

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,007	316,918	5.275				6,007			1		2	3
2009	5,424	213,176	3.930				5,424			1		2	3
2010	5,970	10,432	.174				5,970					3	3
2011	6,539	136,959	2.094				6,539				1	3	4
2012	7,181	283,182	3.943				7,181			1	2	1	4
TOTAL	31,121	960,667	3.087				31,121			3	3	11	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			134,588		1,891			117,053		3,455	59,931
2009			105,001		7,953			82,673		17,549	
2010					4,299					6,133	
2011				35,571	16,833				23,979	57,761	2,815
2012			123,853	39,429	2,572			39,010	51,722	8,761	17,835
TOTAL			363,442	75,000	33,548			238,736	75,701	93,659	80,581

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			332,163		4,370			303,870		7,003	65,864
2009		1,893	265,746	2,210	21,768		546	227,669	4,039	34,586	
2010		13	1,252	892	8,259		2	872	891	9,146	
2011		689	66,521	59,854	34,823		706	37,613	46,339	85,479	2,880
2012		14,935	517,861	69,259	23,233		11,100	286,230	67,100	20,099	18,299
TOTAL		17,530	1,183,543	132,215	92,453		12,354	856,254	118,369	156,313	87,043

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,069,681	499,350	87,043	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,630,180	-549,893	1,676	
TOTAL LOSSES			88,719	
EXPECTED LOSSES	4,509,121	1,840,185	164,320	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.285	.285
INDICATED (POST-TEST)	.000	.000	.350	.350
PRES. ON RATE LEVEL	15.438	6.300	.563	22.301
DERIVED BY FORMULA	15.284	6.048	.554	21.886
UNDERLYING PRES. RATE	14.489	5.913	.528	20.930
PROPOSED	15.284	6.048	.554	21.886

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	28.738
IND. RATES				28.74	MINIMUM PREMIUM	2000
MAN. RATES	24.75	28.16	26.10	+ 28.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,134	4,058	.098										
2009	4,332	165,663	3.824								2		2
2010	4,098	125,853	3.071									3	3
2011	5,609	156,883	2.796									3	3
2012	6,293	704,018	11.187							1	2	5	8
TOTAL	24,466	1,156,475	4.727							1	4	11	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,058
2009				38,530					124,271		2,862
2010					56,334					61,307	8,212
2011					4,488					35,727	116,668
2012			222,217	65,286	110,707			58,802	88,656	151,716	6,634
TOTAL			222,217	103,816	171,529			58,802	212,927	248,750	138,434

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,460
2009			6,042	76,615	1,137			16,179	226,491	3,895	2,908
2010		153	16,388	11,676	108,272		22	8,685	8,911	91,454	8,261
2011		24	3,470	2,073	8,139		115	9,434	10,453	51,156	119,351
2012		29,950	1,180,703	231,867	179,706		21,807	634,079	208,854	165,774	6,806
TOTAL		30,127	1,206,603	322,231	297,254		21,944	668,377	454,709	312,279	141,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,927,051	1,386,473	141,786	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-490,351	-78,695	464	
TOTAL LOSSES	1,436,700	1,307,778	142,250	
EXPECTED LOSSES	859,246	269,370	42,572	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.872	5.345	.581	11.798
INDICATED (POST-TEST)	7.211	6.564	.713	14.488
PRES. ON RATE LEVEL	3.742	1.173	.186	5.101
DERIVED BY FORMULA	3.777	1.335	.202	5.314
UNDERLYING PRES. RATE	3.512	1.101	.174	4.787
PROPOSED	3.777	1.335	.202	5.314
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.98
MAN. RATES	5.68	6.38	5.97	+ 6.98
				PRESENT
				1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	785	3,996	.509				785				1		1
2009	988	10,283	1.040				988						
2010	905						905						
2011	1,168	4,712	.403				1,168						
2012	1,089						1,089						
TOTAL	4,935	18,991	.385				4,935				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											4,712
TOTAL				1,500					571		16,920

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				3,008					1,152		2,116
2009											10,448
2011											4,820
TOTAL				3,008					1,152		17,384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,160	17,384	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,981	-44,598	119	
TOTAL LOSSES			17,503	
EXPECTED LOSSES	146,520	148,100	11,696	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.355	.355
INDICATED (POST-TEST)	.000	.000	.436	.436
PRES. ON RATE LEVEL	3.163	3.198	.253	6.614
DERIVED BY FORMULA	3.163	3.166	.255	6.584
UNDERLYING PRES. RATE	2.969	3.001	.237	6.207
PROPOSED	3.163	3.166	.255	6.584
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.65
MAN. RATES	7.49	8.38	7.74	+ 8.65
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
2008	8												
2009	1,036	75	.007										
2010	1,138	4,820	.423										
2011	1,351	440,940	32.638							1			1
2012	1,345												
TOTAL	4,878	445,835	9.140							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			145,572					294,680			688
TOTAL			145,572					294,680			5,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											76
2010											4,849
2011		3,261	347,876	10,762	10,165		9,730	622,599	38,893	16,410	704
TOTAL		3,261	347,876	10,762	10,165		9,730	622,599	38,893	16,410	5,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	983,466	76,230	5,629	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,435	-16,324	85	
TOTAL LOSSES	921,031	59,906	5,714	
EXPECTED LOSSES	113,023	55,951	7,073	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.881	1.228	.117	20.226
INDICATED (POST-TEST)	23.186	1.508	.144	24.838
PRES. ON RATE LEVEL	2.469	1.222	.154	3.845
DERIVED BY FORMULA	2.469	1.225	.154	3.848
UNDERLYING PRES. RATE	2.317	1.147	.145	3.609
PROPOSED	2.469	1.225	.154	3.848
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.05
MAN. RATES	3.49	4.33	4.50	+ 5.05
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3						3						
2009	29						29						
2010	106	48,973	46,200				106				1		1
2011													
2012	1						1						
TOTAL	139	48,973	35,232				139				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		179	14,983	51,620	1,511		35	8,092	33,334	1,045	
TOTAL		179	14,983	51,620	1,511		35	8,092	33,334	1,045	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,289	87,510				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,270	-3,449	1			
TOTAL LOSSES	19	84,061	1			
EXPECTED LOSSES	33,489	9,127	277			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.014	60.476	.001	60.491		
INDICATED (POST-TEST)	.017	74.265	.001	74.283		
PRES. ON RATE LEVEL	25.670	6.996	.212	32.878		
DERIVED BY FORMULA	25.670	6.996	.212	32.878		
UNDERLYING PRES. RATE	24.092	6.566	.199	30.857		
PROPOSED	25.670	6.996	.212	32.878		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	43.172
IND. RATES				43.17	MINIMUM PREMIUM	2000
MAN. RATES	37.64	42.11	38.48	+ 43.17	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
2008	310						310						
2009	190						190						
2010	244	3,021	1,238				244						
2011	225						225						
2012	217						217						
TOTAL	1,186	3,021	.255				1,186						

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												3,039
TOTAL												3,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,504	-6,603	43	
TOTAL LOSSES			3,082	
EXPECTED LOSSES	24,028	21,443	4,934	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.260	.260
INDICATED (POST-TEST)	.000	.000	.319	.319
PRES. ON RATE LEVEL	2.159	1.926	.443	4.528
DERIVED BY FORMULA	2.159	1.926	.443	4.528
UNDERLYING PRES. RATE	2.026	1.808	.416	4.250
PROPOSED	2.159	1.926	.443	4.528

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.945
IND. RATES				5.95	MINIMUM PREMIUM	1835
MAN. RATES	5.05	5.74	5.30	+ 5.95	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	38,522	2,264,162	5.877							5	5	12	22
2009	38,020	1,523,675	4.007							3	4	15	22
2010	40,854	1,167,121	2.856							1	9	11	21
2011	44,663	1,236,267	2.767					1		2	7	15	25
2012	46,453	1,274,256	2.743							1	4	18	23
TOTAL	208,512	7,465,481	3.580					1		12	29	71	113

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			710,713	75,678	29,817			1,252,919	104,335	34,366	56,334
2009			434,029	95,531	182,066			325,086	120,568	305,455	60,940
2010			115,624	169,042	113,252			70,865	453,656	176,376	68,306
2011	200,000		186,983	209,901	88,547			101,940	189,069	163,357	96,470
2012			153,286	139,025	180,455			164,490	223,911	369,109	43,980
TOTAL	200,000		1,600,635	689,177	594,137			1,915,300	1,091,539	1,048,663	326,030

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,544,629	151,735	68,907			2,910,801	210,548	69,660	61,911
2009		7,825	1,131,729	210,497	435,836		2,149	932,023	251,924	574,922	61,915
2010		6,774	418,429	333,566	232,568		1,959	384,770	772,069	289,343	68,716
2011	306,193	8,704	887,979	363,797	200,638		8,470	462,244	295,106	262,119	98,689
2012		24,936	1,320,486	382,896	276,277		52,637	1,551,511	515,561	404,375	45,123
TOTAL	306,193	48,239	5,303,252	1,442,491	1,214,226		65,215	6,241,349	2,045,208	1,600,419	336,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,964,248	6,302,344	336,354	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,291,691	-1,359,167	3,906	
TOTAL LOSSES	8,672,557	4,943,177	340,260	
EXPECTED LOSSES	5,629,824	4,516,371	387,832	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.159	2.371	.163	6.693
INDICATED (POST-TEST)	5.107	2.912	.200	8.219
PRES. ON RATE LEVEL	2.877	2.308	.198	5.383
DERIVED BY FORMULA	2.989	2.393	.198	5.580
UNDERLYING PRES. RATE	2.700	2.166	.186	5.052
PROPOSED	2.989	2.393	.198	5.580
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.327
MAN. RATES	5.89	6.69	6.30	7.33
				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
2008	3,719	77,630	2.087				3,719				1	2	3
2009	3,599	66,325	1.842				3,599				2		2
2010	3,226	663	.020				3,226						
2011	3,059	44,780	1.463				3,059					2	2
2012	3,081	2,501	.081				3,081						
TOTAL	16,684	191,899	1.150				16,684				3	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				12,936	19,730				14,192	30,658	114
2009				37,797					22,349		6,179
2010											663
2011					15,829					27,975	976
2012											2,501
TOTAL				50,733	35,559				36,541	58,633	10,433

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				25,937	45,596				28,639	62,144	125
2009			5,927	75,158	1,114			2,908	40,733	701	6,278
2010											667
2011		92	12,232	7,304	28,706		86	7,388	8,188	40,063	998
2012											2,566
TOTAL		92	18,159	108,399	75,416		86	10,296	77,560	102,908	10,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,633	364,283	10,634	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-284,577	-122,522	317	
TOTAL LOSSES		241,761	10,951	
EXPECTED LOSSES	472,158	391,740	35,203	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.449	.066	1.515
INDICATED (POST-TEST)	.000	1.779	.081	1.860
PRES. ON RATE LEVEL	3.015	2.502	.225	5.742
DERIVED BY FORMULA	2.985	2.480	.221	5.686
UNDERLYING PRES. RATE	2.830	2.348	.211	5.389
PROPOSED	2.985	2.480	.221	5.686

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.466
IND. RATES				7.47	MINIMUM PREMIUM	2000
MAN. RATES	6.59	7.36	6.72	+ 7.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010	100												
2011													
2012	9												
TOTAL	109												

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.	-11,095	-1,570	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	16,418	4,477	128	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	16.049	4.375	.125	20.549
DERIVED BY FORMULA	16.049	4.375	.125	20.549
UNDERLYING PRES. RATE	15.062	4.107	.117	19.286
PROPOSED	16.049	4.375	.125	20.549

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	26.982
IND. RATES				26.98	MINIMUM PREMIUM	2000
MAN. RATES	24.00	26.54	24.05	+ 26.98	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010													
2011	1,510	12,206	.808									1	1
2012	1,501												
TOTAL	3,011	12,206	.405									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		34	4,516	2,697	10,602		17	1,385	1,534	7,518	1,136
TOTAL		34	4,516	2,697	10,602		17	1,385	1,534	7,518	1,136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,952	22,351	1,136	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,843	-10,962	143	
TOTAL LOSSES		11,389	1,279	
EXPECTED LOSSES	49,591	52,542	7,980	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.378	.042	.420
INDICATED (POST-TEST)	.000	.464	.052	.516
PRES. ON RATE LEVEL	1.755	1.859	.283	3.897
DERIVED BY FORMULA	1.755	1.845	.281	3.881
UNDERLYING PRES. RATE	1.647	1.745	.265	3.657
PROPOSED	1.755	1.845	.281	3.881
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.10
MAN. RATES	4.65	5.09	4.56	+ 5.10
				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
2008	22,248	4,588	.020				22,248						
2009	22,387						22,387						
2010	22,690	107,585	.474				22,690				2		2
2011	26,318	50,136	.190				26,318				2	1	3
2012	44,687	126,855	.283				44,687						
TOTAL	138,330	289,164	.209				138,330				4	1	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,588
2010				31,394					74,857		1,334
2011				5,335	2,267				13,477	3,271	25,786
2012											126,855
TOTAL				36,729	2,267				88,334	3,271	158,563

