,882		10,927	447,142	170,791	77,266	51,511
2011											20,286
TOTAL		38,746	1,163,032	432,077	87,287		15,855	1,062,976	870,483	270,257	119,002

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,280,609	1,660,104	119,002	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-167,061	-302,539	617	
TOTAL LOSSES	2,113,548	1,357,565	119,619	
EXPECTED LOSSES	530,457	787,484	86,131	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.092	1.986	.175	5.253
INDICATED (POST-TEST)	2.987	1.918	.169	5.074
PRES. ON RATE LEVEL	.687	1.021	.112	1.820
DERIVED BY FORMULA	.733	1.075	.115	1.923
UNDERLYING PRES. RATE	.776	1.152	.126	2.054
PROPOSED	.733	1.075	.115	1.923
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.403
MAN. RATES	1.80	2.09	2.46	2.40
				MINIMUM PREMIUM
				900
				PRESENT
				925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	13,147	27,067	.205								1	1	2
2008	11,316	7,472	.066									1	1
2009	8,560	8,606	.100								1		1
2010	16,861	1,274	.007								1		1
2011	9,069	5,109	.056									1	1
TOTAL	58,953	49,528	.084								3	3	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				15,000	1,583				1,327	8,243	914	
2008					571					4,977	1,924	
2009				7,622					143		841	
2010				770					504			
2011					525					1,858	2,726	
TOTAL				23,392	2,679				1,974	15,078	6,405	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007				29,295	3,844				2,827	19,429	866	
2008			37	67	1,170			283	692	10,816	2,014	
2009		39	4,148	13,528	415			93	296	10	815	
2010		39	1,035	1,150	82		13	704	833	54		
2011		53	1,170	558	607		170	2,353	1,496	1,945	2,712	
TOTAL		131	6,390	44,598	6,118		183	3,433	6,144	32,254	6,407	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,137	89,114	6,407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,942	-94,720	213	
TOTAL LOSSES			6,620	
EXPECTED LOSSES	350,180	247,602	27,708	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	.526	.372	.042	.940
DERIVED BY FORMULA	.515	.350	.040	.905
UNDERLYING PRES. RATE	.594	.420	.047	1.061
PROPOSED	.515	.350	.040	.905

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.131
IND. RATES				1.13	MINIMUM PREMIUM	580
MAN. RATES	1.06	1.19	1.27	+ 1.13	PRESENT	620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	738,936	1,502,552	.203					1		4	11	22	38
2008	717,213	2,633,378	.367							6	7	25	38
2009	707,015	2,445,563	.345							4	15	21	40
2010	737,719	2,920,740	.395							4	11	31	46
2011	778,587	1,902,690	.244						1		6	34	41
TOTAL	3,679,470	11,404,923	.310					1	1	18	50	133	203

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	165,000		316,465	154,298	78,861	150		229,982	186,051	184,377	187,368
2008			888,565	284,253	121,011			755,062	207,620	162,855	214,012
2009			494,948	332,094	126,148			385,791	535,069	283,631	287,882
2010			466,687	341,445	274,399			824,599	297,146	541,029	175,435
2011		475,354		110,567	171,393		397,706		243,445	316,602	187,623
TOTAL	165,000	475,354	2,166,665	1,222,657	771,812	150	397,706	2,195,434	1,469,331	1,488,494	1,052,320

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	289,245		638,310	301,344	191,476	617		689,946	396,289	434,578	177,624
2008		73,501	1,840,232	568,996	265,527		109,908	2,553,739	559,670	372,896	224,071
2009		25,953	1,342,417	646,421	267,948		16,584	1,861,124	1,246,588	579,101	278,958
2010		74,909	1,669,750	714,694	535,503		79,814	3,177,249	889,367	907,164	164,382
2011		393,110	799,142	306,016	215,857		562,152	1,115,352	548,645	371,203	186,685
TOTAL	289,245	567,473	6,289,851	2,537,471	1,476,311	617	768,458	9,397,410	3,640,559	2,664,942	1,031,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,313,054	10,319,283	1,031,720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,878,415	-3,397,807	9,115	
TOTAL LOSSES	13,434,639	6,921,476	1,040,835	
EXPECTED LOSSES	12,583,787	9,051,497	1,103,842	
CREDIBILITY	.34	.87	.90	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.365	.188	.028	.581
INDICATED (POST-TEST)	.353	.182	.027	.562
PRES. ON RATE LEVEL	.303	.218	.026	.547
DERIVED BY FORMULA	.320	.187	.027	.534
UNDERLYING PRES. RATE	.342	.246	.030	.618
PROPOSED	.328	.192	.027	.547
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.68
MAN. RATES	.52	.60	.74	+ .68
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	51,857	68,507	.132									5	5
2008	62,210	195,576	.314								4	1	5
2009	100,838	11,736	.011									1	1
2010	110,550	351,365	.317							1			1
2011	108,510	205,159	.189								1	7	8
TOTAL	433,965	832,343	.192							1	5	14	20

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					20,220					29,273	19,014	
2008				134,030	4,236				48,456	2,403	6,451	
2009					856					2,016	8,864	
2010			223,304					96,450			31,611	
2011				29,828	24,717				36,721	77,001	36,892	
TOTAL			223,304	163,858	50,029			96,450	85,177	110,693	102,832	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					49,094					68,995	18,025	
2008			21,594	254,932	12,534			8,742	115,593	7,054	6,754	
2009		2	246	239	1,612		2	434	545	3,759	8,589	
2010		24,951	482,386	18,718	10,349		8,394	304,799	16,511	4,172	29,620	
2011		6,354	136,771	59,077	32,966		12,209	186,107	105,702	86,423	36,708	
TOTAL		31,307	640,997	332,966	106,555		20,605	500,082	238,351	170,403	99,696	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,192,991	848,275	99,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-750,724	-444,896	1,662	
TOTAL LOSSES	442,267	403,379	101,358	
EXPECTED LOSSES	2,443,223	1,219,442	177,926	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.102	.093	.023	.218
INDICATED (POST-TEST)	.099	.090	.022	.211
PRES. ON RATE LEVEL	.499	.249	.036	.784
DERIVED BY FORMULA	.467	.216	.033	.716
UNDERLYING PRES. RATE	.563	.281	.041	.885
PROPOSED	.467	.216	.033	.716
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.89
MAN. RATES	.86	.97	1.06	+ .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
2007	3,663,824	10,320,822	.281					1		14	31	66	111
2008	3,631,721	7,320,445	.201							16	40	57	113
2009	3,682,941	6,508,589	.176							12	32	52	97
2010	4,140,453	5,578,623	.134							6	43	60	109
2011	4,280,814	3,115,451	.072							2	14	67	83
TOTAL	19,399,753	32,843,930	.169					1		50	160	302	513

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,938,876	717,114	461,603			3,659,942	1,090,749	836,044	616,494
2008			2,703,184	684,479	329,284			1,881,704	789,070	470,157	462,567
2009	334,414		1,789,255	670,191	279,243			1,376,752	854,545	654,553	549,636
2010			956,088	668,625	364,077			736,414	1,231,011	950,870	671,538
2011			274,572	385,626	389,247			322,733	423,350	762,838	557,085
TOTAL	334,414		8,661,975	3,126,035	1,823,454			7,977,545	4,388,725	3,674,462	2,857,320

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			3,437,482	1,400,527	1,120,770			4,859,061	2,323,297	1,970,556	584,436
2008		188,838	4,721,750	1,377,024	718,531		227,539	5,358,143	2,031,665	1,074,636	484,308
2009	289,780	70,791	3,581,199	1,328,138	596,606		46,998	5,004,793	2,112,937	1,317,009	532,597
2010		141,134	3,107,604	1,293,504	746,738		90,058	4,112,999	2,598,233	1,637,608	629,231
2011		136,141	2,418,882	868,889	520,632		253,869	2,831,805	1,185,650	881,841	554,299
TOTAL	289,780	536,904	17,266,917	6,268,082	3,703,277		618,464	22,166,801	10,251,782	6,881,650	2,784,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	40,878,866	27,104,791	2,784,871	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,502,212	-9,114,937	26,382	
TOTAL LOSSES	31,376,654	17,989,854	2,811,253	
EXPECTED LOSSES	30,845,606	24,443,689	3,103,960	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.162	.093	.014	.269
INDICATED (POST-TEST)	.156	.090	.014	.260
PRES. ON RATE LEVEL	.141	.112	.014	.267
DERIVED BY FORMULA	.156	.090	.014	.260
UNDERLYING PRES. RATE	.159	.126	.016	.301
PROPOSED	.156	.090	.014	.260
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.32
MAN. RATES	.28	.34	.36	+ .32
				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
2007	43,405	1,066,422	2.456				43,405			2	6	10	18
2008	41,404	916,703	2.214				41,404			2	9	3	14
2009	39,911	283,310	.709				39,911			1	4	6	11
2010	40,983	1,078,479	2.631				40,983			3	3	9	15
2011	42,382	251,992	.594				42,382				2	8	10
TOTAL	208,085	3,596,906	1.729				208,085			8	24	36	68

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			197,807	167,336	38,497			174,443	393,513	27,604	67,222
2008			167,251	217,125	12,525			129,114	353,899	10,250	26,539
2009			70,622	11,461	14,296			65,495	4,586	69,892	46,958
2010			261,994	50,141	49,826			523,938	78,801	75,324	38,455
2011			42,541		27,512				119,807	31,167	30,965
TOTAL			697,674	488,604	142,656			892,990	950,606	214,237	210,139

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			398,977	326,807	93,469			523,329	838,181	65,062	63,727
2008		14,622	390,801	416,674	33,809		19,648	511,800	850,953	37,651	27,786
2009		3,562	173,630	27,491	29,325		2,659	270,830	37,129	132,684	45,502
2010		32,681	667,455	126,821	104,113		46,418	1,743,166	253,171	147,456	36,032
2011		8,274	177,841	75,999	38,023		20,400	328,747	167,687	51,700	30,810
TOTAL		59,139	1,808,704	973,792	298,739		89,125	3,377,872	2,147,121	434,553	203,857