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,042
2010		200	16,478	56,756	1,663		126	29,660	122,217	3,835	1,342
2011		103	9,774	8,852	4,756		311	13,431	17,505	6,236	26,379
2012											130,153
TOTAL		303	26,252	65,608	6,419		437	43,091	139,722	10,071	162,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,083	221,820	162,916	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,230,530	-540,176	4,203	
TOTAL LOSSES			167,119	
EXPECTED LOSSES	3,994,971	1,922,786	349,975	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.121	.121
INDICATED (POST-TEST)	.000	.000	.149	.149
PRES. ON RATE LEVEL	3.077	1.481	.270	4.828
DERIVED BY FORMULA	2.954	1.318	.257	4.529
UNDERLYING PRES. RATE	2.888	1.390	.253	4.531
PROPOSED	2.954	1.318	.257	4.529
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.95
MAN. RATES	6.01	6.45	5.65	+ 5.95
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2012	936	4,735	.505										
TOTAL	5,087	72,292	1.421									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											1,106
2009					19,181					33,727	2,166
2010											9,155
2011											2,222
2012											4,735
TOTAL					19,181					33,727	19,384

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											1,215
2009			2,351	1,466	44,102			3,009	2,326	62,069	2,201
2010											9,210
2011											2,273
2012											4,858
TOTAL			2,351	1,466	44,102			3,009	2,326	62,069	19,757

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,360	109,963	19,757	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,725	-42,133	214	
TOTAL LOSSES		67,830	19,971	
EXPECTED LOSSES	90,497	134,907	24,266	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.333	.393	1.726
INDICATED (POST-TEST)	.000	1.637	.483	2.120
PRES. ON RATE LEVEL	1.896	2.826	.507	5.229
DERIVED BY FORMULA	1.896	2.814	.507	5.217
UNDERLYING PRES. RATE	1.779	2.652	.477	4.908
PROPOSED	1.896	2.814	.507	5.217
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.85
MAN. RATES	6.05	6.69	6.12	+ 6.85
				PRESENT
				1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,061	115,548	2.845				4,061				2	1	3
2009	4,288	171,896	4.008				4,288			1			1
2010	5,537	20,383	.368				5,537					1	1
2011	5,761	544,773	9.456				5,761			1	2		3
2012	5,408	240,289	4.443				5,408			1		3	4
TOTAL	25,055	1,092,889	4.362				25,055			3	4	5	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				68,262	1,719				42,467	2,275	825
2009			112,873					54,266			4,757
2010					1,264					14,169	4,950
2011			177,389	67,100				204,383	94,511		1,390
2012			112,060		13,313			94,860		18,120	1,936
TOTAL			402,322	135,362	16,296			353,509	136,978	34,564	13,858

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				136,865	3,973				85,698	4,611	907
2009		2,035	284,619	1,722	3,744		358	148,413	1,855	1,504	4,833
2010		4	370	262	2,430		6	2,006	2,061	21,137	4,980
2011		5,589	578,883	113,042	22,067		9,695	574,973	146,458	23,722	1,422
2012		12,558	378,307	31,118	28,552		22,150	384,427	35,922	25,561	1,986
TOTAL		20,186	1,242,179	283,009	60,766		32,209	1,109,819	271,994	76,535	14,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,404,393	692,304	14,128	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-483,870	-87,163	246	
TOTAL LOSSES	1,920,523	605,141	14,374	
EXPECTED LOSSES	829,069	289,385	24,303	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.665	2.415	.057	10.137
INDICATED (POST-TEST)	9.413	2.966	.070	12.449
PRES. ON RATE LEVEL	3.526	1.231	.103	4.860
DERIVED BY FORMULA	3.585	1.283	.102	4.970
UNDERLYING PRES. RATE	3.309	1.155	.097	4.561
PROPOSED	3.585	1.283	.102	4.970
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.36
MAN. RATES	6.42	7.09	6.60	+ 7.36
IND. RATE				
				7.359
				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
2008	234												
2009	207												
2010	225												
2011	322	19,175	5.954									1	1
2012	216												
TOTAL	1,204	19,175	1.593									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		6	819	489	1,925		47	3,915	4,337	21,226	3,367
TOTAL		6	819	489	1,925		47	3,915	4,337	21,226	3,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,787	27,977	3,367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,073	-5,979	32	
TOTAL LOSSES		21,998	3,399	
EXPECTED LOSSES	37,564	19,649	3,275	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.827	.282	2.109
INDICATED (POST-TEST)	.000	2.244	.346	2.590
PRES. ON RATE LEVEL	3.324	1.739	.290	5.353
DERIVED BY FORMULA	3.324	1.739	.290	5.353
UNDERLYING PRES. RATE	3.120	1.632	.272	5.024
PROPOSED	3.324	1.739	.290	5.353
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.93
MAN. RATES	6.73	7.68	7.27	+ 7.93
				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
2008	399						399						
2009	472	2,256	.477				472						
2010	366						366						
2011	39						39						
2012	41						41						
TOTAL	1,317	2,256	.171				1,317						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009												2,256
TOTAL												2,256

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009												2,292
TOTAL												2,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,292	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,341	-10,378	39	
TOTAL LOSSES			2,331	
EXPECTED LOSSES	41,643	28,302	8,205	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.177	.177
INDICATED (POST-TEST)	.000	.000	.217	.217
PRES. ON RATE LEVEL	3.369	2.290	.664	6.323
DERIVED BY FORMULA	3.369	2.290	.664	6.323
UNDERLYING PRES. RATE	3.162	2.149	.623	5.934
PROPOSED	3.369	2.290	.664	6.323
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.30
MAN. RATES	7.28	8.08	7.40	+ 8.30
				PRESENT
				1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2012	6,144	34,550	.562								1		1
TOTAL	38,423	360,921	.939						1	1	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			163,943					57,012			20,269
2009				30,401					39,005		6,933
2010					337					123	3,414
2011											4,934
2012					11,611					22,500	439
TOTAL			163,943	30,401	11,948			57,012	39,005	22,623	35,989

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			404,611					148,003			22,276
2009			4,767	60,451	898			5,078	71,090	1,223	7,044
2010			97	68	645			15	17	182	3,434
2011											5,047
2012		367	29,506	12,506	15,222		756	28,672	15,770	21,728	450
TOTAL		367	438,981	73,025	16,765		756	181,768	86,877	23,133	38,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	621,872	199,800	38,251			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-680,583	-120,397	552			
TOTAL LOSSES		79,403	38,803			
EXPECTED LOSSES	1,122,721	381,925	63,783			
CREDIBILITY	.02	.04	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.207	.101	.308		
INDICATED (POST-TEST)	.000	.254	.124	.378		
PRES. ON RATE LEVEL	3.113	1.059	.177	4.349		
DERIVED BY FORMULA	3.051	1.027	.174	4.252		
UNDERLYING PRES. RATE	2.922	.994	.166	4.082		
PROPOSED	3.051	1.027	.174	4.252		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	6.519
IND. RATES				6.52	MINIMUM PREMIUM	1985
MAN. RATES	5.15	6.21	5.82	+ 6.52	PRESENT	1825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	27,656	866,030	3.131						2	3	12	17	
2009	34,367	248,011	.721							2	9	11	
2010	36,564	718,270	1.964						1	4	4	9	
2011	35,863	845,551	2.357						1	1	3	5	
2012	37,778	321,265	.850							2	4	6	
TOTAL	172,228	2,999,127	1.741						4	12	32	48	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2008			167,445	61,990	28,836			260,364	128,816	197,153	21,426
2009				47,635	10,821				85,772	54,821	48,962
2010			190,933	87,784	11,582			130,500	248,083	22,479	26,909
2011			188,410	34,511	7,914			512,949	36,805	7,451	57,511
2012				72,460	16,169				32,000	70,079	130,557
TOTAL			546,788	304,380	75,322			903,813	531,476	351,983	285,365

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2008			407,416	124,290	66,640			654,115	259,950	399,630	23,547
2009			8,795	95,547	26,284			16,060	160,104	103,575	49,745
2010		8,851	503,587	167,973	36,011		2,339	408,722	418,133	51,338	27,071
2011		2,637	273,287	60,852	24,817		8,935	554,420	79,737	28,569	58,834
2012		3,171	281,108	105,497	35,151		3,571	167,543	80,923	72,820	133,951
TOTAL		14,659	1,474,193	554,159	188,903		14,845	1,800,860	998,847	655,932	293,148

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,304,557	2,397,841	293,148	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,993,308	-718,233	2,291	
TOTAL LOSSES	311,249	1,679,608	295,439	
EXPECTED LOSSES	5,104,838	2,361,246	229,063	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.181	.975	.172	1.328
INDICATED (POST-TEST)	.222	1.197	.211	1.630
PRES. ON RATE LEVEL	3.158	1.461	.142	4.761
DERIVED BY FORMULA	3.011	1.429	.151	4.591
UNDERLYING PRES. RATE	2.964	1.371	.133	4.468
PROPOSED	3.011	1.429	.151	4.591
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.04
MAN. RATES	5.53	6.50	6.37	+ 7.04
				PRESENT
				1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	89,835	6.029				1,490				1	1	2
2012	1,069	2,500	.233				1,069						
TOTAL	5,493	176,368	3.211				5,493				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				54,262	3,074				25,534	4,631	2,334	
2012											2,500	
TOTAL				105,227	7,086				44,440	11,113	8,502	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009			492	307	9,224			577	446	11,930	3,727	
2010		324	26,741	92,135	2,695		33	7,492	30,868	967		
2011		917	84,000	80,877	12,133		575	25,026	32,706	9,574	2,388	
2012											2,565	
TOTAL		1,241	111,233	173,319	24,052		608	33,095	64,020	22,471	8,680	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	146,177	283,862	8,680	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,512	-25,122	58	
TOTAL LOSSES	65,665	258,740	8,738	
EXPECTED LOSSES	138,203	83,987	5,878	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.195	4.710	.159	6.064
INDICATED (POST-TEST)	1.467	5.784	.195	7.446
PRES. ON RATE LEVEL	2.681	1.629	.114	4.424
DERIVED BY FORMULA	2.681	1.671	.115	4.467
UNDERLYING PRES. RATE	2.516	1.529	.107	4.152
PROPOSED	2.681	1.671	.115	4.467
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.85
MAN. RATES	5.48	6.24	5.92	+ 6.85
IND. RATE				
				6.848
MINIMUM PREMIUM				2000
PRESENT				1850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,744	5,040	.288				1,744						
2009	1,710	5,757	.336				1,710						
2010	1,548	24,486	1.581				1,548				1		1
2011	1,572	323	.020				1,572						
2012	1,542	121,192	7.859				1,542			1		1	2
TOTAL	8,116	156,798	1.932				8,116			1	1	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,040
2009											5,757
2010				6,861					16,398		1,227
2011											323
2012			94,305		826			21,200		1,302	3,559
TOTAL			94,305	6,861	826			21,200	16,398	1,302	15,906

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,539
2009											5,849
2010		43	3,598	12,401	364		27	6,497	26,772	841	1,234
2011											330
2012		10,237	291,991	15,013	10,415		4,860	82,416	6,101	3,057	3,652
TOTAL		10,280	295,589	27,414	10,779		4,887	88,913	32,873	3,898	16,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	399,669	74,964	16,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-207,413	-62,340	167	
TOTAL LOSSES	192,256	12,624	16,771	
EXPECTED LOSSES	346,309	200,709	18,262	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.369	.156	.207	2.732
INDICATED (POST-TEST)	2.909	.192	.254	3.355
PRES. ON RATE LEVEL	4.546	2.635	.240	7.421
DERIVED BY FORMULA	4.530	2.586	.240	7.356
UNDERLYING PRES. RATE	4.267	2.473	.225	6.965
PROPOSED	4.530	2.586	.240	7.356

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	11.278
IND. RATES				11.28	MINIMUM PREMIUM	2000
MAN. RATES	7.94	9.83	9.93	+ 11.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	819	37,209	4.543										
2009	973	1,394	.143										
2010	1,594	433	.027										
2011	1,499	1,676	.111										
2012	1,713	3,069	.179										
TOTAL	6,598	43,781	.664										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											37,209
2009											1,394
2010											433
2011											1,676
2012											3,069
TOTAL											43,781

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											40,893
2009											1,416
2010											435
2011											1,715
2012											3,149
TOTAL											47,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			47,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,995	-25,757	74	
TOTAL LOSSES			47,682	
EXPECTED LOSSES	115,663	88,216	6,664	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.723	.723
INDICATED (POST-TEST)	.000	.000	.888	.888
PRES. ON RATE LEVEL	1.868	1.425	.107	3.400
DERIVED BY FORMULA	1.849	1.411	.115	3.375
UNDERLYING PRES. RATE	1.753	1.337	.101	3.191
PROPOSED	1.849	1.411	.115	3.375
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.17
MAN. RATES	3.89	4.65	4.55	+ 5.17
IND. RATE				
MINIMUM PREMIUM				1635
PRESENT				1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	62,478	1.569								1	1	2
2012	4,474	35,682	.797									1	1
TOTAL	14,485	229,293	1.583								1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											37,658
2009					199					1,016	10,586
2010					55,947					22,100	3,627
2011				11,166	607				34,066	10,611	6,028
2012					5,334					19,632	10,716
TOTAL				11,166	62,087				34,066	53,359	68,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											41,386
2009			24	14	459			90	71	1,871	10,755
2010		154	16,273	11,596	107,532		8	3,132	3,213	32,967	3,649
2011		191	17,266	16,630	2,452		779	34,560	44,932	19,119	6,167
2012		169	13,554	5,741	6,989		661	25,016	13,760	18,956	10,995
TOTAL		514	47,117	33,981	117,432		1,448	62,798	61,976	72,913	72,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	111,877	286,302	72,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-200,675	-84,140	371	
TOTAL LOSSES		202,162	73,323	
EXPECTED LOSSES	367,195	307,951	29,985	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.396	.506	1.902
INDICATED (POST-TEST)	.000	1.714	.621	2.335
PRES. ON RATE LEVEL	2.701	2.265	.221	5.187
DERIVED BY FORMULA	2.674	2.254	.229	5.157
UNDERLYING PRES. RATE	2.535	2.126	.207	4.868
PROPOSED	2.674	2.254	.229	5.157
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.91
MAN. RATES	6.02	7.15	6.94	+ 7.91
IND. RATE				
				7.906
				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
2008	2,079	2,393	.115								1	1	
2009	2,164	345,132	15.948						1		3	4	
2010	1,980	10,498	.530								2	2	
2011	1,326	1,113,170	83.949						1		1	2	
2012	1,896	122,889	6.481						1			1	
TOTAL	9,445	1,594,082	16.878						3		7	10	