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,334,840	3,854,205	203,857	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,400,271	-1,550,854	1,736	
TOTAL LOSSES	3,934,569	2,303,351	205,593	
EXPECTED LOSSES	4,536,253	4,111,759	214,326	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.891	1.107	.099	3.097
INDICATED (POST-TEST)	1.827	1.069	.096	2.992
PRES. ON RATE LEVEL	1.931	1.751	.091	3.773
DERIVED BY FORMULA	1.926	1.662	.092	3.680
UNDERLYING PRES. RATE	2.180	1.976	.103	4.259
PROPOSED	1.926	1.662	.092	3.680
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.60
MAN. RATES	3.80	4.49	5.10	+ 4.60
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
2007	388,407	802,866	.206				388,407				7	13	20
2008	397,977	138,285	.034				397,977					3	3
2009	366,854	274,057	.074				366,854				4	4	8
2010	425,884	846,334	.198				425,884				4	10	14
2011	495,039	496,970	.100				495,039			1	1	6	8
TOTAL	2,074,161	2,558,512	.123				2,074,161			1	16	36	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				222,627	22,875				247,396	269,982	39,986
2008					9,117					54,507	74,661
2009				47,991	10,967				110,934	49,336	54,829
2010				122,646	68,727				296,252	278,223	80,486
2011			74,406	20,000	45,445			22,264		313,477	21,378
TOTAL			74,406	413,264	157,131			22,264	654,582	965,525	271,340

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				434,791	55,541				526,952	636,346	37,906
2008			592	1,067	18,669			3,097	7,579	118,451	78,170
2009		286	29,256	88,238	23,275		355	83,228	245,710	99,936	53,129
2010		7,392	213,007	224,531	132,658		8,721	531,716	623,278	464,240	75,415
2011		24,321	336,848	81,665	60,585		39,407	476,415	258,769	329,513	21,271
TOTAL		31,999	579,703	830,292	290,728		48,483	1,094,456	1,662,288	1,648,486	265,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,754,641	4,431,794	265,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,779,602	-1,302,846	3,270	
TOTAL LOSSES		3,128,948	269,161	
EXPECTED LOSSES	5,807,651	3,526,074	373,349	
CREDIBILITY	.24	.60	.62	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.151	.013	.164
INDICATED (POST-TEST)	.000	.146	.013	.159
PRES. ON RATE LEVEL	.248	.151	.016	.415
DERIVED BY FORMULA	.188	.148	.014	.350
UNDERLYING PRES. RATE	.280	.170	.018	.468
PROPOSED	.188	.148	.014	.350
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.44
MAN. RATES	.72	.72	.56	+ .44
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	338,109	240,282	.071							1	3	2	6
2008	356,181	242,599	.068								3	1	4
2009	371,597	658,215	.177					1		1	2	1	5
2010	377,024	171,358	.045								1	3	4
2011	391,485	357,452	.091								1	4	5
TOTAL	1,834,396	1,669,906	.091					1		2	10	11	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			132,869	16,197	30,690				6,400	29,170	24,956
2008				59,244	2,714				114,820		65,821
2009	280,560		137,001	19,415	12,997	6,940		129,303	25,383		46,616
2010				23,719	27,464				63,813	22,856	33,506
2011				20,000	96,635				37,422	155,096	48,299
TOTAL	280,560		269,870	138,575	170,500	6,940		129,303	247,838	207,122	219,198

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			267,997	31,633	74,515				13,631	68,754	23,658
2008			9,599	112,784	7,265			20,393	273,118	4,342	68,915
2009	243,114	6,852	331,088	44,204	28,983	16,182	5,178	515,696	70,047	5,950	45,171
2010		1,712	51,215	51,971	50,281		1,695	98,862	116,286	42,420	31,395
2011		12,510	269,903	124,998	114,962		19,224	286,617	169,399	168,241	48,058
TOTAL	243,114	21,074	929,802	365,590	276,006	16,182	26,097	921,568	642,481	289,707	217,197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,157,837	1,573,784	217,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-543,403	-452,702	1,990	
TOTAL LOSSES	1,614,434	1,121,082	219,187	
EXPECTED LOSSES	1,761,021	1,210,701	238,472	
CREDIBILITY	.22	.55	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.088	.061	.012	.161
INDICATED (POST-TEST)	.085	.059	.012	.156
PRES. ON RATE LEVEL	.085	.058	.012	.155
DERIVED BY FORMULA	.085	.059	.012	.156
UNDERLYING PRES. RATE	.096	.066	.013	.175
PROPOSED	.085	.059	.012	.156
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.19
MAN. RATES	.18	.19	.21	+ .19
+PROPOSED				

IND. RATE

MINIMUM PREMIUM

PRESENT

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	613,870	2,247,485	.366							5	16	38	59
2008	653,629	2,841,087	.434							5	13	26	44
2009	677,137	3,441,247	.508							6	18	30	54
2010	716,054	1,947,172	.271							3	10	26	39
2011	731,428	2,011,895	.275							1	8	35	44
TOTAL	3,392,118	12,488,886	.368							20	65	155	240

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			674,026	319,477	89,492			518,007	289,181	185,423	171,879
2008			928,703	363,752	117,446			722,483	283,508	241,707	183,488
2009			903,339	438,055	116,697			920,878	609,895	290,672	161,711
2010			306,495	160,922	171,176			349,674	291,468	261,437	406,000
2011			171,843	267,629	284,129			36,901	374,990	681,184	195,219
TOTAL			2,984,406	1,549,835	778,940			2,547,943	1,849,042	1,660,423	1,118,297

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,081,853	623,940	217,286			1,227,116	615,956	437,041	162,941
2008		66,578	1,684,565	718,066	259,627		87,856	2,068,882	742,479	544,893	192,112
2009		35,421	1,818,777	840,011	260,526		27,207	2,929,199	1,439,638	605,999	156,698
2010		45,702	1,001,161	369,260	329,067		37,164	1,557,616	663,595	451,880	380,422
2011		102,914	1,783,763	622,558	379,578		134,824	1,899,649	1,005,303	774,980	194,243
TOTAL		250,615	7,370,119	3,173,835	1,446,084		287,051	9,682,462	4,466,971	2,814,793	1,086,416

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,590,247	11,901,683	1,086,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,439,716	-3,214,654	9,131	
TOTAL LOSSES	13,150,531	8,687,029	1,095,547	
EXPECTED LOSSES	14,382,581	8,615,980	1,085,477	
CREDIBILITY	.33	.83	.86	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.388	.256	.032	.676
INDICATED (POST-TEST)	.375	.247	.031	.653
PRES. ON RATE LEVEL	.376	.225	.028	.629
DERIVED BY FORMULA	.376	.243	.031	.650
UNDERLYING PRES. RATE	.424	.254	.032	.710
PROPOSED	.376	.243	.031	.650
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.81
MAN. RATES	.64	.74	.85	+ .81
				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
2007	17,906	24,961	.139										
2008	24,492	476,579	1.945							2	2	4	8
2009	26,504	165,791	.625								2	3	5
2010	28,051	180,687	.644							1	2	3	6
2011	31,472	353,216	1.122								2	12	14
TOTAL	128,425	1,201,234	.935							3	8	22	33

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											24,961
2008			247,384	50,600	2,791			126,033	2,061	5,310	42,400
2009				66,323	5,886				43,978	16,881	32,723
2010			76,408	8,488	5,285			42,101	1,861	10,524	36,020
2011				29,093	115,926				36,463	113,686	58,048
TOTAL			323,792	154,504	129,888			168,134	84,363	146,401	194,152

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											23,663
2008		21,620	533,982	100,861	9,990		19,178	438,316	13,170	13,563	44,393
2009		366	37,793	119,361	14,701		142	32,418	96,678	34,626	31,709
2010		10,156	201,223	23,083	14,093		4,229	157,064	16,299	18,600	33,751
2011		15,658	337,753	155,534	138,633		15,396	231,908	134,935	124,757	57,758
TOTAL		47,800	1,110,751	398,839	177,417		38,945	859,706	261,082	191,546	191,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,057,202	1,028,884	191,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-332,353	-259,702	1,631	
TOTAL LOSSES	1,724,849	769,182	192,905	
EXPECTED LOSSES	1,081,339	711,475	181,080	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.343	.599	.150	2.092
INDICATED (POST-TEST)	1.297	.579	.145	2.021
PRES. ON RATE LEVEL	.746	.491	.125	1.362
DERIVED BY FORMULA	.768	.499	.127	1.394
UNDERLYING PRES. RATE	.842	.554	.141	1.537
PROPOSED	.768	.499	.127	1.394
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.74
MAN. RATES	1.39	1.64	1.84	+ 1.74
				PRESENT
				765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	30,783	134,191	.435				30,783				1	6	7
2008	32,336	284,778	.880				32,336				3	7	10
2009	33,923	170,630	.502				33,923					6	6
2010	34,890	1,348,150	3.864				34,890			1	5	4	10
2011	34,773	485,862	1.397				34,773			1		8	9
TOTAL	166,705	2,423,611	1.454				166,705			2	9	31	42

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				35,695	8,227				11,940	27,237	51,092
2008				40,577	19,323				105,003	34,665	85,210
2009					8,080					51,546	111,004
2010			227,290	201,260	1,330			467,045	279,139	16,473	155,613
2011			117,633		56,789			43,130		102,563	165,747
TOTAL			344,923	277,532	93,749			510,175	396,082	232,484	568,666

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				69,712	19,976				25,432	64,198	48,435
2008			7,703	79,292	40,731			20,624	254,585	79,298	89,215
2009		23	2,306	2,255	15,213		44	11,076	13,984	96,077	107,563
2010		20,108	468,322	308,913	28,290		23,349	991,065	500,364	64,015	145,809
2011		32,853	412,360	78,339	73,740		31,794	284,311	94,959	110,285	164,918
TOTAL		52,984	890,691	538,511	177,950		55,187	1,307,076	889,324	413,873	555,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,305,938	2,019,658	555,940	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-471,030	-562,085	3,203	
TOTAL LOSSES	1,834,908	1,457,573	559,143	
EXPECTED LOSSES	1,523,684	1,500,345	386,756	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.101	.874	.335	2.310
INDICATED (POST-TEST)	1.064	.844	.324	2.232
PRES. ON RATE LEVEL	.810	.797	.206	1.813
DERIVED BY FORMULA	.820	.802	.219	1.841
UNDERLYING PRES. RATE	.914	.900	.232	2.046
PROPOSED	.820	.802	.219	1.841
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.30
MAN. RATES	1.93	2.17	2.45	+ 2.30
				PRESENT
				925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	131,210	4,247,132	3.236				131,210			7	10	61	78
2008	172,573	3,190,119	1.848				172,573			5	17	73	95
2009	170,945	5,132,768	3.002				170,945		1	7	27	59	94
2010	158,568	3,339,930	2.106				158,568			7	15	64	86
2011	162,053	2,697,809	1.664				162,053			4	8	81	93
TOTAL	795,349	18,607,758	2.340				795,349		1	30	77	338	446