[illegible]

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					599					1,395	1,589
2009		2,597	363,317	2,338	8,993		1,231	509,793	6,768	15,807	7,423
2010			183	133	1,228		2	636	653	6,710	5,392
2011		4,191	447,210	14,203	14,568		6,353	406,613	26,111	14,385	2,937
2012		7,851	222,786	10,859	7,176		11,444	192,033	12,340	4,284	
TOTAL		14,639	1,033,496	27,533	32,564		19,030	1,109,075	45,872	42,581	17,341

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			2,176,240	148,550	17,341		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-178,653	-62,728	221		
TOTAL LOSSES			1,997,587	85,822	17,562		
EXPECTED LOSSES			294,684	199,571	24,463		
CREDIBILITY			.01	.02	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			21.150	.909	.186	22.245	
INDICATED (POST-TEST)			25.972	1.116	.228	27.316	
PRES. ON RATE LEVEL			3.324	2.252	.276	5.852	
DERIVED BY FORMULA			3.550	2.229	.275	6.054	
UNDERLYING PRES. RATE			3.120	2.113	.259	5.492	
PROPOSED			3.550	2.229	.275	6.054	
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		9.281
IND. RATES				9.28	MINIMUM PREMIUM		2000
MAN. RATES	6.89	8.00	7.83	+ 9.28	PRESENT		2000

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	183												
2009	227	439	.193										
2010	211												
2011	78												
2012	118												
TOTAL	817	439	.054										

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											446
TOTAL											446

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			446	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,297	-5,224	16	
TOTAL LOSSES			462	
EXPECTED LOSSES	14,706	15,653	2,188	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.057	.057
INDICATED (POST-TEST)	.000	.000	.070	.070
PRES. ON RATE LEVEL	1.918	2.041	.286	4.245
DERIVED BY FORMULA	1.918	2.041	.286	4.245
UNDERLYING PRES. RATE	1.800	1.916	.268	3.984
PROPOSED	1.918	2.041	.286	4.245

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	6.508
IND. RATES				6.51	MINIMUM PREMIUM	1985
MAN. RATES	5.04	5.89	5.68	+ 6.51	PRESENT	1785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	65						65						
2009	85						85						
2010	66						66						
2011	65						65						
2012	63						63						
TOTAL	344						344						

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.	-3,353	-2,973	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	5,580	9,422	586	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.728	2.919	.181	4.828
DERIVED BY FORMULA	1.728	2.919	.181	4.828
UNDERLYING PRES. RATE	1.622	2.739	.170	4.531
PROPOSED	1.728	2.919	.181	4.828
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.40
MAN. RATES	5.27	6.18	6.46	+ 7.40
				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
2008	6,939	62,195	.896				6,939				2	3	5
2009	6,400	798,586	12.477				6,400			3	4	6	13
2010	7,425	335,353	4.516				7,425			1	1	8	10
2011	9,872	316,653	3.207				9,872				5	10	15
2012	10,135	30,846	.304				10,135					4	4
TOTAL	40,771	1,543,633	3.786				40,771			4	12	31	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				14,794	2,462				23,482	1,008	20,449
2009			435,327	22,282	21,014			232,993	45,198	19,057	22,715
2010			178,802	34,974	9,947			64,147	15,157	13,454	18,872
2011				89,781	29,688				143,347	33,030	20,807
2012					5,370					9,094	16,382
TOTAL			614,129	161,831	68,481			297,140	227,184	75,643	99,225

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				29,662	5,691				47,387	2,043	22,473
2009		7,848	1,103,786	52,554	63,417		1,541	644,793	91,661	42,946	23,078
2010		8,596	480,180	72,231	30,175		1,040	170,880	31,926	23,545	18,985
2011		1,657	157,996	145,160	64,681		3,270	142,371	185,670	63,821	21,286
2012		172	13,648	5,784	7,041		307	11,584	6,371	8,778	16,808
TOTAL		18,273	1,755,610	305,391	171,005		6,158	969,628	363,015	141,133	102,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,749,669	980,544	102,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,631,570	-585,138	2,339	
TOTAL LOSSES	1,118,099	395,406	104,969	
EXPECTED LOSSES	2,856,416	2,006,340	216,088	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.742	.970	.257	3.969
INDICATED (POST-TEST)	3.367	1.191	.316	4.874
PRES. ON RATE LEVEL	7.465	5.243	.565	13.273
DERIVED BY FORMULA	7.383	5.040	.553	12.976
UNDERLYING PRES. RATE	7.006	4.921	.530	12.457
PROPOSED	7.383	5.040	.553	12.976
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				19.89
MAN. RATES	14.34	17.74	17.76	+ 19.89
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,182	596,114	11.503						2	1	3	6	
2009	1,866	129	.006										
2010	5,747	75,161	1.307								2	2	
2011	6,660	70,921	1.064								6	6	
2012	6,817	72,501	1.063								3	3	
TOTAL	26,272	814,826	3.101						2	1	14	17	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			269,656	29,817	8,782			229,248	17,046	14,218	27,347
2009											129
2010					20,087					39,606	15,468
2011					19,647					45,745	5,529
2012					14,941					33,691	23,869
TOTAL			269,656	29,817	63,457			229,248	17,046	133,260	72,342

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			665,511	59,783	20,295			595,127	34,399	28,820	30,054
2009											131
2010		56	5,843	4,163	38,607		14	5,610	5,758	59,082	15,561
2011		115	15,177	9,065	35,625		137	12,081	13,383	65,507	5,656
2012		474	37,972	16,088	19,590		1,141	42,931	23,614	32,534	24,490
TOTAL		645	724,503	89,099	114,117		1,292	655,749	77,154	185,943	75,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,382,189	466,313	75,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-234,447	-83,838	652	
TOTAL LOSSES	1,147,742	382,475	76,544	
EXPECTED LOSSES	412,996	296,874	58,587	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.369	1.456	.291	6.116
INDICATED (POST-TEST)	5.365	1.788	.357	7.510
PRES. ON RATE LEVEL	1.675	1.204	.238	3.117
DERIVED BY FORMULA	1.712	1.222	.243	3.177
UNDERLYING PRES. RATE	1.572	1.130	.223	2.925
PROPOSED	1.712	1.222	.243	3.177

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	4.870
IND. RATES				4.87	MINIMUM PREMIUM	1555
MAN. RATES	3.77	4.35	4.17	+ 4.87	PRESENT	1390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	246	207,988	84.547						1		1	2	
2009	176	318	.180										
2010	105												
2011	99												
2012	101												
TOTAL	727	208,306	28.653						1		1	2	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			92,002		591			111,313		2,738	1,344	
2009											318	
TOTAL			92,002		591			111,313		2,738	1,662	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			227,061		1,366			288,969		5,550	1,477	
2009											323	
TOTAL			227,061		1,366			288,969		5,550	1,800	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	516,030	6,916	1,800			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,032	-9,858	22			
TOTAL LOSSES	495,998		1,822			
EXPECTED LOSSES	31,923	30,381	2,966			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	68.225	.000	.251	68.476		
INDICATED (POST-TEST)	83.780	.000	.308	84.088		
PRES. ON RATE LEVEL	4.678	4.453	.435	9.566		
DERIVED BY FORMULA	4.678	4.453	.435	9.566		
UNDERLYING PRES. RATE	4.391	4.179	.408	8.978		
PROPOSED	4.678	4.453	.435	9.566		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	14.666
IND. RATES				14.67	MINIMUM PREMIUM	2000
MAN. RATES	11.57	13.42	12.80	+ 14.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	164												
2009	153												
2010	218												
2011	153												
2012	165												
TOTAL	853												

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.	-5,391	-2,786	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	8,965	8,974	2,404	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.120	1.121	.300	2.541
DERIVED BY FORMULA	1.120	1.121	.300	2.541
UNDERLYING PRES. RATE	1.051	1.052	.282	2.385
PROPOSED	1.120	1.121	.300	2.541
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.90
MAN. RATES	2.92	3.45	3.40	+ 3.90
				PRESENT
				1185

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	402						402						
2009	633	3,846	.607				633					1	1
2010	736	2,980	.404				736						
2011	864	14,418	1.668				864					2	2
2012	781						781						
TOTAL	3,416	21,244	.622				3,416					3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009					965					2,693	188	
2010											2,980	
2011					3,652					10,766		
TOTAL					4,617					13,459	3,168	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009			117	73	2,219			240	186	4,956	191	
2010											2,998	
2011		21	2,821	1,683	6,620		30	2,842	3,147	15,418		
TOTAL		21	2,938	1,756	8,839		30	3,082	3,333	20,374	3,189	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,071	34,302	3,189	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,083	-19,236	158	
TOTAL LOSSES		15,066	3,347	
EXPECTED LOSSES	102,924	64,426	14,997	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.441	.098	.539
INDICATED (POST-TEST)	.000	.542	.120	.662
PRES. ON RATE LEVEL	3.210	2.010	.468	5.688
DERIVED BY FORMULA	3.210	1.995	.465	5.670
UNDERLYING PRES. RATE	3.013	1.886	.439	5.338
PROPOSED	3.210	1.995	.465	5.670
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.69
MAN. RATES	7.13	8.08	7.61	+ 8.69
IND. RATE				
				8.693
				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
2008													
2009													
2010	145	76,665	52.872								2		2
2011	127												
2012	61												
TOTAL	333	76,665	23.023								2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				49,045					27,620		
TOTAL				49,045					27,620		

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		311	25,738	88,664	2,594		47	10,946	45,094	1,415	
TOTAL		311	25,738	88,664	2,594		47	10,946	45,094	1,415	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,042	137,767		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,055	-1,770	2	
TOTAL LOSSES	27,987	135,997	2	
EXPECTED LOSSES	16,034	6,094	200	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.405	40.840	.001	49.246
INDICATED (POST-TEST)	10.321	50.152	.001	60.474
PRES. ON RATE LEVEL	5.130	1.950	.064	7.144
DERIVED BY FORMULA	5.130	1.950	.064	7.144
UNDERLYING PRES. RATE	4.815	1.830	.060	6.705
PROPOSED	5.130	1.950	.064	7.144
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				10.95
MAN. RATES	8.19	9.76	9.56	+ 10.95
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
2008	18,529	24,244	.130								1		1
2009	8,182	2,974	.036									1	1
2010	11,392												
2011	11,878	191	.001										
2012	11,848	424	.003										
TOTAL	61,829	27,833	.045								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				2,393					10,053		11,798
2009					1,870					787	317
2011											191
2012											424
TOTAL				2,393	1,870				10,053	787	12,730

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				4,798					20,287		12,966
2009			230	142	4,300			70	54	1,449	322
2011											195
2012											435
TOTAL			230	4,940	4,300			70	20,341	1,449	13,918

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	300	31,030	13,918	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-389,703	-141,180	794	
TOTAL LOSSES			14,712	
EXPECTED LOSSES	647,967	466,191	87,180	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.024	.024
INDICATED (POST-TEST)	.000	.000	.029	.029
PRES. ON RATE LEVEL	1.117	.803	.150	2.070
DERIVED BY FORMULA	1.095	.755	.143	1.993
UNDERLYING PRES. RATE	1.048	.754	.141	1.943
PROPOSED	1.095	.755	.143	1.993
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.06
MAN. RATES	2.52	2.90	2.77	+ 3.06
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.055
				1085
				1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	971	611	.062										
2009	939	525	.055										
2010	861	5,069	.588										
2011	840	1,133	.134									1	1
2012	763												
TOTAL	4,374	7,338	.168									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												611
2009												525
2010												5,069
2011					165					279		689
TOTAL					165					279		6,894

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												671
2009												533
2010												5,099
2011			128	75	298			73	81	398		705
TOTAL			128	75	298			73	81	398		7,008

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	201	852	7,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,966	-19,155	153	
TOTAL LOSSES			7,161	
EXPECTED LOSSES	112,499	60,974	17,365	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.164	.164
INDICATED (POST-TEST)	.000	.000	.201	.201
PRES. ON RATE LEVEL	2.741	1.485	.423	4.649
DERIVED BY FORMULA	2.741	1.470	.421	4.632
UNDERLYING PRES. RATE	2.572	1.394	.397	4.363
PROPOSED	2.741	1.470	.421	4.632

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.101
IND. RATES				7.10	MINIMUM PREMIUM	2000
MAN. RATES	5.27	6.35	6.22	+ 7.10	PRESENT	1925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	342												
2009	259												
2010	200												
2011	196												
2012	306												
TOTAL	1,303												

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.	-12,094	-5,478	36	
TOTAL LOSSES			36	
EXPECTED LOSSES	20,341	18,111	3,674	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.663	1.481	.301	3.445
DERIVED BY FORMULA	1.663	1.481	.301	3.445
UNDERLYING PRES. RATE	1.561	1.390	.282	3.233
PROPOSED	1.663	1.481	.301	3.445
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.28
MAN. RATES	3.97	4.71	4.61	+ 5.28
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,062	2,497	.235										
2009	920	115	.012										
2010	847	829	.097										
2011	987	419	.042										
2012	1,006	46,847	4.656								1		1
TOTAL	4,822	50,707	1.052								1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											2,497
2009											115
2010											829
2011											419
2012				10,861					33,394		2,592
TOTAL				10,861					33,394		6,452

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											2,744
2009											117
2010											834
2011											429
2012		401	35,977	13,205	2,088		1,249	81,649	33,194	5,375	2,659
TOTAL		401	35,977	13,205	2,088		1,249	81,649	33,194	5,375	6,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	119,276	53,862	6,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,607	-32,889	128	
TOTAL LOSSES	40,669	20,973	6,911	
EXPECTED LOSSES	132,942	108,158	13,261	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.843	.435	.143	1.421
INDICATED (POST-TEST)	1.035	.534	.176	1.745
PRES. ON RATE LEVEL	2.938	2.390	.293	5.621
DERIVED BY FORMULA	2.938	2.371	.292	5.601
UNDERLYING PRES. RATE	2.757	2.243	.275	5.275
PROPOSED	2.938	2.371	.292	5.601
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.59
MAN. RATES	6.51	7.72	7.52	+ 8.59
				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
2008	12,152	113,017	.930				12,152				1	3	4
2009	9,948	337,780	3.395				9,948			1	2	3	6
2010	11,166	664,898	5.954				11,166			1	2	2	5
2011	15,883	248,611	1.565				15,883				2	8	10
2012	13,821	87,194	.630				13,821					2	2
TOTAL	62,970	1,451,500	2.305				62,970			2	7	18	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				20,515	13,908				24,054	13,589	40,951
2009			200,642	19,612	8,873			53,176	26,303	11,964	17,210
2010			179,854	49,395	523			359,337	50,401	2,407	22,981
2011				48,804	30,546				54,762	85,434	29,065
2012					34,683					25,566	26,945
TOTAL			380,496	138,326	88,533			412,513	155,520	138,960	137,152

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				41,133	32,141				48,541	27,545	45,005
2009		3,617	510,100	42,734	27,636		351	149,923	50,581	24,316	17,485
2010		4,965	281,700	93,281	8,741		3,231	525,817	98,828	14,543	23,119
2011		984	97,022	85,548	61,284		1,464	73,622	92,234	128,657	29,733
2012		1,099	88,143	37,347	45,463		860	32,576	17,919	24,687	27,646
TOTAL		10,665	976,965	300,043	175,265		5,906	781,938	308,103	219,748	142,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,775,474	1,003,159	142,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,148,870	-477,563	1,555	
TOTAL LOSSES	626,604	525,596	144,543	
EXPECTED LOSSES	1,986,074	1,612,033	151,758	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.995	.835	.230	2.060
INDICATED (POST-TEST)	1.222	1.025	.282	2.529
PRES. ON RATE LEVEL	3.360	2.728	.257	6.345
DERIVED BY FORMULA	3.317	2.626	.259	6.202
UNDERLYING PRES. RATE	3.154	2.560	.241	5.955
PROPOSED	3.317	2.626	.259	6.202
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.51
MAN. RATES	7.17	8.62	8.49	+ 9.51
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2012	2,832	83,379	2.944										
TOTAL	16,607	177,765	1.070							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	
2012											83,379	
TOTAL				29,589	302				44,344	864	102,666	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				59,326					89,486		19,692	
2009			37	22	695			77	59	1,589	135	
2011											1,264	
2012											85,547	
TOTAL			37	59,348	695			77	89,545	1,589	106,638	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	114	151,177	106,638			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-157,691	-51,102	100			
TOTAL LOSSES		100,075	106,738			
EXPECTED LOSSES	259,403	161,254	11,459			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.603	.643	1.246		
INDICATED (POST-TEST)	.000	.740	.790	1.530		
PRES. ON RATE LEVEL	1.663	1.035	.074	2.772		
DERIVED BY FORMULA	1.646	1.026	.095	2.767		
UNDERLYING PRES. RATE	1.562	.971	.069	2.602		
PROPOSED	1.646	1.026	.095	2.767		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	4.242
IND. RATES				4.24	MINIMUM PREMIUM	1390
MAN. RATES	3.17	3.74	3.71	+ 4.24	PRESENT	1265

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,599	41,971	1.614									8	8
2009	3,160	46,649	1.476									3	3
2010	2,324	11,259	.484										
2011	1,894	699	.036										
2012	1,726	212	.012										
TOTAL	11,703	100,790	.861									11	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					19,503					19,910	2,558
2009					15,148					27,402	4,099
2010											11,259
2011											699
2012											212
TOTAL					34,651					47,312	18,827

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					45,070					40,359	2,811
2009			1,856	1,159	34,829			2,444	1,891	50,430	4,165
2010											11,327
2011											715
2012											218
TOTAL			1,856	1,159	79,899			2,444	1,891	90,789	19,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,300	173,738	19,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-94,978	-47,095	97	
TOTAL LOSSES		126,643	19,333	
EXPECTED LOSSES	153,777	144,415	12,055	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.082	.165	1.247
INDICATED (POST-TEST)	.000	1.329	.203	1.532
PRES. ON RATE LEVEL	1.400	1.315	.110	2.825
DERIVED BY FORMULA	1.386	1.315	.112	2.813
UNDERLYING PRES. RATE	1.314	1.234	.103	2.651
PROPOSED	1.386	1.315	.112	2.813
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.31
MAN. RATES	3.45	3.96	3.78	+ 4.31
IND. RATE				
				4.312
MINIMUM PREMIUM				1410
PRESENT				1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	8,359	916,568	10.965						4	2	3	9	
2009	8,479	434,324	5.122							3	3	6	
2010	9,498	118,303	1.245							1	5	6	
2011	10,102	594,195	5.881						1	1	3	5	
2012	9,122	72,661	.796								3	3	
TOTAL	45,560	2,136,051	4.688						5	7	17	29	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			390,120	42,458	2,436			409,303	4,817	4,406	63,028	
2009				74,732	10,606				321,820	13,427	13,739	
2010				33,516	7,513				20,204	37,277	19,793	
2011			174,366	19,757	7,210			233,647	124,116	25,101	9,998	
2012					10,522					36,726	25,413	
TOTAL			564,486	170,463	38,287			642,950	470,957	116,937	131,971	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			891,392	85,129	5,630			913,102	9,720	8,931	69,268	
2009			13,018	149,415	26,593			43,100	587,466	34,792	13,959	
2010		234	19,771	62,146	16,217		47	13,282	38,406	56,645	19,912	
2011		3,531	372,750	42,692	25,318		9,066	522,149	184,715	60,789	10,228	
2012		338	26,745	11,326	13,793		1,240	46,794	25,740	35,464	26,074	
TOTAL		4,103	1,323,676	350,708	87,551		10,353	1,538,427	846,047	196,621	139,441	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,876,559	1,480,927	139,441	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-485,295	-403,709	1,361	
TOTAL LOSSES	2,391,264	1,077,218	140,802	
EXPECTED LOSSES	822,358	1,321,696	140,780	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.249	2.364	.309	7.922
INDICATED (POST-TEST)	6.446	2.903	.379	9.728
PRES. ON RATE LEVEL	1.923	3.091	.329	5.343
DERIVED BY FORMULA	2.013	3.082	.332	5.427
UNDERLYING PRES. RATE	1.805	2.901	.309	5.015
PROPOSED	2.013	3.082	.332	5.427
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.32
MAN. RATES	5.85	7.11	7.15	+ 8.32
IND. RATE				
				8.320
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
2008	1,364	1,544,767	113.252							1			1
2009	1,330	55,272	4.155								1	1	2
2010	1,160	8,479	.730									1	1
2011	1,222	1,353	.110									1	1
2012	1,196	1,059	.088										
TOTAL	6,272	1,610,930	25.684							1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			695,065					849,702			
2009				20,137	321				22,111	12,703	
2010					1,511					6,968	
2011					430					923	
2012											1,059
TOTAL			695,065	20,137	2,262			849,702	22,111	20,594	1,059

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			405,074					520,876			
2009			3,197	40,066	1,334			4,011	41,175	24,070	
2010		4	440	314	2,903		2	989	1,013	10,395	
2011		2	335	199	779		4	243	270	1,321	
2012											1,087
TOTAL		6	409,046	40,579	5,016		6	526,119	42,458	35,786	1,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	935,177	123,839	1,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,175	-55,506	191	
TOTAL LOSSES	830,002	68,333	1,278	
EXPECTED LOSSES	175,741	178,877	20,635	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.233	1.089	.020	14.342
INDICATED (POST-TEST)	16.250	1.337	.025	17.612
PRES. ON RATE LEVEL	2.985	3.039	.351	6.375
DERIVED BY FORMULA	3.118	3.022	.348	6.488
UNDERLYING PRES. RATE	2.802	2.852	.329	5.983
PROPOSED	3.118	3.022	.348	6.488
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.95
MAN. RATES	7.06	8.54	8.53	+ 9.95
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	347	43,040	12.403							1	1	2	
2009	243	2,501	1.029										
2010	231	1,934	.837										
2011	255												
2012	283												
TOTAL	1,359	47,475	3.493							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				34,334	15,107				20,390	18,800	
2009											2,541
2010											1,946
TOTAL				34,334	15,107				20,390	18,800	4,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		88,631	4,487	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,966	-7,300	37	
TOTAL LOSSES		81,331	4,524	
EXPECTED LOSSES	21,772	24,026	3,764	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5.985	.333	6.318
INDICATED (POST-TEST)	.000	7.350	.409	7.759
PRES. ON RATE LEVEL	1.707	1.884	.295	3.886
DERIVED BY FORMULA	1.707	1.884	.296	3.887
UNDERLYING PRES. RATE	1.602	1.768	.277	3.647
PROPOSED	1.707	1.884	.296	3.887

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.959
IND. RATES				5.96	MINIMUM PREMIUM	1840
MAN. RATES	4.51	5.34	5.20	+ 5.96	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	38												
2009	5,638												
2010	619	43,600	7.043									2	2
2011	948	408	.043										
2012	904	214,279	23.703								1	1	2
TOTAL	8,147	258,287	3.170								1	3	4

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
2012				49,774	5,375				150,559	7,750	821
TOTAL				49,774	14,233				150,559	42,142	1,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		26	2,577	1,838	17,024		12	4,873	4,998	51,304	352
2011											417
2012		1,993	178,535	66,301	16,631		5,910	378,003	155,090	31,715	842
TOTAL		2,019	181,112	68,139	33,655		5,922	382,876	160,088	83,019	1,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	571,929	344,901	1,611	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,808	-33,070	95	
TOTAL LOSSES	408,121	311,831	1,706	
EXPECTED LOSSES	261,436	89,373	13,199	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.009	3.828	.021	8.858
INDICATED (POST-TEST)	6.151	4.701	.026	10.878
PRES. ON RATE LEVEL	3.419	1.169	.173	4.761
DERIVED BY FORMULA	3.446	1.240	.170	4.856
UNDERLYING PRES. RATE	3.209	1.097	.162	4.468
PROPOSED	3.446	1.240	.170	4.856
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.45
MAN. RATES	5.53	6.50	6.37	+ 7.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010													
2011	12												
2012	194												
TOTAL	206												

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.	-1,547	-391	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	3,934	2,527	111	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.035	1.307	.058	3.400
DERIVED BY FORMULA	2.035	1.307	.058	3.400
UNDERLYING PRES. RATE	1.910	1.227	.054	3.191
PROPOSED	2.035	1.307	.058	3.400

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.212
IND. RATES				5.21	MINIMUM PREMIUM	1645
MAN. RATES	3.89	4.65	4.55	+ 5.21	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	20												
2009	16												
2010	304												
2011	34												
2012	25												
TOTAL	399												

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.			-3,773	-1,539	3		
TOTAL LOSSES					3		
EXPECTED LOSSES			5,682	4,436	459		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			1.517	1.185	.123	2.825	
DERIVED BY FORMULA			1.517	1.185	.123	2.825	
UNDERLYING PRES. RATE			1.424	1.112	.115	2.651	
PROPOSED			1.517	1.185	.123	2.825	
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		4.331
IND. RATES				4.33	MINIMUM PREMIUM		1415
MAN. RATES	3.45	3.96	3.78	+ 4.33	PRESENT		1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	144												
2009	168												
2010	167												
2011	162												
2012	163												
TOTAL	804												

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.	-5,702	-4,081	21	
TOTAL LOSSES			21	
EXPECTED LOSSES	9,615	13,234	2,244	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.274	1.754	.297	3.325
DERIVED BY FORMULA	1.274	1.754	.297	3.325
UNDERLYING PRES. RATE	1.196	1.646	.279	3.121
PROPOSED	1.274	1.754	.297	3.325

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.097
IND. RATES				5.10	MINIMUM PREMIUM	1615
MAN. RATES	3.90	4.58	4.45	+ 5.10	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	59												
2009	72												
2010	75	7,086	9.448									1	1
2011	88												
2012	106	2,208	2.083									1	1
TOTAL	400	9,294	2.324									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					132					6,954	
2012					743					1,465	
TOTAL					875					8,419	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			38	28	254		2	987	1,011	10,376	
2012		24	1,885	799	973		50	1,864	1,026	1,417	
TOTAL		24	1,923	827	1,227		52	2,851	2,037	11,793	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,850	15,884		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,646	-1,593	10	
TOTAL LOSSES	204	14,291	10	
EXPECTED LOSSES	8,151	5,450	960	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.051	3.573	.003	3.627
INDICATED (POST-TEST)	.063	4.388	.004	4.455
PRES. ON RATE LEVEL	2.171	1.451	.256	3.878
DERIVED BY FORMULA	2.171	1.451	.256	3.878
UNDERLYING PRES. RATE	2.038	1.362	.240	3.640
PROPOSED	2.171	1.451	.256	3.878
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.95
MAN. RATES	4.41	5.26	5.19	+ 5.95
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,055	254,472	4.202								3	3	6
2009	5,730	2,822	.049										
2010	7,427	258,059	3.474							1	3		4
2011	9,260	228,315	2.465								3		3
2012	11,745	128,949	1.097									3	3
TOTAL	40,217	872,617	2.170							1	9	6	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				86,528	4,218				120,892	32,308	10,526
2009											2,822
2010			77,941	30,322				105,852	38,900		5,044
2011				91,372					131,536		5,407
2012					18,784					101,011	9,154
TOTAL			77,941	208,222	23,002			105,852	291,328	133,319	32,953