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,370,542	234,920	350,654			1,423,256	241,277	338,496	287,987
2008			775,663	391,912	253,742			631,127	406,349	477,562	253,764
2009		560,156	1,089,738	470,352	209,589		386,250	864,160	561,632	523,996	466,895
2010			877,950	323,517	198,260			891,336	306,454	395,535	346,878
2011			468,798	291,804	331,913			321,906	322,327	727,614	233,447
TOTAL		560,156	4,582,691	1,712,505	1,344,158		386,250	4,131,785	1,838,039	2,463,203	1,588,971

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,037,119	458,798	851,388			2,769,421	513,920	797,834	273,012
2008		55,134	1,419,321	785,107	538,005		56,756	1,394,020	1,055,259	1,058,919	265,691
2009		387,563	2,410,796	932,038	442,193		269,956	3,172,441	1,406,000	1,038,444	452,421
2010		111,135	2,338,846	670,999	417,293		77,675	3,068,997	830,979	681,408	325,024
2011		172,259	2,606,218	740,428	456,411		270,580	2,778,912	1,055,940	833,414	232,280
TOTAL		726,091	10,812,300	3,587,370	2,705,290		674,967	13,183,791	4,862,098	4,410,019	1,548,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,397,149	15,564,777	1,548,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,492,512	-5,540,861	14,875	
TOTAL LOSSES	18,904,637	10,023,916	1,563,303	
EXPECTED LOSSES	20,925,632	14,849,167	1,821,349	
CREDIBILITY	.12	.31	.33	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.377	1.260	.197	3.834
INDICATED (POST-TEST)	2.296	1.217	.190	3.703
PRES. ON RATE LEVEL	2.331	1.654	.203	4.188
DERIVED BY FORMULA	2.327	1.519	.199	4.045
UNDERLYING PRES. RATE	2.631	1.867	.229	4.727
PROPOSED	2.327	1.519	.199	4.045
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.06
MAN. RATES	4.79	5.31	5.66	+ 5.06
				PRESENT
				1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	326,769	4,086,587	1.250						3	19	70	92	
2008	338,000	3,377,208	.999						6	9	47	62	
2009	354,502	2,302,713	.649						3	5	47	55	
2010	340,743	1,625,230	.476						1	8	31	40	
2011	374,494	1,102,173	.294						2	1	44	47	
TOTAL	1,734,508	12,493,911	.720						15	42	239	296	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			846,668	602,796	321,312			802,671	732,023	590,738	190,379
2008			1,642,892	209,948	161,222			684,107	145,662	346,353	187,024
2009			657,072	64,312	241,136			726,922	113,930	304,072	195,269
2010			289,205	157,932	229,028			269,197	239,898	296,081	143,889
2011			152,731	11,847	165,267			116,117	17,498	540,004	98,709
TOTAL			3,588,568	1,046,835	1,117,965			2,599,014	1,249,011	2,077,248	815,270

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,057,347	1,177,260	780,145			1,553,499	1,559,211	1,392,371	180,479
2008		89,032	2,208,886	435,854	347,757		67,163	1,578,137	421,035	764,980	195,814
2009		16,037	812,850	195,240	465,328		15,006	1,550,257	368,852	586,609	189,216
2010		29,631	707,925	386,868	422,172		19,967	915,658	563,692	492,098	134,824
2011		53,606	771,584	212,339	203,627		111,471	1,141,579	488,922	575,788	98,215
TOTAL		188,306	5,558,592	2,407,561	2,219,029		213,607	6,739,130	3,401,712	3,811,846	798,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,699,635	11,840,148	798,548	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,235,908	-3,848,450	7,800	
TOTAL LOSSES	9,463,727	7,991,698	806,348	
EXPECTED LOSSES	10,511,119	10,285,632	936,634	
CREDIBILITY	.21	.53	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.546	.461	.046	1.053
INDICATED (POST-TEST)	.527	.445	.044	1.016
PRES. ON RATE LEVEL	.537	.525	.048	1.110
DERIVED BY FORMULA	.535	.483	.046	1.064
UNDERLYING PRES. RATE	.606	.593	.054	1.253
PROPOSED	.535	.483	.046	1.064

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.329
IND. RATES				1.33	MINIMUM PREMIUM	630
MAN. RATES	1.05	1.34	1.50	+ 1.33	PRESENT	680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	83,197	47											
2008	85,850	2,715	.003										
2009	89,670	233,072	.259								1	1	2
2010	85,306	2,769	.003										
2011	103,568	2,413	.002										
TOTAL	447,591	241,016	.054								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											47
2008											2,715
2009				61,086	15,000				146,480	4,246	6,260
2010											2,769
2011											2,413
TOTAL				61,086	15,000				146,480	4,246	14,204

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											45
2008											2,843
2009		363	37,540	112,616	31,578		417	96,804	307,907	18,443	6,066
2010											2,595
2011											2,401
TOTAL		363	37,540	112,616	31,578		417	96,804	307,907	18,443	13,950

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	135,124	470,544	13,950	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,923	-66,549	536	
TOTAL LOSSES		403,995	14,486	
EXPECTED LOSSES	469,971	179,036	62,664	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.090	.003	.093
INDICATED (POST-TEST)	.000	.087	.003	.090
PRES. ON RATE LEVEL	.093	.036	.012	.141
DERIVED BY FORMULA	.086	.047	.010	.143
UNDERLYING PRES. RATE	.105	.040	.014	.159
PROPOSED	.085	.046	.010	.141
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.18
MAN. RATES	.14	.17	.19	+ .18
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	65,687	299,428	.455						1				1
2008	60,036	88,209	.146								2	1	3
2009	59,049	270,293	.457								1	7	8
2010	59,458	38,534	.064										
2011	57,963	19,457	.033										
TOTAL	302,193	715,921	.237						1		3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			96,054					165,155			38,219
2008				16,345	2,191				55,899	4,567	9,207
2009				17,726	63,512				70,276	116,165	2,614
2010											38,534
2011											19,457
TOTAL			96,054	34,071	65,703			165,155	126,175	120,732	108,031

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			193,741					495,465			36,232
2008			2,744	31,283	4,955			10,188	133,603	12,038	9,640
2009		270	27,777	49,212	120,571		302	70,984	178,692	221,569	2,533
2010											36,106
2011											19,360
TOTAL		270	224,262	80,495	125,526		302	576,637	312,295	233,607	103,871

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	801,471	751,923	103,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-317,016	-272,109	1,786			
TOTAL LOSSES	484,455	479,814	105,657			
EXPECTED LOSSES	1,024,435	716,196	226,645			
CREDIBILITY	.07	.17	.17			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.160	.159	.035	.354		
INDICATED (POST-TEST)	.155	.154	.034	.343		
PRES. ON RATE LEVEL	.300	.210	.067	.577		
DERIVED BY FORMULA	.290	.200	.061	.551		
UNDERLYING PRES. RATE	.339	.237	.075	.651		
PROPOSED	.290	.200	.061	.551		
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.688
IND. RATES				.69	MINIMUM PREMIUM	465
MAN. RATES	.62	.72	.78	+ .69	PRESENT	495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	16,276	866,965	5.326						1	9	13	23	
2008	15,273	116,259	.761							4	4	8	
2009	16,366	89,283	.545							1	5	6	
2010	15,672	890,172	5.680						2	11	12	25	
2011	14,572	382,104	2.622							2	18	20	
TOTAL	78,159	2,344,783	3.000						3	27	52	82	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			101,937	144,107	49,589			253,467	125,446	107,509	84,910
2008				27,843	1,981				29,782	9,309	47,344
2009				14,094	2,946				13,170	25,550	33,523
2010			185,437	175,670	10,449			218,602	203,095	44,539	52,380
2011				104,671	25,787				117,487	51,738	82,421
TOTAL			287,374	466,385	90,752			472,069	488,980	238,645	300,578

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			162,841	281,441	120,402			602,242	267,201	253,401	80,495
2008			4,557	53,087	4,861			5,820	72,137	21,356	49,569
2009		84	8,509	25,838	6,320		60	14,118	34,511	48,570	32,484
2010		32,178	694,545	286,059	46,800		26,708	1,081,627	398,627	101,892	49,080
2011		16,032	344,316	142,317	44,971		21,896	349,175	181,478	72,847	82,009
TOTAL		48,294	1,214,768	788,742	223,354		48,664	2,052,982	953,954	498,066	293,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,364,708	2,464,116	293,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,268	-623,662	2,035	
TOTAL LOSSES	3,095,440	1,840,454	295,672	
EXPECTED LOSSES	868,346	1,638,995	260,270	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.960	2.355	.378	6.693
INDICATED (POST-TEST)	3.825	2.275	.365	6.465
PRES. ON RATE LEVEL	.984	1.858	.295	3.137
DERIVED BY FORMULA	1.069	1.887	.300	3.256
UNDERLYING PRES. RATE	1.111	2.097	.333	3.541
PROPOSED	1.069	1.887	.300	3.256
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.07
MAN. RATES	2.95	3.56	4.24	+ 4.07
				PRESENT
				1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	273,746	1,680,435	.613							2	5	12	19
2008	257,613	1,443,181	.560							2	2	15	19
2009	258,702	654,236	.252								7	7	14
2010	257,396	392,774	.152								1	7	8
2011	264,789	839,670	.317					1			4	12	17
TOTAL	1,312,246	5,010,296	.382					1		4	19	53	77

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			330,971	124,140	78,710			738,239	125,895	150,098	132,382
2008			306,094	24,508	159,200			247,687	34,504	525,210	145,978
2009				157,548	43,734				268,149	33,657	151,148
2010				24,563	28,768				117,271	46,678	175,494
2011	3,500			76,379	137,665				100,625	343,978	177,523
TOTAL	3,500		637,065	407,138	448,077			985,926	646,444	1,099,621	782,525

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			490,246	242,446	191,109			990,503	268,155	353,782	125,498
2008		22,570	563,010	69,830	329,604		28,694	690,846	166,387	1,145,553	152,839
2009		949	98,258	291,860	90,953		786	182,784	570,681	82,012	146,462
2010		1,786	53,271	54,015	52,635		3,134	183,647	215,966	85,217	164,438
2011	7,778	23,944	515,764	230,606	170,661		45,200	678,250	396,696	375,930	176,635
TOTAL	7,778	49,249	1,720,549	888,757	834,962		77,814	2,726,030	1,617,885	2,042,494	765,872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,581,420	5,384,098	765,872	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,057,222	-1,427,856	5,499	
TOTAL LOSSES	3,524,198	3,956,242	771,371	
EXPECTED LOSSES	3,424,962	3,779,267	682,368	
CREDIBILITY	.17	.44	.45	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.269	.301	.059	.629
INDICATED (POST-TEST)	.260	.291	.057	.608
PRES. ON RATE LEVEL	.231	.255	.046	.532
DERIVED BY FORMULA	.236	.271	.051	.558
UNDERLYING PRES. RATE	.261	.288	.052	.601
PROPOSED	.236	.271	.051	.558
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.70
MAN. RATES	.53	.64	.72	+ .70
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	5,175	294,612	5.692							3	3	6	
2008	5,892	18,209	.309								1	1	
2009	4,648	284,360	6.117						2	1		3	
2010	4,349	30,711	.706							1	1	2	
2011	4,641	9,898	.213										
TOTAL	24,705	637,790	2.582						2	5	5	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				98,105	11,822				155,531	22,511	6,643
2008					6,029					6,029	6,151
2009			180,618	15,341				81,191	2,890		4,320
2010				2,246	137				8,987	4,615	14,726
2011											9,898
TOTAL			180,618	115,692	17,988			81,191	167,408	33,155	41,738

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				191,600	28,704				331,280	53,059	6,298
2008			391	706	12,343			344	839	13,101	6,440
2009		8,933	426,019	35,288	5,391		3,213	315,268	16,660	2,791	4,186
2010		113	3,110	3,433	476		246	14,511	17,052	8,140	13,798
2011											9,849
TOTAL		9,046	429,520	231,027	46,914		3,459	330,123	365,831	77,091	40,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	772,148	720,863	40,571	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94,946	-110,511	211	
TOTAL LOSSES	677,202	610,352	40,782	
EXPECTED LOSSES	305,849	292,260	27,422	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.741	2.471	.165	5.377
INDICATED (POST-TEST)	2.648	2.387	.159	5.194
PRES. ON RATE LEVEL	1.097	1.048	.098	2.243
DERIVED BY FORMULA	1.113	1.088	.100	2.301
UNDERLYING PRES. RATE	1.238	1.183	.111	2.532
PROPOSED	1.113	1.088	.100	2.301
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.33
MAN. RATES	2.85	3.20	3.46	+ 3.33
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
2007	9,432	383	.004										
2008	9,931	930,586	9.370						1			3	4
2009	8,993	24,231	.269									2	2
2010	8,726	8,277	.094										
2011	9,489	13,893	.146									1	1
TOTAL	46,571	977,370	2.099						1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											383
2008		305,771			91,577		484,700			38,164	10,374
2009					6,560					14,112	3,559
2010											8,277
2011					476					154	13,263
TOTAL		305,771			98,613		484,700			52,430	35,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											363
2008		188,392	14,395	10,718	187,498		767,059	23,304	5,307	82,933	10,862
2009		19	1,875	1,830	12,352		11	3,033	3,829	26,303	3,449
2010											7,756
2011		47	1,062	506	553		18	196	123	159	13,197
TOTAL		188,458	17,332	13,054	200,403		767,088	26,533	9,259	109,395	35,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	999,411	332,111	35,627	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,954	-76,913	543	
TOTAL LOSSES	922,457	255,198	36,170	
EXPECTED LOSSES	249,155	204,446	67,528	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.981	.548	.078	2.607
INDICATED (POST-TEST)	1.914	.529	.075	2.518
PRES. ON RATE LEVEL	.474	.389	.128	.991
DERIVED BY FORMULA	.503	.396	.125	1.024
UNDERLYING PRES. RATE	.535	.439	.145	1.119
PROPOSED	.503	.396	.125	1.024
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.279
MAN. RATES	.96	1.15	1.34	1.28
				MINIMUM PREMIUM
				615
				PRESENT
				635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	7,129	516	.007				7,129						
2008	6,774	1,084	.016				6,774					1	1
2009	6,573	9,637	.146				6,573				1	1	2
2010	6,644	6,024	.090				6,644						
2011	6,844	14,214	.207				6,844					1	1
TOTAL	33,964	31,475	.093				33,964				1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					803					155	516
2008					622					1,582	126
2009				2,963					705		3,765
2010											6,024
2011					7,248					2,823	4,143
TOTAL				2,963	8,673				705	4,560	14,574

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,645			10	22	338	489
2008			52	94	1,332			805	1,908	3,002	132
2009		17	1,792	5,431			4				3,648
2010											5,644
2011		746	16,132	7,729	8,408		243	3,572	2,271	2,954	4,122
TOTAL		763	17,976	13,254	11,385		247	4,387	4,201	6,294	14,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,373	35,134	14,035	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,457	-87,873	336	
TOTAL LOSSES			14,371	
EXPECTED LOSSES	428,966	232,653	41,776	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.042	.042
INDICATED (POST-TEST)	.000	.000	.041	.041
PRES. ON RATE LEVEL	1.119	.607	.109	1.835
DERIVED BY FORMULA	1.097	.583	.106	1.786
UNDERLYING PRES. RATE	1.263	.685	.123	2.071
PROPOSED	1.097	.583	.106	1.786
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.23
MAN. RATES	2.26	2.40	2.48	+ 2.23
				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
2007	20,576	1,461,473	7.102				20,576			1	2	13	16
2008	20,017	1,251,267	6.251				20,017			2	6	7	15
2009	19,299	93,267	.483				19,299				3	1	4
2010	17,410	168,026	.965				17,410				3	7	10
2011	20,285	207,340	1.022				20,285				1	4	5
TOTAL	97,587	3,181,373	3.260				97,587			3	15	32	50

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			343,653	11,562	194,821			401,473	94,898	370,837	44,229
2008			438,233	91,479	14,481			349,184	230,938	80,864	46,088
2009				12,384	372				53,161	223	27,127
2010				12,399	15,040				46,994	58,850	34,743
2011				38,951	24,859				40,321	32,936	70,273
TOTAL			781,886	166,775	249,573			750,657	466,312	543,710	222,460

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			317,899	22,580	473,024			552,383	202,133	874,063	41,929
2008		28,992	720,504	181,351	36,062		40,999	981,123	576,671	188,624	48,254
2009		66	6,850	22,082	1,376		151	34,854	111,391	4,236	26,286
2010		900	27,245	27,582	27,468		1,455	90,556	106,006	96,504	32,554
2011		7,536	162,108	69,238	34,441		8,846	139,045	74,501	40,888	69,922
TOTAL		37,494	1,234,606	322,833	572,371		51,451	1,797,961	1,070,702	1,204,315	218,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,121,512	3,170,221	218,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-950,616	-946,526	2,281	
TOTAL LOSSES	2,170,896	2,223,695	221,226	
EXPECTED LOSSES	3,090,580	2,509,937	283,002	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.225	2.279	.227	4.731
INDICATED (POST-TEST)	2.149	2.202	.219	4.570
PRES. ON RATE LEVEL	2.806	2.278	.257	5.341
DERIVED BY FORMULA	2.786	2.272	.254	5.312
UNDERLYING PRES. RATE	3.167	2.572	.290	6.029
PROPOSED	2.786	2.272	.254	5.312
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.64
MAN. RATES	5.60	6.47	7.22	+ 6.64
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007													
2008													
2009													
2010													
2011	16												
TOTAL	16												

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.	-105	-135	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	455	554	585	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.075	.075
INDICATED (POST-TEST)	.000	.000	.072	.072
PRES. ON RATE LEVEL	2.518	3.068	3.240	8.826
DERIVED BY FORMULA	2.518	3.068	3.240	8.826
UNDERLYING PRES. RATE	2.843	3.463	3.657	9.963
PROPOSED	2.518	3.068	3.240	8.826

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.031
IND. RATES				11.03	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.80	11.93	+ 11.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	117,365	4,287,077	3.652							9	14	35	58
2008	124,021	2,879,356	2.321							7	12	20	39
2009	122,144	3,816,869	3.124							9	12	34	55
2010	119,788	1,772,537	1.479							1	18	37	56
2011	121,787	1,908,347	1.566								7	35	42
TOTAL	605,105	14,664,186	2.423							26	63	161	250

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,451,484	233,632	241,607			1,267,638	245,576	659,861	187,279
2008			1,185,572	193,803	118,114			602,767	437,744	224,498	116,858
2009			1,188,805	206,932	318,587			1,201,821	319,338	434,166	147,220
2010			217,263	304,035	158,352			201,257	387,092	357,281	147,257
2011			255,110		278,002				329,595	821,497	224,143
TOTAL			4,043,124	1,193,512	1,114,662			3,273,483	1,719,345	2,497,303	822,757

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,509,196	456,281	586,624			3,403,374	523,077	1,555,293	177,540
2008		95,297	2,355,700	401,461	259,844		88,211	2,103,030	1,107,104	513,362	122,351
2009		46,141	2,287,854	496,576	633,968		35,404	3,638,799	899,540	859,765	142,656
2010		35,427	854,745	562,379	315,163		23,879	1,146,302	835,960	603,095	137,980
2011		58,403	1,256,897	547,013	327,314		108,834	1,659,514	941,749	766,598	223,022
TOTAL		235,268	9,264,392	2,463,710	2,122,913		256,328	11,951,019	4,307,430	4,298,113	803,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,707,007	13,192,166	803,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,332,277	-4,499,105	7,086	
TOTAL LOSSES	16,374,730	8,693,061	810,635	
EXPECTED LOSSES	17,233,390	11,956,874	877,402	
CREDIBILITY	.10	.26	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.706	1.437	.134	4.277
INDICATED (POST-TEST)	2.614	1.388	.129	4.131
PRES. ON RATE LEVEL	2.523	1.751	.128	4.402
DERIVED BY FORMULA	2.532	1.657	.128	4.317
UNDERLYING PRES. RATE	2.848	1.976	.145	4.969
PROPOSED	2.532	1.657	.128	4.317
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.40
MAN. RATES	4.73	5.48	5.95	+ 5.40
				PRESENT
				1830

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	42,076	740,914	1.760				42,076			1	9	16	26
2008	42,703	1,958,975	4.587				42,703			3	8	24	35
2009	39,221	544,664	1.388				39,221				8	16	24
2010	42,047	731,768	1.740				42,047			1	5	17	23
2011	44,016	534,604	1.214				44,016				3	14	17
TOTAL	210,063	4,510,925	2.147				210,063			5	33	87	125

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			86,423	130,003	79,085			32,376	239,495	133,771	39,761
2008			362,107	208,220	193,716			497,303	435,440	231,580	30,609
2009				121,706	84,022				148,852	91,823	98,261
2010			146,978	94,154	34,615			175,109	156,533	96,264	28,115
2011				55,011	37,919				162,885	197,613	81,176
TOTAL			595,508	609,094	429,357			704,788	1,143,205	751,051	277,922