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				173,488	9,748				243,961	65,488	11,568
2009											2,867
2010		3,833	215,962	57,847	5,620		1,740	284,330	72,125	6,448	5,074
2011		1,509	137,456	133,801	11,035		2,910	122,636	161,504	15,158	5,531
2012		593	47,734	20,229	24,621		3,398	128,712	70,798	97,544	9,392
TOTAL		5,935	401,152	385,365	51,024		8,048	535,678	548,388	184,638	34,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	950,813	1,169,415	34,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-384,977	-139,854	634	
TOTAL LOSSES	565,836	1,029,561	35,066	
EXPECTED LOSSES	687,308	493,865	54,293	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.407	2.560	.087	4.054
INDICATED (POST-TEST)	1.728	3.144	.107	4.979
PRES. ON RATE LEVEL	1.821	1.308	.144	3.273
DERIVED BY FORMULA	1.819	1.400	.142	3.361
UNDERLYING PRES. RATE	1.709	1.228	.135	3.072
PROPOSED	1.819	1.400	.142	3.361
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.15
MAN. RATES	4.04	4.61	4.38	+ 5.15
				PRESENT
				1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	35,630	343,084	.962						1	1	7	9	
2009	31,001	448,102	1.445						1	2	4	7	
2010	33,944	729,881	2.150						1	3	5	9	
2011	33,694	477,283	1.416						1	2	3	6	
2012	33,373	509,527	1.526						1	1	5	7	
TOTAL	167,642	2,507,877	1.496						5	9	24	38	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			70,687	31,315	23,197			89,766	25,807	71,325	30,987
2009			183,172	3,564	5,018			155,191	21,915	15,452	63,790
2010			110,360	90,899	134,679			122,219	116,911	129,330	25,483
2011			87,875	46,379	45,248			41,978	46,939	167,568	41,296
2012			113,623	13,230	62,811			91,793	36,001	154,972	37,097
TOTAL			565,717	185,387	270,953			500,947	247,573	538,647	198,653

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			174,456	62,787	53,608			233,033	52,079	144,576	34,055
2009		3,303	463,057	10,262	17,718		1,026	428,667	46,316	33,428	64,811
2010		6,105	370,144	196,530	269,346		2,178	375,139	219,623	204,059	25,636
2011		3,251	341,495	96,112	94,576		3,097	188,014	112,903	248,001	42,246
2012		14,770	552,731	100,732	96,138		27,422	635,155	166,867	163,244	38,062
TOTAL		27,429	1,901,883	466,423	531,386		33,723	1,860,008	597,788	793,308	204,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,823,043	2,388,905	204,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,068,858	-702,023	3,185	
TOTAL LOSSES	754,185	1,686,882	207,995	
EXPECTED LOSSES	5,156,667	2,289,990	336,960	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.450	1.006	.124	1.580
INDICATED (POST-TEST)	.553	1.235	.152	1.940
PRES. ON RATE LEVEL	3.277	1.455	.215	4.947
DERIVED BY FORMULA	3.141	1.429	.207	4.777
UNDERLYING PRES. RATE	3.076	1.366	.201	4.643
PROPOSED	3.141	1.429	.207	4.777
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.32
MAN. RATES	6.03	6.91	6.62	+ 7.32
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,074	5,223	.128									2	2
2009	2,597	18,417	.709									2	2
2010	3,335	4,387	.131										
2011	3,183	709	.022										
2012	3,561	1,842	.051										
TOTAL	16,750	30,578	.183									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					837					1,232	3,154	
2009					4,039					14,063	315	
2010											4,387	
2011											709	
2012											1,842	
TOTAL					4,876					15,295	10,407	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,934					2,497	3,466	
2009			497	309	9,288			1,254	970	25,881	320	
2010											4,413	
2011											725	
2012											1,890	
TOTAL			497	309	11,222			1,254	970	28,378	10,814	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,751	40,879	10,814	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-285,923	-35,391	209	
TOTAL LOSSES		5,488	11,023	
EXPECTED LOSSES	481,229	117,250	21,775	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.033	.066	.099
INDICATED (POST-TEST)	.000	.041	.081	.122
PRES. ON RATE LEVEL	3.061	.746	.139	3.946
DERIVED BY FORMULA	3.030	.725	.137	3.892
UNDERLYING PRES. RATE	2.873	.700	.130	3.703
PROPOSED	3.030	.725	.137	3.892

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.967
IND. RATES				5.97	MINIMUM PREMIUM	1840
MAN. RATES	4.91	5.60	5.28	+ 5.97	PRESENT	1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	40,224	189,194	.470						1	1	1	3	
2009	74,339	305,130	.410						1	1	4	6	
2010	32,960	683,533	2.073						2	1		3	
2011	38,481	11,707	.030										
2012	32,748	22,640	.069								2	2	
TOTAL	218,752	1,212,204	.554						4	3	7	14	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			73,479	31,268	4,709			34,782	23,220	9,644	12,092
2009			115,759	16,737	4,216			98,472	13,210	14,435	42,301
2010			348,445	21,083				277,464	33,570		2,971
2011											11,707
2012					1,107					2,793	18,740
TOTAL			537,683	69,088	10,032			410,718	70,000	26,872	87,811

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			181,346	62,692	10,882			90,294	46,858	19,548	13,289
2009		2,087	295,039	35,366	14,024		651	272,320	28,442	29,711	42,978
2010		13,003	718,127	48,825	15,295		3,380	547,122	71,907	10,557	2,989
2011											11,976
2012		36	2,818	1,196	1,447		95	3,562	1,958	2,697	19,227
TOTAL		15,126	1,197,330	148,079	41,648		4,126	913,298	149,165	62,513	90,459

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,129,880	401,405	90,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,170,138	-481,458	1,660	
TOTAL LOSSES			92,119	
EXPECTED LOSSES	5,180,048	1,461,264	201,252	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.042	.042
INDICATED (POST-TEST)	.000	.000	.052	.052
PRES. ON RATE LEVEL	2.523	.712	.098	3.333
DERIVED BY FORMULA	2.397	.612	.091	3.100
UNDERLYING PRES. RATE	2.368	.668	.092	3.128
PROPOSED	2.397	.612	.091	3.100
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.75
MAN. RATES	4.32	4.79	4.46	+ 4.75
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,168	10,830	.499									1	1
2009	1,164	176,838	15.192							1			1
2010	1,946	184,026	9.456									3	3
2011	1,278												
2012	747												
TOTAL	7,303	371,694	5.090							1		4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,144					3,571	6,115	
2009			103,730					69,040			4,068	
2010					78,644					98,510	6,872	
TOTAL			103,730		79,788			69,040		102,081	17,055	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					2,644					7,238	6,720	
2009		1,870	261,563	1,582	3,441		457	188,817	2,361	1,914	4,133	
2010		217	22,878	16,301	151,159		37	13,958	14,319	146,949	6,913	
TOTAL		2,087	284,441	17,883	157,244		494	202,775	16,680	156,101	17,766	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	489,797	347,908	17,766	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,793	-24,944	122	
TOTAL LOSSES	397,004	322,964	17,888	
EXPECTED LOSSES	146,717	76,536	17,016	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.436	4.422	.245	10.103
INDICATED (POST-TEST)	6.675	5.430	.301	12.406
PRES. ON RATE LEVEL	2.141	1.117	.247	3.505
DERIVED BY FORMULA	2.186	1.160	.248	3.594
UNDERLYING PRES. RATE	2.009	1.048	.233	3.290
PROPOSED	2.186	1.160	.248	3.594
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.51
MAN. RATES	4.21	4.82	4.69	+ 5.51
IND. RATE				
MINIMUM PREMIUM				1725
PRESENT				1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	13,449	54,809	.407									2	2
2009	12,971	17,130	.132									1	1
2010	12,351	127,875	1.035									1	1
2011	12,622	132,908	1.052								1	1	2
2012	13,261	31,230	.235									1	1
TOTAL	64,654	363,952	.563								1	6	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					4,206					41,342	9,261	
2009					5,451					1,464	10,215	
2010					45,907					78,360	3,608	
2011				24,634	975				46,212	20,034	41,053	
2012					1,516					28,395	1,319	
TOTAL				24,634	58,055				46,212	169,595	65,456	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					9,720					83,801	10,178	
2009			668	417	12,534			130	100	2,695	10,379	
2010		128	13,358	9,516	88,236		29	11,102	11,393	116,891	3,630	
2011		413	37,810	36,522	4,748		1,081	48,376	62,601	34,015	41,997	
2012		48	3,855	1,631	1,987		959	36,186	19,901	27,420	1,353	
TOTAL		589	55,691	48,086	117,225		2,069	95,794	93,995	264,822	67,537	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	154,143	524,128	67,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-749,286	-127,751	1,214	
TOTAL LOSSES		396,377	68,751	
EXPECTED LOSSES	1,261,399	416,372	127,368	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.613	.106	.719
INDICATED (POST-TEST)	.000	.753	.130	.883
PRES. ON RATE LEVEL	2.079	.686	.210	2.975
DERIVED BY FORMULA	2.037	.690	.204	2.931
UNDERLYING PRES. RATE	1.951	.644	.197	2.792
PROPOSED	2.037	.690	.204	2.931
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.49
MAN. RATES	3.52	4.08	3.98	+ 4.49
IND. RATE				
				4.493
MINIMUM PREMIUM				1455
PRESENT				1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,070	23,396	.461							1		1	
2009	4,152	2,547	.061										
2010	4,306	48,556	1.127									2	
2011	4,584	24,507	.534								1	1	
2012	3,908	491	.012										
TOTAL	22,020	99,497	.452							1	3	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				13,421					2,316		7,659
2009											2,547
2010					12,100					35,167	1,289
2011					7,501					15,101	1,905
2012											491
TOTAL				13,421	19,601				2,316	50,268	13,891

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				26,909					4,674		8,418
2009											2,588
2010		30	3,523	2,507	23,255		12	4,982	5,112	52,456	1,297
2011		44	5,796	3,459	13,600		47	3,988	4,418	21,624	1,949
2012											504
TOTAL		74	9,319	32,875	36,855		59	8,970	14,204	74,080	14,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,422	158,014	14,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-342,622	-74,234	316	
TOTAL LOSSES		83,780	15,072	
EXPECTED LOSSES	570,537	239,357	35,013	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.380	.068	.448
INDICATED (POST-TEST)	.000	.467	.084	.551
PRES. ON RATE LEVEL	2.761	1.158	.169	4.088
DERIVED BY FORMULA	2.733	1.137	.166	4.036
UNDERLYING PRES. RATE	2.591	1.087	.159	3.837
PROPOSED	2.733	1.137	.166	4.036

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	6.187
IND. RATES				6.19	MINIMUM PREMIUM	1900
MAN. RATES	5.29	5.91	5.47	+ 6.19	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	70												
2009	75	2,506	3.341										
2010	178												
2011	187												
2012	352												
TOTAL	862	2,506	.291										

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											2,546
TOTAL											2,546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,546	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,252	-1,822	34	
TOTAL LOSSES			2,580	
EXPECTED LOSSES	17,559	7,052	2,354	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.299	.299
INDICATED (POST-TEST)	.000	.000	.367	.367
PRES. ON RATE LEVEL	2.170	.872	.291	3.333
DERIVED BY FORMULA	2.170	.872	.291	3.333
UNDERLYING PRES. RATE	2.037	.818	.273	3.128
PROPOSED	2.170	.872	.291	3.333

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.110
IND. RATES				5.11	MINIMUM PREMIUM	1620
MAN. RATES	4.36	4.86	4.46	+ 5.11	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	100												
2009	1,952	487,075	24.952							1	1		2
2010	2,289	62,845	2.745								1		2
2011	1,833	3,261	.177								1	1	2
2012	664	4,958	.746										
TOTAL	6,838	558,139	8.162							1	3	2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			134,736	10,518				329,725	7,913		4,183
2010				27,509	5,600				17,975	7,054	4,707
2011				906	268				1,562	525	
2012											4,958
TOTAL			134,736	38,933	5,868			329,725	27,450	7,579	13,848

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009		2,022	284,453	22,626	4,029		1,814	751,658	23,810	7,858	4,250
2010		192	16,066	50,895	12,217		33	8,121	30,370	11,444	4,735
2011		19	1,572	1,450	597		34	1,598	2,071	930	
2012											5,087
TOTAL		2,233	302,091	74,971	16,843		1,881	761,377	56,251	20,232	14,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,067,582	168,297	14,072	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,579	-28,464	103	
TOTAL LOSSES	999,003	139,833	14,175	
EXPECTED LOSSES	112,622	84,792	12,650	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.610	2.045	.207	16.862
INDICATED (POST-TEST)	17.941	2.511	.254	20.706
PRES. ON RATE LEVEL	1.755	1.321	.197	3.273
DERIVED BY FORMULA	1.917	1.333	.198	3.448
UNDERLYING PRES. RATE	1.647	1.240	.185	3.072
PROPOSED	1.917	1.333	.198	3.448
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.29
MAN. RATES	4.04	4.61	4.38	+ 5.29
				PRESENT
				1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	609												
2009	653												
2010	428	225	.052										
2011	1,292												
2012	1,350	27,914	2.067									1	1
TOTAL	4,332	28,139	.650									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											225
2012					7,914					20,000	
TOTAL					7,914					20,000	225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											226
2012		250	20,119	8,521	10,377		679	25,486	14,016	19,312	
TOTAL		250	20,119	8,521	10,377		679	25,486	14,016	19,312	226