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			174,315	253,894	192,018			97,128	510,124	315,298	37,694
2008		28,295	733,768	423,805	406,311		39,148	983,759	1,083,345	523,688	32,048
2009		875	90,252	239,518	164,860		497	117,179	336,636	181,855	95,215
2010		18,411	403,935	171,258	75,741		16,516	700,835	328,637	172,530	26,344
2011		10,938	235,192	100,794	51,892		41,416	643,375	352,954	232,703	80,770
TOTAL		58,519	1,637,462	1,189,269	890,822		97,577	2,542,276	2,611,696	1,426,074	272,071

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,335,834	6,117,861	272,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,206,165	-1,498,493	2,089	
TOTAL LOSSES	3,129,669	4,619,368	274,160	
EXPECTED LOSSES	3,907,173	3,995,398	254,176	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.490	2.199	.131	3.820
INDICATED (POST-TEST)	1.439	2.124	.127	3.690
PRES. ON RATE LEVEL	1.648	1.685	.107	3.440
DERIVED BY FORMULA	1.638	1.742	.110	3.490
UNDERLYING PRES. RATE	1.860	1.902	.121	3.883
PROPOSED	1.638	1.742	.110	3.490
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.36
MAN. RATES	3.29	4.03	4.65	+ 4.36
				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
2007	41,859	1,540,488	3.680				41,859			3	2	19	24
2008	32,858	1,265,303	3.850				32,858			1	3	22	26
2009	39,519	268,626	.679				39,519				3	15	18
2010	33,405	921,016	2.757				33,405			1	7	16	24
2011	42,737	975,357	2.282				42,737				10	15	25
TOTAL	190,378	4,970,790	2.611				190,378			5	25	87	117

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			425,364	47,603	139,496			627,226	20,247	164,960	115,592
2008			146,683	42,364	522,106			93,781	26,199	384,953	49,217
2009				37,269	43,301				27,026	88,502	72,528
2010			124,525	83,862	60,319			141,831	202,968	272,319	35,192
2011				298,314	45,567				310,055	229,150	92,271
TOTAL			696,572	509,412	810,789			862,838	586,495	1,139,884	364,800

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			768,150	92,969	338,695			1,480,947	43,127	388,810	109,581
2008		12,819	346,310	133,320	881,896		14,278	347,950	111,067	676,698	51,530
2009		313	32,643	78,247	83,574		155	36,727	80,605	166,892	70,280
2010		20,654	451,366	173,058	120,231		19,979	892,508	493,374	451,697	32,975
2011		42,830	919,175	375,805	95,776		65,901	1,038,690	553,513	289,149	91,810
TOTAL		76,616	2,517,644	853,399	1,520,172		100,313	3,796,822	1,281,686	1,973,246	356,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,491,395	5,628,503	356,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,108,285	-1,401,064	2,741	
TOTAL LOSSES	5,383,110	4,227,439	358,917	
EXPECTED LOSSES	3,638,123	3,712,373	329,354	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.828	2.221	.189	5.238
INDICATED (POST-TEST)	2.732	2.145	.183	5.060
PRES. ON RATE LEVEL	1.693	1.728	.153	3.574
DERIVED BY FORMULA	1.745	1.778	.157	3.680
UNDERLYING PRES. RATE	1.911	1.950	.173	4.034
PROPOSED	1.745	1.778	.157	3.680
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.60
MAN. RATES	3.75	4.27	4.83	+ 4.60
				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
2007	203,760	2,866,253	1.406				203,760			4	24	57	85
2008	205,440	2,151,354	1.047				205,440			1	28	52	81
2009	205,696	1,997,919	.971				205,696			1	17	51	69
2010	226,061	2,130,573	.942				226,061			2	21	55	78
2011	226,726	1,817,680	.801				226,726				10	63	73
TOTAL	1,067,683	10,963,779	1.027				1,067,683			8	100	278	386

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			375,847	440,184	269,374			283,530	755,011	420,601	321,706
2008			83,037	351,189	301,148			287,976	460,301	337,721	329,982
2009			80,645	209,085	164,195			189,979	234,581	831,586	287,848
2010			297,132	399,694	148,526			103,522	489,007	402,502	290,190
2011				198,162	330,015				229,026	761,297	299,180
TOTAL			836,661	1,598,314	1,213,258			865,007	2,167,926	2,753,707	1,528,906

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2007			712,579	859,680	654,040			754,116	1,608,174	991,360	304,977
2008		3,936	171,117	702,742	627,215		23,774	643,443	1,151,200	753,728	345,491
2009		4,324	291,361	419,346	320,779		6,582	830,735	713,947	1,431,223	278,925
2010		58,907	1,343,090	713,467	316,291		23,960	1,210,395	1,020,645	683,059	271,908
2011		59,307	1,277,710	569,302	411,295		100,920	1,516,342	885,488	832,995	297,684
TOTAL		126,474	3,795,857	3,264,537	2,329,620		155,236	4,955,031	5,379,454	4,692,365	1,498,985

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,032,598	15,665,976	1,498,985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,112,425	-5,086,473	13,812	
TOTAL LOSSES	5,920,173	10,579,503	1,512,797	
EXPECTED LOSSES	10,078,927	13,591,605	1,654,909	
CREDIBILITY	.15	.38	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.554	.991	.142	1.687
INDICATED (POST-TEST)	.535	.957	.137	1.629
PRES. ON RATE LEVEL	.836	1.128	.137	2.101
DERIVED BY FORMULA	.791	1.063	.137	1.991
UNDERLYING PRES. RATE	.944	1.273	.155	2.372
PROPOSED	.791	1.063	.137	1.991
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.49
MAN. RATES	2.29	2.61	2.84	+ 2.49
				PRESENT
				1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	51,170	374,028	.730								3	10	13
2008	51,868	565,152	1.089								1	7	8
2009	51,897	360,226	.694								3	11	14
2010	53,288	510,752	.958								4	13	17
2011	53,582	652,193	1.217								4	13	17
TOTAL	261,805	2,462,351	.941								15	54	69

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				97,557	9,185				153,160	45,102	69,024
2008				42,417	86,518				72,166	304,288	59,763
2009				54,343	95,758				22,038	115,561	72,526
2010				78,574	34,369				108,562	189,551	99,696
2011				112,322	179,433				102,775	201,440	56,223
TOTAL				385,213	405,263				458,701	855,942	357,232

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				190,529	22,300				326,231	106,305	65,435
2008			12,354	90,648	178,362			30,118	213,975	663,976	62,572
2009		552	56,914	123,223	183,290		161	39,276	77,506	216,982	70,278
2010		4,544	129,616	138,023	68,207		3,637	231,868	270,854	306,155	93,415
2011		32,827	707,253	314,555	224,281		32,943	503,077	284,497	227,139	55,942
TOTAL		37,923	906,137	856,978	676,440		36,741	804,339	1,173,063	1,520,557	347,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,785,140	4,227,038	347,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-530,115	-1,130,927	3,206	
TOTAL LOSSES	1,255,025	3,096,111	350,848	
EXPECTED LOSSES	1,714,822	3,008,139	392,708	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.479	1.183	.134	1.796
INDICATED (POST-TEST)	.463	1.143	.129	1.735
PRES. ON RATE LEVEL	.580	1.018	.133	1.731
DERIVED BY FORMULA	.573	1.037	.132	1.742
UNDERLYING PRES. RATE	.655	1.149	.150	1.954
PROPOSED	.571	1.033	.131	1.735
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.17
MAN. RATES	1.85	2.14	2.34	+ 2.17
				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
2007	43,507	138,974	.319				43,507				2	5	7
2008	42,333	209,883	.495				42,333				1	2	3
2009	41,906	147,752	.352				41,906				2		2
2010	41,575	47,510	.114				41,575					3	3
2011	43,715	36,242	.082				43,715					2	2
TOTAL	213,036	580,361	.272				213,036				5	12	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				25,268	30,420				8,565	51,477	23,244
2008				40,756	4,632				155,873	5,202	3,420
2009				33,782					100,147		13,823
2010					20,835					18,813	7,862
2011					2,096					21,707	12,439
TOTAL				99,806	57,983				264,585	97,199	60,788

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				49,348	73,860				18,243	121,330	22,035
2008			6,782	77,911	10,660			27,982	371,494	17,199	3,581
2009		178	18,393	59,959	1,845		282	65,564	209,729	7,197	13,394
2010		422	14,727	12,567	36,206		95	7,955	9,120	29,217	7,367
2011		214	4,663	2,236	2,432		1,927	27,471	17,479	22,714	12,377
TOTAL		814	44,565	202,021	125,003		2,304	128,972	626,065	197,657	58,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	176,655	1,150,746	58,754	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-212,958	-260,071	639	
TOTAL LOSSES		890,675	59,393	
EXPECTED LOSSES	690,237	690,237	78,824	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.418	.028	.446
INDICATED (POST-TEST)	.000	.404	.027	.431
PRES. ON RATE LEVEL	.287	.287	.033	.607
DERIVED BY FORMULA	.273	.302	.032	.607
UNDERLYING PRES. RATE	.324	.324	.037	.685
PROPOSED	.273	.302	.032	.607
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.76
MAN. RATES	.63	.73	.82	+ .76
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				.758
				485
				505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,790	9,567	.342										
2008	3,172	104,293	3.287								1		1
2009	3,426	17,874	.521										
2010	3,582	72,410	2.021								1		1
2011	3,589	40,483	1.127									4	4
TOTAL	16,559	244,627	1.477								2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,567
2008				21,295					77,838		5,160
2009											17,874
2010				49,696					17,711		5,003
2011					4,275					34,771	1,437
TOTAL				70,991	4,275				95,549	34,771	39,041

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											9,070
2008			3,386	40,426	613			13,824	185,151	2,943	5,403
2009											17,320
2010		2,434	66,620	74,187	5,369		439	24,752	29,201	1,923	4,688
2011		435	9,513	4,555	4,959		3,074	43,991	27,987	36,382	1,430
TOTAL		2,869	79,519	119,168	10,941		3,513	82,567	242,339	41,248	37,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	168,468	413,696	37,911	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-110,637	-61,969	323	
TOTAL LOSSES	57,831	351,727	38,234	
EXPECTED LOSSES	358,006	166,583	38,251	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.349	2.124	.231	2.704
INDICATED (POST-TEST)	.337	2.052	.223	2.612
PRES. ON RATE LEVEL	1.915	.891	.205	3.011
DERIVED BY FORMULA	1.899	.914	.205	3.018
UNDERLYING PRES. RATE	2.162	1.006	.231	3.399
PROPOSED	1.895	.912	.204	3.011
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				3.76
MAN. RATES	3.35	3.78	4.07	+ 3.76
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.763
				1250
				1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	11,407	338,169	2.964							2	8	10	
2008	12,774	195,964	1.534							2	8	10	
2009	12,912	200,035	1.549							2	5	7	
2010	13,986	709,695	5.074						1	1	9	11	
2011	14,696	195,441	1.329							1	12	13	
TOTAL	65,775	1,639,304	2.492							1	8	51	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				64,926	29,646				197,468	28,319	17,810
2008				40,916	41,352				42,985	54,574	16,137
2009				7,385	35,256				32,614	70,939	53,841
2010			67,796	17,614	138,339			110,221	36,956	321,327	17,442
2011				10,000	46,441				38,855	65,133	35,012
TOTAL			67,796	140,841	291,034			110,221	348,878	540,292	140,242

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				126,800	71,980				420,607	66,748	16,884
2008			9,192	82,512	85,845			10,742	109,833	120,221	16,895
2009		138	14,084	22,964	66,792		152	36,605	87,545	134,572	52,172
2010		12,187	286,553	116,141	245,804		13,326	580,218	237,956	508,417	16,343
2011		6,071	130,767	60,494	55,302		11,470	176,226	98,678	74,333	34,837
TOTAL		18,396	440,596	408,911	525,723		24,948	803,791	954,619	904,291	137,131

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,287,731	2,793,544	137,131	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-549,412	-586,141	1,178	
TOTAL LOSSES	738,319	2,207,403	138,309	
EXPECTED LOSSES	1,781,846	1,579,915	137,471	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.122	3.356	.210	4.688
INDICATED (POST-TEST)	1.084	3.242	.203	4.529
PRES. ON RATE LEVEL	2.400	2.128	.185	4.713
DERIVED BY FORMULA	2.374	2.195	.186	4.755
UNDERLYING PRES. RATE	2.709	2.402	.209	5.320
PROPOSED	2.353	2.176	.184	4.713
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				5.89
MAN. RATES	4.78	5.55	6.37	+ 5.89
				PRESENT
				1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	35,964	4,338,563	12.063						2	7	21	30	
2008	39,081	509,115	1.302							2	20	22	
2009	38,920	1,331,728	3.421						2	1	27	30	
2010	38,070	1,181,371	3.103						1	7	23	31	
2011	39,443	501,831	1.272							2	18	20	
TOTAL	191,478	7,862,608	4.106						5	19	109	133	

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			290,385	152,493	73,635			167,480	3,416,879	157,826	79,865
2008				33,977	158,487				72,793	177,484	66,374
2009			259,928	31,659	292,239			107,425	12,086	554,138	74,253
2010			129,691	133,482	65,888			257,073	242,983	261,568	90,686
2011				62,843	90,501				59,551	217,646	71,290
TOTAL			680,004	414,454	680,750			531,978	3,804,292	1,368,662	382,468

TRANSLATED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			585,706	272,249	178,786			502,440	2,457,959	371,996	75,712
2008			15,680	83,052	325,473			23,017	197,831	388,446	69,494
2009		13,713	701,724	149,489	558,610		4,758	541,682	189,719	1,037,167	71,951
2010		21,272	484,217	249,033	134,462		27,984	1,200,335	568,021	442,860	84,973
2011		17,351	373,685	165,442	114,016		27,971	419,200	246,092	237,195	70,934
TOTAL		52,336	2,161,012	919,265	1,311,347		60,713	2,686,674	3,659,622	2,477,664	373,064

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,960,735	8,367,898	373,064	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-1,481,679	-1,484,485	3,756	
TOTAL LOSSES			3,479,056	6,883,413	376,820	
EXPECTED LOSSES			4,792,694	3,957,850	459,547	
CREDIBILITY			.05	.12	.13	
PURE PREMIUMS						
INDICATED (PRE-TEST)			1.817	3.595	.197	5.609
INDICATED (POST-TEST)			1.755	3.473	.190	5.418
PRES. ON RATE LEVEL			2.217	1.831	.213	4.261
DERIVED BY FORMULA			2.194	2.028	.210	4.432
UNDERLYING PRES. RATE			2.503	2.067	.240	4.810
PROPOSED			2.194	2.028	.210	4.432

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	5.539
IND. RATES				5.54	MINIMUM PREMIUM	1705
MAN. RATES	4.13	4.93	5.76	+ 5.54	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	37,691	1,197,057	3.175							2	4	24	30
2008	35,571	510,690	1.435								3	15	18
2009	42,512	1,407,614	3.311							2	8	14	24
2010	72,300	997,394	1.379							1	10	26	37
2011	61,415	714,428	1.163							1	1	31	33
TOTAL	249,489	4,827,183	1.935							6	26	110	142

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			316,857	71,873	67,266			452,815	36,893	171,568	79,785
2008				103,018	55,010				117,297	128,552	106,813
2009			193,057	127,008	18,148			415,627	357,621	104,844	191,309
2010			81,017	182,891	76,515			62,491	273,102	219,141	102,237
2011			86,154	14,264	105,583			82,091	49,995	299,936	76,405
TOTAL			677,085	499,054	322,522			1,013,024	834,908	924,041	556,549

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			478,266	140,369	163,322			879,756	78,582	404,385	75,637
2008			19,952	202,001	115,601			28,134	296,888	283,788	111,834
2009		7,012	370,340	230,333	44,169		11,222	1,242,776	789,271	228,584	185,378
2010		20,724	496,593	326,805	156,938		14,005	697,025	568,550	373,022	95,796
2011		32,470	483,522	141,259	130,294		77,110	794,367	324,535	327,431	76,023
TOTAL		60,206	1,848,673	1,040,767	610,324		102,337	3,642,058	2,057,826	1,617,210	544,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,653,274	5,326,127	544,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,403,298	-1,506,919	5,255	
TOTAL LOSSES	4,249,976	3,819,208	549,923	
EXPECTED LOSSES	4,543,195	4,126,547	558,856	
CREDIBILITY	.06	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.703	1.531	.220	3.454
INDICATED (POST-TEST)	1.645	1.479	.213	3.337
PRES. ON RATE LEVEL	1.613	1.465	.199	3.277
DERIVED BY FORMULA	1.615	1.467	.201	3.283
UNDERLYING PRES. RATE	1.821	1.654	.224	3.699
PROPOSED	1.615	1.467	.201	3.283
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.10
MAN. RATES	3.30	3.90	4.43	+ 4.10
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,757	561,867	20.379						1	3	4	8	
2008	2,861	12,583	.439							3	1	4	
2009	3,151	419,517	13.313						1	1	1	3	
2010	3,554	105,081	2.956							2	2	4	
2011	3,293	181,181	5.502						1		2	3	
TOTAL	15,616	1,280,229	8.198						3	9	10	22	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			220,972	24,973	17,402			222,278	41,730	30,656	3,856
2008				3,590	536				5,996	136	2,325
2009			112,749	14,376	2,570			254,485	18,749	6,031	10,557
2010				22,289	4,127				64,124	2,942	11,599
2011			81,330		14,382			44,604		34,584	6,281
TOTAL			415,051	65,228	39,017			521,367	130,599	74,349	34,618

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			348,650	48,773	42,251			521,632	88,885	72,256	3,655
2008			606	6,881	1,199			1,072	14,282	524	2,434
2009		3,759	182,060	29,583	7,510		6,743	667,213	63,028	17,987	10,230
2010		1,177	32,797	35,763	9,580		1,602	90,877	107,141	11,531	10,868
2011		20,152	229,731	27,630	22,131		26,560	203,578	40,650	39,261	6,249
TOTAL		25,088	793,844	148,630	82,671		34,905	1,484,372	313,986	141,559	33,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,338,209	686,846	33,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-254,129	-257,964	529	
TOTAL LOSSES	2,084,080	428,882	33,965	
EXPECTED LOSSES	820,777	690,539	62,776	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.346	2.746	.218	16.310
INDICATED (POST-TEST)	12.892	2.653	.211	15.756
PRES. ON RATE LEVEL	4.656	3.918	.356	8.930
DERIVED BY FORMULA	4.738	3.893	.353	8.984
UNDERLYING PRES. RATE	5.256	4.422	.402	10.080
PROPOSED	4.738	3.893	.353	8.984
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.229
MAN. RATES	8.83	10.62	12.07	11.23
				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
2007	379,675	1,379,927	.363							2	7	7	16
2008	340,742	939,518	.275							3	4	6	13
2009	315,208	1,023,193	.324							1	3	7	11
2010	321,157	225,615	.070								4	5	9
2011	354,380	177,438	.050								1	6	7
TOTAL	1,711,162	3,745,691	.219							6	19	31	56

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			602,422	94,270	18,443			474,727	63,637	89,527	36,901
2008			366,248	55,492	36,980			374,284	5,053	54,684	46,777
2009			210,718	79,975	39,122			498,764	73,151	88,491	32,972
2010				75,248	15,917				77,125	22,232	35,093
2011				17,928	26,327				8,052	85,614	39,517
TOTAL			1,179,388	322,913	136,789			1,347,775	227,018	340,548	191,260

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			625,379	184,110	44,779			857,408	135,548	211,015	34,982
2008		29,377	725,637	115,752	81,145		53,451	1,223,558	40,614	124,444	48,975
2009		4,069	221,784	156,119	79,854		7,034	726,987	199,550	175,646	31,950
2010		4,015	112,126	121,926	35,775		2,024	117,194	137,934	42,893	32,882
2011		5,002	107,733	47,744	33,109		8,736	127,762	78,511	90,856	39,319
TOTAL		42,463	1,792,659	625,651	274,662		71,245	3,052,909	592,157	644,854	188,108

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,959,276	2,137,324	188,108	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,305,822	-743,430	1,796	
TOTAL LOSSES	3,653,454	1,393,894	189,904	
EXPECTED LOSSES	4,243,681	1,967,836	222,450	
CREDIBILITY	.21	.52	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.214	.081	.011	.306
INDICATED (POST-TEST)	.207	.078	.011	.296
PRES. ON RATE LEVEL	.220	.102	.011	.333
DERIVED BY FORMULA	.217	.090	.011	.318
UNDERLYING PRES. RATE	.248	.115	.013	.376
PROPOSED	.217	.090	.011	.318
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.40
MAN. RATES	.31	.40	.45	+ .40
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	20,257	716,755	3.538					1		1	3	6	11
2008	22,668	1,355,136	5.978							3	2	9	14
2009	22,231	1,023,125	4.602							2	3	11	16
2010	21,906	801,404	3.658							2	3	11	16
2011	23,057	473,702	2.054								4	5	9
TOTAL	110,119	4,370,122	3.969					1		8	15	42	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	24,039		178,438	70,376	10,524			259,850	121,687	21,618	30,223
2008			568,278	11,750	39,025			545,322	86,062	74,430	30,269
2009			701,592	80,199	27,093			88,858	36,865	17,926	70,592
2010			240,569	91,402	105,195			111,385	72,019	122,864	57,970
2011				153,528	13,901				188,733	47,076	70,464
TOTAL	24,039		1,688,877	407,255	195,738			1,005,415	505,366	283,914	259,518