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,534	52,226	226	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,199	-17,616	128	
TOTAL LOSSES		34,610	354	
EXPECTED LOSSES	126,409	64,547	10,181	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.799	.008	.807
INDICATED (POST-TEST)	.000	.981	.010	.991
PRES. ON RATE LEVEL	3.109	1.588	.250	4.947
DERIVED BY FORMULA	3.109	1.582	.248	4.939
UNDERLYING PRES. RATE	2.918	1.490	.235	4.643
PROPOSED	3.109	1.582	.248	4.939
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.57
MAN. RATES	6.03	6.91	6.62	+ 7.57
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
2008	3,396	4,130	.121										
2009	3,361												
2010	3,966	485	.012										
2011	3,759	3,870	.102									1	1
2012	4,012	36,837	.918								1		1
TOTAL	18,494	45,322	.245								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,130
2010											485
2011					1,244					2,626	
2012				26,687					10,000		150
TOTAL				26,687	1,244				10,000	2,626	4,765

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,539
2010											488
2011		6	960	576	2,256		9	696	768	3,761	
2012		980	88,400	32,443	5,139		371	24,450	9,941	1,608	154
TOTAL		986	89,360	33,019	7,395		380	25,146	10,709	5,369	5,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	115,872	56,492	5,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,140	-56,324	228	
TOTAL LOSSES		168	5,409	
EXPECTED LOSSES	312,734	185,679	23,118	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.001	.029	.030
INDICATED (POST-TEST)	.000	.001	.036	.037
PRES. ON RATE LEVEL	1.802	1.070	.133	3.005
DERIVED BY FORMULA	1.784	1.038	.130	2.952
UNDERLYING PRES. RATE	1.691	1.004	.125	2.820
PROPOSED	1.784	1.038	.130	2.952
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.53
MAN. RATES	3.52	4.15	4.02	+ 4.53
				PRESENT
				1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3,436	13,331	.387										
2009	2,931	37,143	1.267									3	3
2010	2,523	22,245	.881									2	2
2011	2,124	598,277	28.167							1		5	6
2012	1,960	2,348	.119										
TOTAL	12,974	673,344	5.190							1		10	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											13,331
2009					3,735					18,096	15,312
2010					3,662					10,179	8,404
2011			144,962		13,371			420,150		9,898	9,896
2012											2,348
TOTAL			144,962		20,768			420,150		38,173	49,291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											14,651
2009			457	287	8,586			1,614	1,247	33,304	15,557
2010		13	1,065	761	7,036		4	1,443	1,481	15,186	8,454
2011		2,625	282,061	14,575	32,190		10,913	698,947	46,391	32,525	10,124
2012											2,409
TOTAL		2,638	283,583	15,623	47,812		10,917	702,004	49,119	81,015	51,195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	999,142	193,569	51,195	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-307,115	-126,049	420	
TOTAL LOSSES	692,027	67,520	51,615	
EXPECTED LOSSES	497,294	392,593	51,896	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.334	.520	.398	6.252
INDICATED (POST-TEST)	6.550	.639	.489	7.678
PRES. ON RATE LEVEL	4.084	3.224	.426	7.734
DERIVED BY FORMULA	4.109	3.172	.427	7.708
UNDERLYING PRES. RATE	3.833	3.026	.400	7.259
PROPOSED	4.109	3.172	.427	7.708

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	11.817
IND. RATES				11.82	MINIMUM PREMIUM	2000
MAN. RATES	7.91	9.92	10.35	+ 11.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,042	87,849	1.247							1		1	
2009	6,148	22,404	.364								3	3	
2010	4,633	1,973	.042										
2011	3,938	1,837	.046										
2012	4,272	12,706	.297								2	2	
TOTAL	26,033	126,769	.487							1	5	6	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				12,087					73,504		2,258
2009					4,371					8,898	9,135
2010											1,973
2011											1,837
2012					3,351					5,740	3,615
TOTAL				12,087	7,722				73,504	14,638	18,818

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				24,234					148,331		2,482
2009			538	334	10,049			795	614	16,375	9,281
2010											1,985
2011											1,879
2012		107	8,518	3,612	4,398		190	7,315	4,024	5,542	3,709
TOTAL		107	9,056	28,180	14,447		190	8,110	152,969	21,917	19,336

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,463	217,513	19,336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-320,342	-100,721	237	
TOTAL LOSSES		116,792	19,573	
EXPECTED LOSSES	520,139	314,999	28,636	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.449	.075	.524
INDICATED (POST-TEST)	.000	.551	.092	.643
PRES. ON RATE LEVEL	2.129	1.289	.117	3.535
DERIVED BY FORMULA	2.108	1.267	.116	3.491
UNDERLYING PRES. RATE	1.998	1.210	.110	3.318
PROPOSED	2.108	1.267	.116	3.491

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.352
IND. RATES				5.35	MINIMUM PREMIUM	1680
MAN. RATES	3.99	4.77	4.73	+ 5.35	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	678												
2009	61												
2010	839	6,107	.727									1	1
2011	531												
2012	771												
TOTAL	2,880	6,107	.212									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			24	18	168		2	488	501	5,126	2,598
TOTAL			24	18	168		2	488	501	5,126	2,598

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	514	5,813	2,598	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28,363	-7,897	48	
TOTAL LOSSES			2,646	
EXPECTED LOSSES	48,815	27,878	4,521	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.092	.092
INDICATED (POST-TEST)	.000	.000	.113	.113
PRES. ON RATE LEVEL	1.806	1.032	.167	3.005
DERIVED BY FORMULA	1.806	1.022	.166	2.994
UNDERLYING PRES. RATE	1.695	.968	.157	2.820
PROPOSED	1.806	1.022	.166	2.994
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.59
MAN. RATES	3.52	4.15	4.02	+ 4.59
IND. RATE				
MINIMUM PREMIUM				1485
PRESENT				1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010	12												
2011	30												
2012	28												
TOTAL	70												

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.	-1,182	-548	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	2,431	2,303	130	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.700	3.507	.199	7.406
DERIVED BY FORMULA	3.700	3.507	.199	7.406
UNDERLYING PRES. RATE	3.473	3.291	.187	6.951
PROPOSED	3.700	3.507	.199	7.406

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	11.354
IND. RATES				11.35	MINIMUM PREMIUM	2000
MAN. RATES	8.60	10.10	9.91	+ 11.35	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,581	197,062	2.599								3	1	4
2009	7,239	158,392	2.188								1	3	4
2010	7,291	375,971	5.156								3	3	7
2011	8,133	311,064	3.824							1	1	8	10
2012	8,258	363,651	4.403								3	7	10
TOTAL	38,502	1,406,140	3.652							2	11	22	35

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				56,698	38,978				50,683	41,310	9,393
2009				53,093	4,290				86,526	3,028	11,455
2010			135,987	38,786	1,054			122,402	62,557	6,630	8,555
2011			68,160	10,895	35,946			28,585	40,734	110,565	16,179
2012				67,406	33,175				103,772	124,472	34,826
TOTAL			204,147	226,878	113,443			150,987	344,272	286,005	80,408

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				113,679	90,078				102,278	83,735	10,323
2009			8,849	105,901	11,432			11,534	157,908	8,286	11,638
2010		6,596	369,697	75,620	11,078		2,043	336,690	113,054	18,245	8,607
2011		2,117	227,796	38,220	71,865		2,303	135,277	86,613	164,817	16,551
2012		3,523	307,579	117,670	56,458		8,081	412,343	190,399	136,895	35,731
TOTAL		12,236	913,921	451,090	240,911		12,427	895,844	650,252	411,978	82,850

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,834,428	1,754,231	82,850	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-858,345	-386,612	1,192	
TOTAL LOSSES	976,083	1,367,619	84,042	
EXPECTED LOSSES	1,459,996	1,276,342	120,896	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.535	3.552	.218	6.305
INDICATED (POST-TEST)	3.113	4.362	.268	7.743
PRES. ON RATE LEVEL	4.040	3.532	.335	7.907
DERIVED BY FORMULA	4.021	3.565	.332	7.918
UNDERLYING PRES. RATE	3.792	3.315	.314	7.421
PROPOSED	4.015	3.560	.332	7.907

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.123
IND. RATES				12.12	MINIMUM PREMIUM	2000
MAN. RATES	10.47	12.50	10.58	+ 12.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	8,864	931,366	10.507						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	
2012	4,852	44,288	.912								4	4	
TOTAL	26,842	1,052,736	3.922						1	2	14	17	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			326,330	17,537	29,371			476,182	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	
2012					6,592					31,821	5,875	
TOTAL			326,330	20,362	49,368			476,182	21,411	95,993	63,090	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			365,283	35,162	67,877			560,667	12,389	61,598	49,914	
2009			328	206	6,170			432	334	8,929	3,189	
2010		43	3,780	6,748	15,342		33	8,782	27,733	29,517	3,374	
2011		17	2,173	1,297	5,106		30	2,553	2,828	13,848	5,426	
2012		211	16,772	7,101	8,645		1,072	40,548	22,300	30,731	6,028	
TOTAL		271	388,336	50,514	103,140		1,135	612,982	65,584	144,623	67,931	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,002,724	363,861	67,931	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-414,083	-157,560	310	
TOTAL LOSSES	588,641	206,301	68,241	
EXPECTED LOSSES	674,271	505,435	36,505	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.193	.769	.254	3.216
INDICATED (POST-TEST)	2.693	.944	.312	3.949
PRES. ON RATE LEVEL	2.677	2.006	.145	4.828
DERIVED BY FORMULA	2.677	1.964	.152	4.793
UNDERLYING PRES. RATE	2.512	1.883	.136	4.531
PROPOSED	2.677	1.964	.152	4.793
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.35
MAN. RATES	6.35	7.57	6.46	+ 7.35
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				1990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,442	2,187	.089										
2009													
2010													
2011													
2012													
TOTAL	2,442	2,187	.090										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											2,187
TOTAL											2,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											2,404
TOTAL											2,404

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,404	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,135	-22,116	38	
TOTAL LOSSES			2,442	
EXPECTED LOSSES	46,545	67,057	13,993	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.100	.100
INDICATED (POST-TEST)	.000	.000	.123	.123
PRES. ON RATE LEVEL	2.031	2.926	.610	5.567
DERIVED BY FORMULA	2.031	2.897	.605	5.533
UNDERLYING PRES. RATE	1.906	2.746	.573	5.225
PROPOSED	2.031	2.897	.605	5.533

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	8.483
IND. RATES				8.48	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.86	7.45	+ 8.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	232												
2009	167												
2010	226												
2011	356												
2012	293												
TOTAL	1,274												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,523	-6,902	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	25,480	23,785	2,294	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.131	1.989	.192	4.312
DERIVED BY FORMULA	2.131	1.989	.192	4.312
UNDERLYING PRES. RATE	2.000	1.867	.180	4.047
PROPOSED	2.131	1.989	.192	4.312

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	6.611
IND. RATES				6.61	MINIMUM PREMIUM	2000
MAN. RATES	4.29	5.45	5.77	+ 6.61	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	495	228,804	46.223				495					1	1
2009	401						401						
2010	361						361						
2011	407						407						
2012	446						446						
TOTAL	2,110	228,804	10.844				2,110					1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					117,509					111,084	211	
TOTAL					117,509					111,084	211	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					271,563					225,167	232	
TOTAL					271,563					225,167	232	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		496,730	232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,331	-16,506	75	
TOTAL LOSSES		480,224	307	
EXPECTED LOSSES	29,224	54,291	7,808	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	22.759	.015	22.774
INDICATED (POST-TEST)	.000	27.948	.018	27.966
PRES. ON RATE LEVEL	1.476	2.742	.393	4.611
DERIVED BY FORMULA	1.476	2.994	.389	4.859
UNDERLYING PRES. RATE	1.385	2.573	.370	4.328
PROPOSED	1.476	2.994	.389	4.859
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.45
MAN. RATES	5.29	6.31	6.17	+ 7.45
IND. RATE				
MINIMUM PREMIUM				7.449
PRESENT				2000
				1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	78												
2009	453												
2010	645												
2011	855												
2012	881												
TOTAL	2,912												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,170	-19,136	96	
TOTAL LOSSES			96	
EXPECTED LOSSES	101,774	68,315	7,600	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.724	2.500	.278	6.502
DERIVED BY FORMULA	3.724	2.475	.275	6.474
UNDERLYING PRES. RATE	3.495	2.346	.261	6.102
PROPOSED	3.724	2.475	.275	6.474
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.93
MAN. RATES	7.78	9.06	8.70	+ 9.93

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	199												
2009	186												
2010	145												
2011													
2012													
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.			-6,372	-2,789	5		
TOTAL LOSSES					5		
EXPECTED LOSSES			9,138	7,474	1,309		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			1.837	1.502	.263	3.602	
DERIVED BY FORMULA			1.837	1.502	.263	3.602	
UNDERLYING PRES. RATE			1.724	1.410	.247	3.381	
PROPOSED			1.837	1.502	.263	3.602	