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007	42,140		274,887	137,445	25,551			595,395	259,193	50,954	28,651
2008		44,114	1,077,071	36,005	85,991		70,107	1,619,039	242,593	172,109	31,692
2009		28,315	1,363,870	175,262	69,705		3,524	360,206	93,314	38,798	68,404
2010		36,893	782,846	222,626	205,227		13,333	549,489	199,788	204,056	54,318
2011		21,045	451,814	183,235	38,224		31,956	515,333	262,523	79,330	70,112
TOTAL	42,140	130,367	3,950,488	754,573	424,698		118,920	3,639,462	1,057,411	545,247	253,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,881,377	2,781,929	253,177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,103,245	-798,299	2,783	
TOTAL LOSSES	6,778,132	1,983,630	255,960	
EXPECTED LOSSES	3,570,059	2,134,107	338,065	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.155	1.801	.232	8.188
INDICATED (POST-TEST)	5.946	1.740	.224	7.910
PRES. ON RATE LEVEL	2.872	1.717	.272	4.861
DERIVED BY FORMULA	2.964	1.719	.268	4.951
UNDERLYING PRES. RATE	3.242	1.938	.307	5.487
PROPOSED	2.964	1.719	.268	4.951
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.19
MAN. RATES	4.95	5.74	6.57	+ 6.19
				PRESENT
				1990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	17,045	443,998	2.604						1	6	4	11	
2008	16,727	268,697	1.606							3	5	8	
2009	17,022	154,138	.905							1	3	4	
2010	15,070	34,180	.226							1	6	7	
2011	14,986	275,977	1.841							3	4	7	
TOTAL	80,850	1,176,990	1.456						1	14	22	37	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			104,546	97,925	4,111			58,623	160,222	5,228	13,343
2008				43,487	23,598				146,263	30,759	24,590
2009				32,081	9,348				20,548	82,319	9,842
2010				1,914	7,339				2,469	15,869	6,589
2011				68,381	17,521				74,792	66,835	48,448
TOTAL			104,546	243,788	61,917			58,623	404,294	201,010	102,812

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			210,869	191,247	9,982			175,869	341,272	12,323	12,649
2008			8,443	85,315	49,571			27,726	352,187	72,375	25,746
2009		192	20,133	59,552	19,353		129	31,151	65,369	154,916	9,537
2010		234	7,757	7,282	12,954		142	10,152	11,763	24,915	6,174
2011		10,545	226,450	93,688	30,162		16,910	265,179	142,828	81,832	48,206
TOTAL		10,971	473,652	437,084	122,022		17,181	510,077	913,419	346,361	102,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,011,881	1,818,886	102,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-268,810	-310,908	548	
TOTAL LOSSES	743,071	1,507,978	102,860	
EXPECTED LOSSES	867,521	816,586	71,149	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.919	1.865	.127	2.911
INDICATED (POST-TEST)	.888	1.802	.123	2.813
PRES. ON RATE LEVEL	.950	.895	.078	1.923
DERIVED BY FORMULA	.948	.958	.081	1.987
UNDERLYING PRES. RATE	1.073	1.010	.088	2.171
PROPOSED	.948	.958	.081	1.987
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.483
MAN. RATES	1.78	2.21	2.60	2.48
				MINIMUM PREMIUM
				920
				PRESENT
				965

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	964,800	4,185,890	.433						6	6	28	40	
2008	1,026,219	1,946,977	.189						3	5	6	14	
2009	726,467	1,311,409	.180						4	13	11	28	
2010	736,898	802,986	.108							9	14	23	
2011	742,513	638,458	.085						1	4	9	14	
TOTAL	4,196,897	8,885,720	.212						14	37	68	119	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			1,602,492	110,585	180,024			1,612,090	138,236	376,797	165,666
2008			518,151	133,186	5,624			1,091,943	101,332	23,751	72,990
2009			334,967	296,563	60,378			209,943	216,925	152,355	40,278
2010				287,743	30,145				316,202	80,283	88,613
2011			195,384	84,621	41,359			96,028	78,847	96,856	45,363
TOTAL			2,650,994	912,698	317,530			3,010,004	851,542	730,042	412,910

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			2,018,149	215,974	437,096			1,976,529	294,442	888,109	157,052
2008		27,253	684,200	259,127	18,905		77,927	1,797,591	274,942	63,351	76,421
2009		18,144	953,288	558,206	138,318		9,036	985,100	523,061	306,277	39,029
2010		14,712	407,031	447,710	83,463		8,227	475,920	560,225	159,004	83,030
2011		54,435	741,007	162,856	71,657		64,598	614,998	196,008	119,711	45,136
TOTAL		114,544	4,803,675	1,643,873	749,439		159,788	5,850,138	1,848,678	1,536,452	400,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,928,145	5,778,442	400,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,167,986	-1,869,881	2,824	
TOTAL LOSSES	8,760,159	3,908,561	403,492	
EXPECTED LOSSES	6,966,850	4,910,369	377,721	
CREDIBILITY	.38	.95	.99	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.209	.093	.010	.312
INDICATED (POST-TEST)	.202	.090	.010	.302
PRES. ON RATE LEVEL	.147	.104	.008	.259
DERIVED BY FORMULA	.168	.091	.010	.269
UNDERLYING PRES. RATE	.166	.117	.009	.292
PROPOSED	.168	.091	.010	.269
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.34
MAN. RATES	.26	.32	.35	+ .34
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	572	387	.067										
2008	493												
2009	507												
2010	759												
2011	645												
TOTAL	2,976	387	.013										

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												367
TOTAL												367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,655	-40,130	444	
TOTAL LOSSES			811	
EXPECTED LOSSES	137,759	107,552	51,187	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.027	.027
INDICATED (POST-TEST)	.000	.000	.026	.026
PRES. ON RATE LEVEL	4.101	3.202	1.523	8.826
DERIVED BY FORMULA	4.101	3.170	1.508	8.779
UNDERLYING PRES. RATE	4.629	3.614	1.720	9.963
PROPOSED	4.101	3.170	1.508	8.779

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	10.972
IND. RATES				10.97	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.80	11.93	+ 10.97	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	2,470	1,896	.076									1	1
2008	2,163	18,691	.864									1	1
2009	2,130	252,801	11.868							1		1	2
2010	2,211	100,776	4.557									3	3
2011	2,134	1,529	.071										
TOTAL	11,108	375,693	3.382							1		6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					624					617	655
2008					5,425					13,266	
2009			206,233		1,714			40,904		3,950	
2010					37,668					62,237	871
2011											1,529
TOTAL			206,233		45,431			40,904		80,070	3,055

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007					1,515					1,454	621
2008			352	635	11,107			755	1,844	28,828	
2009		10,113	477,392	9,686	8,430		1,617	158,729	6,415	8,664	
2010		751	26,630	22,719	65,449		309	26,311	30,168	96,658	816
2011											1,521
TOTAL		10,864	504,374	33,040	86,501		1,926	185,795	38,427	135,604	2,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	702,959	293,572	2,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,681	-98,143	110	
TOTAL LOSSES	596,278	195,429	3,068	
EXPECTED LOSSES	344,905	258,039	13,887	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.368	1.759	.028	7.155
INDICATED (POST-TEST)	5.185	1.699	.027	6.911
PRES. ON RATE LEVEL	2.750	2.058	.111	4.919
DERIVED BY FORMULA	2.774	2.051	.109	4.934
UNDERLYING PRES. RATE	3.105	2.323	.125	5.553
PROPOSED	2.774	2.051	.109	4.934
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				6.17
MAN. RATES	5.01	5.88	6.65	+ 6.17
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	23,944	1,445,186	6.035						1	6	22	29	
2008	24,076	1,557,332	6.468						2	3	8	13	
2009	25,446	1,006,501	3.955						2	2	7	11	
2010	26,477	1,439,632	5.437						3	5	3	11	
2011	29,579	920,430	3.111						2	3	4	9	
TOTAL	129,522	6,369,081	4.917						10	19	44	73	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			135,441	279,448	229,803			149,986	355,358	243,791	51,359
2008			442,100	56,178	19,126			835,342	104,578	65,158	34,850
2009			319,524	58,802	243,580			152,999	58,829	153,587	19,180
2010			510,010	144,157	37,328			614,676	28,605	82,371	22,485
2011			181,900	134,702	191,282			150,965	125,118	105,860	30,603
TOTAL			1,588,975	673,287	721,119			1,903,968	672,488	650,767	158,477

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			273,184	545,762	557,961			449,958	756,912	574,616	48,688
2008		23,113	572,244	113,672	43,791		58,079	1,347,419	280,624	151,443	36,488
2009		16,647	840,424	186,730	469,965		6,343	662,066	184,865	295,380	18,585
2010		52,991	1,093,040	271,595	99,165		31,749	1,187,064	147,338	146,250	21,068
2011		78,680	1,237,191	379,249	253,445		107,312	976,967	277,470	141,102	30,450
TOTAL		171,431	4,016,083	1,497,008	1,424,327		203,483	4,623,474	1,647,209	1,308,791	155,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,014,471	5,877,335	155,279	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,660,806	-1,683,445	3,271	
TOTAL LOSSES	6,353,665	4,193,890	158,550	
EXPECTED LOSSES	8,667,612	4,526,794	380,793	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.905	3.238	.122	8.265
INDICATED (POST-TEST)	4.738	3.128	.118	7.984
PRES. ON RATE LEVEL	5.928	3.096	.261	9.285
DERIVED BY FORMULA	5.880	3.099	.247	9.226
UNDERLYING PRES. RATE	6.692	3.495	.294	10.481
PROPOSED	5.880	3.099	.247	9.226
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				11.53
MAN. RATES	9.94	11.43	12.55	+ 11.53
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	6,610						6,610						
2008	6,996						6,996						
2009	7,609	12,593	.165				7,609					1	1
2010	7,773	223,468	2.874				7,773			1		2	3
2011	7,991						7,991						
TOTAL	36,979	236,061	.638				36,979			1		3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					719					6,335	5,539
2010			141,452		4,378			46,966		26,774	3,898
TOTAL			141,452		5,097			46,966		33,109	9,437