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		5.522
IND. RATES				5.52	MINIMUM PREMIUM		1725
MAN. RATES	4.41	5.07	4.82	+ 5.52	PRESENT		1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	25,388	2,390,413	9.415						5	6	1	12	
2009	17,157	378,026	2.203						2	2		4	
2010													
2011													
2012													
TOTAL	42,545	2,768,439	6.507						7	8	1	16	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			1,227,279	196,695	86			847,972	95,199	1,069	22,113	
2009			160,747	36,070				150,100	26,144		4,965	
TOTAL			1,388,026	232,765	86			998,072	121,343	1,069	27,078	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			1,905,718	394,374	199			1,421,848	192,111	2,167	24,302	
2009		2,898	410,992	74,173	6,397		993	413,915	52,783	4,983	5,044	
TOTAL		2,898	2,316,710	468,547	6,596		993	1,835,763	244,894	7,150	29,346	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,156,364	727,187	29,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,398,970	-252,900	194	
TOTAL LOSSES	2,757,394	474,287	29,540	
EXPECTED LOSSES	2,003,019	688,378	59,988	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.481	1.115	.069	7.665
INDICATED (POST-TEST)	7.959	1.369	.085	9.413
PRES. ON RATE LEVEL	5.017	1.724	.150	6.891
DERIVED BY FORMULA	5.076	1.706	.147	6.929
UNDERLYING PRES. RATE	4.708	1.618	.141	6.467
PROPOSED	5.076	1.706	.147	6.929

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	10.623
IND. RATES				10.62	MINIMUM PREMIUM	2000
MAN. RATES	7.52	9.12	9.22	+ 10.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,826	66,680	1.144									2	2
2009	6,202	12,384	.199									1	1
2010	13,815	79,342	.574									2	2
2011	13,252	90,589	.683								1	3	4
2012	13,680	111,691	.816									6	6
TOTAL	52,775	360,686	.683								1	14	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					6,396					48,663	11,621	
2009					3,321					5,243	3,820	
2010					7,609					33,160	38,573	
2011				1,867	19,471				28,246	39,048	1,957	
2012					23,865					61,360	26,466	
TOTAL				1,867	60,662				28,246	187,474	82,437	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					14,781					98,640	12,771	
2009			406	254	7,637			467	363	9,649	3,881	
2010		17	2,214	1,578	14,625		12	4,696	4,822	49,464	38,804	
2011		142	17,852	11,719	35,534		736	36,646	46,106	59,176	2,002	
2012		753	60,649	25,702	31,287		2,073	78,197	43,001	59,250	27,154	
TOTAL		912	81,121	39,253	103,864		2,821	120,006	94,292	276,179	84,612	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	204,860	513,588	84,612	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-620,439	-349,114	1,425	
TOTAL LOSSES		164,474	86,037	
EXPECTED LOSSES	1,095,610	1,209,604	126,660	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.312	.163	.475
INDICATED (POST-TEST)	.000	.383	.200	.583
PRES. ON RATE LEVEL	2.212	2.442	.256	4.910
DERIVED BY FORMULA	2.168	2.318	.253	4.739
UNDERLYING PRES. RATE	2.076	2.292	.240	4.608
PROPOSED	2.168	2.318	.253	4.739
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.27
MAN. RATES	5.76	6.73	6.57	+ 7.27
IND. RATE				
				7.265
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
2008	7,328	714,405	9.748							2	2		4
2009	7,823	367,352	4.695							1	2		3
2010	7,542	301,119	3.992							1	1	3	5
2011	8,438	16,214	.192									2	2
2012	6,903	1,677,376	24.299							2	1	5	8
TOTAL	38,034	3,076,466	8.089							6	6	10	22

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			264,492	24,144				395,422	23,151		7,196	
2009			194,297	46,346				107,970	12,889		5,850	
2010			106,206	38,448	7,619			124,548	11,819	8,371	4,108	
2011					2,475					3,799	9,940	
2012			549,718	26,987	140,340			721,297	123,007	104,771	11,256	
TOTAL			1,114,713	135,925	150,434			1,349,237	170,866	116,941	38,350	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			594,497	48,408				918,788	46,719		7,908	
2009		3,502	497,203	95,122	7,812		714	296,966	27,184	3,396	5,944	
2010		5,225	294,986	75,212	22,144		1,992	322,282	30,650	18,331	4,133	
2011		14	1,914	1,141	4,491		9	1,002	1,113	5,442	10,169	
2012		36,295	1,322,659	226,652	217,415		84,610	1,716,965	278,127	149,580	11,549	
TOTAL		45,036	2,711,259	446,535	251,862		87,325	3,256,003	383,793	176,749	39,703	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,099,623	1,258,939	39,703	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,389,615	-373,273	876	
TOTAL LOSSES	4,710,008	885,666	40,579	
EXPECTED LOSSES	2,333,006	1,203,015	94,705	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.384	2.329	.107	14.820
INDICATED (POST-TEST)	15.208	2.860	.131	18.199
PRES. ON RATE LEVEL	6.536	3.370	.265	10.171
DERIVED BY FORMULA	6.709	3.350	.258	10.317
UNDERLYING PRES. RATE	6.134	3.163	.249	9.546
PROPOSED	6.709	3.350	.258	10.317
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				15.82
MAN. RATES	13.84	16.45	13.61	+ 15.82
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
2008	13,230	392,252	2.964						2	1	2	5	
2009	11,347	243,844	2.148					1		1		2	
2010	10,214	1,160,082	11.357					2		2		4	
2011	9,803	231,492	2.361					1		4		5	
2012	10,755	13,180	.122							2		2	
TOTAL	55,349	2,040,850	3.687						6	1	11	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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			513,813		50,650			459,473		89,240	46,906
2011			113,245		7,751			39,177		48,456	22,863
2012					3,006					5,862	4,312
TOTAL			1,033,187	14,071	66,546			601,925	72,733	149,209	103,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			600,346	28,212	6,434			80,081	146,775	8,059	27,022
2009		2,936	410,997	2,665	10,817		479	198,231	2,593	5,089	4,582
2010		22,327	1,233,930	28,961	121,809		6,904	1,116,452	48,333	151,396	47,187
2011		2,907	311,104	13,015	22,971		1,600	106,121	20,006	71,851	23,389
2012		96	7,638	3,234	3,941		195	7,468	4,108	5,662	4,424
TOTAL		28,266	2,564,015	76,087	165,972		9,178	1,508,353	221,815	242,057	106,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,109,812	705,931	106,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,816,440	-427,632	1,300	
TOTAL LOSSES	2,293,372	278,299	107,904	
EXPECTED LOSSES	3,020,395	1,379,298	142,247	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.143	.503	.195	4.841
INDICATED (POST-TEST)	5.088	.618	.239	5.945
PRES. ON RATE LEVEL	5.814	2.655	.274	8.743
DERIVED BY FORMULA	5.799	2.533	.272	8.604
UNDERLYING PRES. RATE	5.457	2.492	.257	8.206
PROPOSED	5.799	2.533	.272	8.604

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	13.191
IND. RATES				13.19	MINIMUM PREMIUM	2000
MAN. RATES	9.87	11.84	11.70	+ 13.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,873	16,863	.900							2	1	3	
2009	2,049	54,537	2.661							1		1	
2010	1,664	5,291,953	318.026					1	1			2	
2011	940	4,557	.484										
2012	1,299	33,362	2.568								1	1	
TOTAL	7,825	5,401,272	69.026						1	1	3	7	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				10,045	5,000				1,818		
2009				22,553					24,174		7,810
2010		287,568	347,245				4,416,746	235,053			5,341
2011											4,557
2012					6,391					25,765	1,206
TOTAL		287,568	347,245	32,598	11,391		4,416,746	235,053	25,992	25,765	18,914

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				20,141	11,555				3,669		
2009			3,537	44,846	666			3,146	44,058	758	7,935
2010		75,968	711,409	10,567	14,014		610,468	704,124	15,542	8,164	5,373
2011											4,662
2012		200	16,239	6,880	8,379		869	32,832	18,059	24,882	1,237
TOTAL		76,168	731,185	82,434	34,614		611,337	740,102	81,328	33,804	19,207

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,158,792	232,180	19,207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-132,382	-27,952	134	
TOTAL LOSSES	2,026,410	204,228	19,341	
EXPECTED LOSSES	213,231	85,997	16,355	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	25.897	2.610	.247	28.754
INDICATED (POST-TEST)	31.802	3.205	.303	35.310
PRES. ON RATE LEVEL	2.903	1.171	.223	4.297
DERIVED BY FORMULA	3.192	1.212	.225	4.629
UNDERLYING PRES. RATE	2.725	1.099	.209	4.033
PROPOSED	3.192	1.212	.225	4.629
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.10
MAN. RATES	5.09	5.95	5.75	+ 7.10
				PRESENT
				1805

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,000	87,455	4.372								1	1	2
2009	1,714												
2010	1,620												
2011	1,934	3,529	.182										
2012	2,176												
TOTAL	9,444	90,984	.963								1	1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				25,112	1,583				55,232	5,528		
2011											3,529	
TOTAL				25,112	1,583				55,232	5,528	3,529	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				50,350	3,658				111,458	11,205		
2011											3,610	
TOTAL				50,350	3,658				111,458	11,205	3,610	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		176,671	3,610	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,769	-41,662	93	
TOTAL LOSSES		135,009	3,703	
EXPECTED LOSSES	256,216	139,300	9,255	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.430	.039	1.469
INDICATED (POST-TEST)	.000	1.756	.048	1.804
PRES. ON RATE LEVEL	2.891	1.572	.104	4.567
DERIVED BY FORMULA	2.862	1.576	.103	4.541
UNDERLYING PRES. RATE	2.713	1.475	.098	4.286
PROPOSED	2.862	1.576	.103	4.541
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.96
MAN. RATES	7.54	7.53	6.11	+ 6.96
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	579												
2009	355	42,871	12.076									1	1
2010	211												
2011	226	957	.423										
2012	286												
TOTAL	1,657	43,828	2.645									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			438	272	8,200			3,506	2,710	72,333		
2011											979	
TOTAL			438	272	8,200			3,506	2,710	72,333	979	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,944	83,515	979	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,721	-7,569	23	
TOTAL LOSSES		75,946	1,002	
EXPECTED LOSSES	38,409	24,028	2,767	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.583	.060	4.643
INDICATED (POST-TEST)	.000	5.628	.074	5.702
PRES. ON RATE LEVEL	2.470	1.545	.178	4.193
DERIVED BY FORMULA	2.470	1.586	.177	4.233
UNDERLYING PRES. RATE	2.318	1.450	.167	3.935
PROPOSED	2.470	1.586	.177	4.233
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.49
MAN. RATES	5.17	5.95	5.61	+ 6.49
IND. RATE				
				6.490
MINIMUM PREMIUM				1975
PRESENT				1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	35												
2009	18												
2010	329												
2011	428												
2012	444												
TOTAL	1,254												

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.			-5,860	-2,363	22		
TOTAL LOSSES					22		
EXPECTED LOSSES			11,286	9,216	1,580		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.002	.002	
INDICATED (POST-TEST)			.000	.000	.002	.002	
PRES. ON RATE LEVEL			.959	.783	.134	1.876	
DERIVED BY FORMULA			.959	.783	.134	1.876	
UNDERLYING PRES. RATE			.900	.735	.126	1.761	
PROPOSED			.959	.783	.134	1.876	

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		2.876
IND. RATES				2.88	MINIMUM PREMIUM		1040
MAN. RATES	2.19	2.60	2.51	+ 2.88	PRESENT		950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,290	7,799	.181										
2009	3,394	254,301	7.492							1	1		2
2010	3,262	33,981	1.041								1		1
2011	3,567	10,006	.280										
2012	3,654	11,734	.321									1	1
TOTAL	18,167	317,821	1.749							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											7,799
2009			161,990	28,079				18,783	31,771		13,678
2010				3,840					27,058		3,083
2011											10,006
2012					591					6,658	4,485
TOTAL			161,990	31,919	591			18,783	58,829	6,658	39,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											8,571
2009		2,921	412,873	58,304	6,202		124	55,505	58,547	1,515	13,897
2010		26	2,016	6,943	202		45	10,721	44,176	1,388	3,101
2011											10,236
2012		19	1,511	639	774		231	8,482	4,666	6,432	4,602
TOTAL		2,966	416,400	65,886	7,178		400	74,708	107,389	9,335	40,407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	494,474	189,788	40,407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,306	-96,480	458	
TOTAL LOSSES	224,168	93,308	40,865	
EXPECTED LOSSES	453,812	315,561	48,688	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.234	.514	.225	1.973
INDICATED (POST-TEST)	1.515	.631	.276	2.422
PRES. ON RATE LEVEL	2.662	1.851	.285	4.798
DERIVED BY FORMULA	2.651	1.814	.285	4.750
UNDERLYING PRES. RATE	2.498	1.737	.268	4.503
PROPOSED	2.651	1.814	.285	4.750
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.28
MAN. RATES	6.57	7.07	6.42	+ 7.28
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2012	2,355												
TOTAL	12,003	33,856	.282									4	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					18,323					4,085	2,037
2010											399
2011					2,229					6,783	
TOTAL					20,552					10,868	2,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					42,345					8,280	2,239
2010											401
2011		12	1,723	1,025	4,041		17	1,789	1,983	9,711	
TOTAL		12	1,723	1,025	46,386		17	1,789	1,983	17,991	2,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,541	67,385	2,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,449	-32,921	177	
TOTAL LOSSES		34,464	2,817	
EXPECTED LOSSES	135,754	106,706	18,484	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.287	.023	.310
INDICATED (POST-TEST)	.000	.352	.028	.380
PRES. ON RATE LEVEL	1.205	.947	.164	2.316
DERIVED BY FORMULA	1.193	.935	.161	2.289
UNDERLYING PRES. RATE	1.131	.889	.154	2.174
PROPOSED	1.193	.935	.161	2.289
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.51
MAN. RATES	2.82	3.28	3.10	+ 3.51
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.509
				1205
				1105