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		2	207	203	1,353		5	1,360	1,721	11,809	5,367
2010		17,907	347,630	16,015	14,999		4,742	178,664	22,043	43,868	3,652
TOTAL		17,909	347,837	16,218	16,352		4,747	180,024	23,764	55,677	9,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	550,517	112,011	9,019			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-90,579	-62,663	118			
TOTAL LOSSES	459,938	49,348	9,137			
EXPECTED LOSSES	293,613	167,884	14,052			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.244	.133	.025	1.402		
INDICATED (POST-TEST)	1.202	.128	.024	1.354		
PRES. ON RATE LEVEL	.703	.402	.034	1.139		
DERIVED BY FORMULA	.713	.391	.034	1.138		
UNDERLYING PRES. RATE	.794	.454	.038	1.286		
PROPOSED	.714	.391	.034	1.139		
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	1.423
IND. RATES				1.42	MINIMUM PREMIUM	650
MAN. RATES	1.14	1.38	1.54	+ 1.42	PRESENT	690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	1,757	17,825	1.014									2	2
2008	1,229	912	.074										
2009	1,262	22,803	1.806									2	2
2010	1,351	3,786	.280									1	1
2011	1,370	1,764	.128										
TOTAL	6,969	47,090	.676									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					3,408					14,417		
2008											912	
2009					4,312					13,678	4,813	
2010					1,643					1,174	969	
2011											1,764	
TOTAL					9,363					29,269	8,458	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2007					8,274					33,981		
2008											955	
2009		13	1,229	1,209	8,119		11	2,943	3,708	25,495	4,664	
2010		35	1,162	988	2,855		7	500	568	1,826	908	
2011											1,755	
TOTAL		48	2,391	2,197	19,248		18	3,443	4,276	61,302	8,282	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,900	87,023	8,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,095	-68,617	181	
TOTAL LOSSES		18,406	8,463	
EXPECTED LOSSES	244,264	179,173	22,928	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.264	.121	.385
INDICATED (POST-TEST)	.000	.255	.117	.372
PRES. ON RATE LEVEL	3.105	2.278	.291	5.674
DERIVED BY FORMULA	3.074	2.258	.289	5.621
UNDERLYING PRES. RATE	3.505	2.571	.329	6.405
PROPOSED	3.074	2.258	.289	5.621

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	7.025
IND. RATES				7.03	MINIMUM PREMIUM	2000
MAN. RATES	5.82	6.85	7.67	+ 7.03	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
2007	53						53						
2008	45						45						
2009	27						27						
2010	53						53						
2011	34						34						
TOTAL	212						212						

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-4,318	-2,635	5	
TOTAL LOSSES					5	
EXPECTED LOSSES			13,719	6,877	683	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.002	.002
INDICATED (POST-TEST)			.000	.000	.002	.002
PRES. ON RATE LEVEL			5.734	2.874	.285	8.893
DERIVED BY FORMULA			5.734	2.874	.285	8.893
UNDERLYING PRES. RATE			6.472	3.244	.322	10.038
PROPOSED			5.734	2.874	.285	8.893

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	11.115
IND. RATES				11.12	MINIMUM PREMIUM	2000
MAN. RATES	9.35	10.76	12.02	+ 11.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	792	34,692	4.380								1		1
2008	459												
2009	896												
2010	825												
2011	755												
TOTAL	3,727	34,692	.931								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				22,484					12,208		
TOTAL				22,484					12,208		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007				43,911					26,003		
TOTAL				43,911					26,003		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		69,914		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,855	-5,019	14	
TOTAL LOSSES		64,895	14	
EXPECTED LOSSES	64,701	13,120	1,566	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.741	.000	1.741
INDICATED (POST-TEST)	.000	1.682	.000	1.682
PRES. ON RATE LEVEL	1.538	.312	.037	1.887
DERIVED BY FORMULA	1.538	.326	.037	1.901
UNDERLYING PRES. RATE	1.736	.352	.042	2.130
PROPOSED	1.527	.323	.037	1.887

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	2.358
IND. RATES				2.36	MINIMUM PREMIUM	890
MAN. RATES	1.38	1.91	2.55	+ 2.36	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	63												
2008	84												
2009	54												
2010	37												
2011													
TOTAL	238												

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.			-593	-474	1		
TOTAL LOSSES					1		
EXPECTED LOSSES			1,808	1,162	369		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			.673	.432	.138	1.243	
DERIVED BY FORMULA			.673	.432	.138	1.243	
UNDERLYING PRES. RATE			.760	.488	.155	1.403	
PROPOSED			.673	.432	.138	1.243	
YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE		1.553
IND. RATES				1.55	MINIMUM PREMIUM		685
MAN. RATES	1.52	1.73	1.68	+ 1.55	PRESENT		820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	4,313	3,028	.070										
2008	5,131	3,313	.064										
2009	4,893	36											
2010	5,231	2,662	.050										
2011	5,481												
TOTAL	25,049	9,039	.036										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											3,028
2008											3,313
2009											36
2010											2,662
TOTAL											9,039

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007											2,871
2008											3,469
2009											35
2010											2,494
TOTAL											8,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-108,503	-19,894	186	
TOTAL LOSSES			9,055	
EXPECTED LOSSES	351,188	53,604	22,042	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.035	.035
PRES. ON RATE LEVEL	1.242	.190	.078	1.510
DERIVED BY FORMULA	1.230	.184	.077	1.491
UNDERLYING PRES. RATE	1.402	.214	.088	1.704
PROPOSED	1.230	.184	.077	1.491
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				1.86
MAN. RATES	1.84	2.11	2.04	+ 1.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.863
				765
				820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	3,415												
2008	3,993												
2009	3,265												
2010	2,654	817	.030										
2011	3,373	3,106	.092										
TOTAL	16,700	3,923	.023										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010												817
2011												3,106
TOTAL												3,923

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010												766
2011												3,090
TOTAL												3,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-168,017	-42,153	90	
TOTAL LOSSES			3,946	
EXPECTED LOSSES	544,588	112,057	11,356	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.024	.024
INDICATED (POST-TEST)	.000	.000	.023	.023
PRES. ON RATE LEVEL	2.889	.595	.060	3.544
DERIVED BY FORMULA	2.860	.583	.059	3.502
UNDERLYING PRES. RATE	3.261	.671	.068	4.000
PROPOSED	2.860	.583	.059	3.502
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				4.38
MAN. RATES	4.32	4.96	4.79	+ 4.38
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.377
				1405
				1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	46,894	857,360	1.828						2	3	13	18	
2008	59,457	574,651	.966						1		6	7	
2009	40,565	1,109,992	2.736						2	6	6	14	
2010	53,873	747,264	1.387						3	1	8	12	
2011	43,963	243,671	.554							2	8	10	
TOTAL	244,752	3,532,938	1.443						8	12	41	61	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			211,708	65,868	26,686			156,488	105,201	127,986	163,423
2008			200,170		7,688			177,960		42,584	146,249
2009			393,754	204,738	14,353			226,074	91,629	121,369	58,075
2010			406,477	33,801	9,221			196,164	35,225	15,901	50,475
2011				16,168	77,549				13,118	91,851	44,985
TOTAL			1,212,109	320,575	135,497			756,686	245,173	399,691	463,207

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2007			427,015	128,641	64,793			469,464	224,078	301,663	154,925
2008		17,497	425,907	4,524	18,022		27,084	620,391	16,556	95,286	153,123
2009		20,413	1,026,100	384,981	48,120		9,289	958,683	254,360	240,025	56,274
2010		53,048	1,041,875	94,431	40,911		20,195	754,924	103,645	38,091	47,295
2011		10,044	216,894	100,430	92,269		10,035	147,909	89,558	98,190	44,761
TOTAL		101,002	3,137,791	713,007	264,115		66,603	2,951,371	688,197	773,255	456,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,256,767	2,438,574	456,378	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,114,764	-662,897	2,870	
TOTAL LOSSES	5,142,003	1,775,677	459,248	
EXPECTED LOSSES	3,551,351	1,764,662	367,130	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.101	.726	.188	3.015
INDICATED (POST-TEST)	2.030	.701	.182	2.913
PRES. ON RATE LEVEL	1.285	.639	.133	2.057
DERIVED BY FORMULA	1.330	.648	.140	2.118
UNDERLYING PRES. RATE	1.451	.721	.150	2.322
PROPOSED	1.330	.648	.140	2.118
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				2.65
MAN. RATES	1.98	2.38	2.78	+ 2.65
				PRESENT
				1010

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	792												
2008	459												
2009	896												
2010	825												
2011	755												
TOTAL	3,727												

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.			-3,042	-5,903	9	
TOTAL LOSSES					9	
EXPECTED LOSSES			9,914	15,430	1,120	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.000	.000
INDICATED (POST-TEST)			.000	.000	.000	.000
PRES. ON RATE LEVEL			.236	.367	.026	.629
DERIVED BY FORMULA			.236	.363	.026	.625
UNDERLYING PRES. RATE			.266	.414	.030	.710
PROPOSED			.236	.363	.026	.625

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	.781
IND. RATES				.78	MINIMUM PREMIUM	490
MAN. RATES	.46	.64	.85	+ .78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	63												
2008	84												
2009	54												
2010	37												
2011													
TOTAL	238												

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.	-187	-57		
TOTAL LOSSES				
EXPECTED LOSSES	572	138	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	.213	.051	.003	.267
DERIVED BY FORMULA	.213	.051	.003	.267
UNDERLYING PRES. RATE	.240	.058	.003	.301
PROPOSED	.213	.051	.003	.267
YEAR	12-1-11	12-1-12	12-1-13	12-1-14
IND. RATES				.33
MAN. RATES	.32	.36	.36	+ .33
IND. RATE				
MINIMUM PREMIUM				375
PRESENT				

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2007	155												
2008	159												
2009	158												
2010	153												
2011	184												
TOTAL	809												

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.	-20,708	-5		
TOTAL LOSSES				
EXPECTED LOSSES	67,548	11		
CREDIBILITY	.01	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	73.968	.014	.000	73.982
DERIVED BY FORMULA	73.228	.014	.000	73.242
UNDERLYING PRES. RATE	83.495	.015	.000	83.510
PROPOSED	73.228	.014	.000	73.242

YEAR	12-1-11	12-1-12	12-1-13	12-1-14	IND. RATE	91.545
IND. RATES				91.55	MINIMUM PREMIUM	381
MAN. RATES	100.00	100.00	100.00	+ 91.55	PRESENT	2000

+PROPOSED