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,069	6,224	.582									1	1
2009	1,456												
2010	1,234												
2011	971												
2012	486												
TOTAL	5,216	6,224	.119									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,496					3,593	1,135	
TOTAL					1,496					3,593	1,135	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					3,457					7,283	1,247	
TOTAL					3,457					7,283	1,247	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		10,740	1,247	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,804	-20,700	61	
TOTAL LOSSES			1,308	
EXPECTED LOSSES	95,035	61,445	8,501	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	1.941	1.255	.174	3.370
DERIVED BY FORMULA	1.941	1.242	.173	3.356
UNDERLYING PRES. RATE	1.822	1.178	.163	3.163
PROPOSED	1.941	1.242	.173	3.356
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.15
MAN. RATES	4.33	4.88	4.51	+ 5.15
IND. RATE				
MINIMUM PREMIUM				5.145
PRESENT				1630
				1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	667	1,600	.239									1	1
2009	610	736	.120										
2010	617	1,010	.163										
2011	741	58,919	7.951								1		1
2012	784	610	.077										
TOTAL	3,419	62,875	1.839								1	1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					394						1,206	
2009											736	
2010											1,010	
2011				19,761					35,689		3,469	
2012											610	
TOTAL				19,761	394				35,689		7,031	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					911						1,325	
2009											748	
2010											1,016	
2011		325	29,725	28,937	2,387		787	33,274	43,820	4,112	3,549	
2012											626	
TOTAL		325	29,725	28,937	3,298		787	33,274	43,820	4,112	7,264	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,111	80,167	7,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,117	-16,050	89	
TOTAL LOSSES	10,994	64,117	7,353	
EXPECTED LOSSES	91,220	53,746	8,754	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.322	1.875	.215	2.412
INDICATED (POST-TEST)	.395	2.303	.264	2.962
PRES. ON RATE LEVEL	2.842	1.675	.273	4.790
DERIVED BY FORMULA	2.842	1.681	.273	4.796
UNDERLYING PRES. RATE	2.668	1.572	.256	4.496
PROPOSED	2.838	1.679	.273	4.790
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.34
MAN. RATES	5.73	6.70	6.41	+ 7.34
				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
2008	15,863	175,559	1.106								2	3	5
2009	15,936	446,450	2.801								5	6	11
2010	15,592	531,702	3.410							1	1	5	7
2011	16,424	179,751	1.094								1	5	6
2012	17,396	133,058	.764								1	4	5
TOTAL	81,211	1,466,520	1.806							1	10	23	34

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				52,400	5,915				25,891	21,243	70,110	
2009				110,527	37,319				107,792	167,185	23,627	
2010			183,008	64,920	3,298			148,549	75,922	34,902	21,103	
2011				4,906	13,529				9,005	128,008	24,303	
2012				22,268	7,973				26,833	12,910	63,074	
TOTAL			183,008	255,021	68,034			148,549	245,443	364,248	202,217	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				105,062	13,670				52,248	43,060	77,051	
2009				21,905	89,061				207,991	311,054	24,005	
2010		8,963	504,757	125,160	19,188		2,489	412,417	141,114	62,204	21,230	
2011		164	17,835	13,423	25,121		591	42,205	48,505	184,355	24,862	
2012		1,072	94,025	35,661	14,737		1,440	82,061	35,723	16,781	64,714	
TOTAL		10,199	638,522	501,941	161,777		4,520	565,631	485,581	617,454	211,862	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,218,872	1,766,753	211,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,934,634	-683,947	3,769	
TOTAL LOSSES		1,082,806	215,631	
EXPECTED LOSSES	3,280,924	2,247,108	384,941	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.333	.266	1.599
INDICATED (POST-TEST)	.000	1.637	.327	1.964
PRES. ON RATE LEVEL	4.305	2.948	.505	7.758
DERIVED BY FORMULA	4.176	2.856	.491	7.523
UNDERLYING PRES. RATE	4.040	2.767	.474	7.281
PROPOSED	4.176	2.856	.491	7.523

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	11.534
IND. RATES				11.53	MINIMUM PREMIUM	2000
MAN. RATES	8.94	10.50	10.38	+ 11.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	17,348	1,096,116	6.318						2	3	3	8	
2009	17,041	857,487	5.031						2	1	4	7	
2010	16,459	638,431	3.878						1	7	2	10	
2011	16,926	1,169,653	6.910						1	9	6	16	
2012	16,023	1,507,023	9.405						2		6	8	
TOTAL	83,797	5,268,710	6.287						8	20	21	49	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			194,419	46,254	4,434			696,483	73,333	51,164	30,029
2009			343,712	8,700	9,181			354,931	18,724	81,878	40,361
2010			78,403	143,920	5,706			49,803	270,082	57,904	32,613
2011			111,147	184,200	11,312			174,467	495,418	99,981	93,128
2012			451,218		88,838			721,199		201,450	44,318
TOTAL			1,178,899	383,074	119,471			1,996,883	857,557	492,377	240,449

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			359,700	92,738	10,246			1,269,344	147,986	103,710	33,002
2009		6,056	849,602	23,124	32,507		2,284	954,411	51,589	160,845	41,007
2010		4,595	278,422	264,415	22,613		1,266	241,750	453,423	102,318	32,809
2011		5,922	585,311	284,229	51,516		17,725	903,889	663,507	211,227	95,270
2012		26,232	890,843	128,072	137,887		63,353	1,205,535	202,161	215,700	45,470
TOTAL		42,805	2,963,878	792,578	254,769		84,628	4,574,929	1,518,666	793,800	247,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,666,240	3,359,813	247,558	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,158,438	-534,118	4,107	
TOTAL LOSSES	6,507,802	2,825,695	251,665	
EXPECTED LOSSES	1,940,739	1,726,219	441,610	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.766	3.372	.300	11.438
INDICATED (POST-TEST)	9.537	4.141	.368	14.046
PRES. ON RATE LEVEL	2.468	2.195	.561	5.224
DERIVED BY FORMULA	2.680	2.351	.546	5.577
UNDERLYING PRES. RATE	2.316	2.060	.527	4.903
PROPOSED	2.680	2.351	.546	5.577
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.55
MAN. RATES	5.53	6.74	6.99	+ 8.55
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
2008	4,354	92,897	2.133								1	2	3
2009	4,326	4,806	.111										
2010	4,728	131,172	2.774								1		1
2011	3,114	1,082,188	34.752								1	1	2
2012	2,470	21,160	.856									1	1
TOTAL	18,992	1,332,223	7.015								3	4	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				64,524	1,455				26,112	806		
2009											4,806	
2010				26,205					53,865		51,102	
2011				16,650	290				1,064,352	110	786	
2012					518					6,648	13,994	
TOTAL				107,379	2,263				1,144,329	7,564	70,688	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				129,371	3,362				52,694	1,634		
2009											4,883	
2010		166	13,751	47,372	1,385		91	21,343	87,942	2,761	51,409	
2011		103	9,512	9,178	1,272		8,723	367,999	484,628	45,639	804	
2012		17	1,312	559	680		231	8,473	4,658	6,420	14,358	
TOTAL		286	24,575	186,480	6,699		9,045	397,815	629,922	56,454	71,454	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	431,721	879,555	71,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-399,564	-89,049	163	
TOTAL LOSSES	32,157	790,506	71,617	
EXPECTED LOSSES	640,599	272,156	21,082	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.169	4.162	.377	4.708
INDICATED (POST-TEST)	.208	5.111	.463	5.782
PRES. ON RATE LEVEL	3.594	1.527	.118	5.239
DERIVED BY FORMULA	3.560	1.635	.128	5.323
UNDERLYING PRES. RATE	3.373	1.433	.111	4.917
PROPOSED	3.560	1.635	.128	5.323
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.16
MAN. RATES	7.02	7.66	7.01	+ 8.16

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	326												
2009	407												
2010	409												
2011	365												
2012	472												
TOTAL	1,979												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,800	-6,614	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	30,418	21,867	1,425	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.638	1.177	.077	2.892
DERIVED BY FORMULA	1.638	1.165	.076	2.879
UNDERLYING PRES. RATE	1.537	1.105	.072	2.714
PROPOSED	1.638	1.165	.076	2.879
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.41
MAN. RATES	3.57	4.12	3.87	+ 4.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2012	1,546	145	.009										
TOTAL	9,018	50,456	.560								2	1	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					777					1,633	4,838	
2009				25,258					7,705		6,989	
2010											2,642	
2011											469	
2012											145	
TOTAL				25,258	777				7,705	1,633	15,083	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,796					3,310	5,317	
2009			3,960	50,223	743			1,005	14,043	241	7,101	
2010											2,658	
2011											480	
2012											149	
TOTAL			3,960	50,223	2,539			1,005	14,043	3,551	15,705	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,965	70,356	15,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,521	-18,503	76	
TOTAL LOSSES		51,853	15,781	
EXPECTED LOSSES	71,602	58,257	8,657	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.575	.175	.750
INDICATED (POST-TEST)	.000	.706	.215	.921
PRES. ON RATE LEVEL	.846	.689	.102	1.637
DERIVED BY FORMULA	.838	.689	.104	1.631
UNDERLYING PRES. RATE	.794	.646	.096	1.536
PROPOSED	.838	.689	.104	1.631

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2.500
IND. RATES				2.50	MINIMUM PREMIUM	940
MAN. RATES	2.02	2.35	2.19	+ 2.50	PRESENT	865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	16,574	300,989	1.816							1		7	8
2009	13,773	380,299	2.761							1	2	2	5
2010	15,185	191,670	1.262								1	5	6
2011	18,631	434,917	2.334							2		3	5
2012	20,449	320,061	1.565									6	6
TOTAL	84,612	1,627,936	1.924							4	3	23	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			150,704		21,565			48,324		67,889	12,507
2009			170,214	10,306	13,173			144,910	3,146	21,971	16,579
2010				11,072	14,942				90,638	45,380	29,638
2011			217,691		7,590			184,702		9,316	15,618
2012					137,123					146,988	35,950
TOTAL			538,609	21,378	194,393			377,936	93,784	291,544	110,292

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			371,937		49,838			125,449		137,612	13,745
2009		2,908	409,996	23,959	35,942		907	377,961	11,946	44,341	16,844
2010		106	10,153	23,112	29,303		169	42,346	154,577	72,345	29,816
2011		5,547	592,381	21,641	30,905		6,904	442,444	30,209	24,938	15,977
2012		4,343	348,488	147,653	179,757		4,964	187,303	103,021	141,945	36,885
TOTAL		12,904	1,732,955	216,365	325,745		12,944	1,175,503	299,753	421,181	113,267

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,934,306	1,263,044	113,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,345,043	-362,014	1,863	
TOTAL LOSSES	1,589,263	901,030	115,130	
EXPECTED LOSSES	2,326,832	1,228,565	177,685	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.878	1.065	.136	3.079
INDICATED (POST-TEST)	2.306	1.308	.167	3.781
PRES. ON RATE LEVEL	2.930	1.547	.224	4.701
DERIVED BY FORMULA	2.911	1.528	.219	4.658
UNDERLYING PRES. RATE	2.750	1.452	.210	4.412
PROPOSED	2.911	1.528	.219	4.658
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.14
MAN. RATES	5.39	6.37	6.29	+ 7.14
				PRESENT
				1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	156												
2009													
2010													
2011													
2012	761												
TOTAL	917												

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.	-5,283	-2,700	47	
TOTAL LOSSES			47	
EXPECTED LOSSES	11,949	15,131	2,246	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	1.388	1.758	.261	3.407
DERIVED BY FORMULA	1.388	1.758	.261	3.407
UNDERLYING PRES. RATE	1.303	1.650	.245	3.198
PROPOSED	1.388	1.758	.261	3.407

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.223
IND. RATES				5.22	MINIMUM PREMIUM	1645
MAN. RATES	3.57	4.41	4.56	+ 5.22	PRESENT	1490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,032												
2009	847												
2010	1,149												
2011	193	501	.259										
2012	223	6,434	2.885										
TOTAL	3,444	6,935	.201										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											501
2012											6,434
TOTAL											6,935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											513
2012											6,601
TOTAL											7,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,997	-14,166	42	
TOTAL LOSSES			7,156	
EXPECTED LOSSES	82,449	40,398	7,370	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.208	.208
INDICATED (POST-TEST)	.000	.000	.255	.255
PRES. ON RATE LEVEL	2.551	1.250	.228	4.029
DERIVED BY FORMULA	2.551	1.238	.228	4.017
UNDERLYING PRES. RATE	2.394	1.173	.214	3.781
PROPOSED	2.551	1.238	.228	4.017

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	6.158
IND. RATES				6.16	MINIMUM PREMIUM	1890
MAN. RATES	4.76	5.59	5.39	+ 6.16	PRESENT	1710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,540	4,899	.318										
2009	1,898	14,416	.759									1	1
2010	3,236	363,237	11.224							1		1	2
2011	4,407	1,009	.022										
2012	2,300												
TOTAL	13,381	383,561	2.866							1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											4,899
2009					4,238					9,606	572
2010			149,798		11,552			151,480		30,229	20,178
2011											1,009
TOTAL			149,798		15,790			151,480		39,835	26,658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,384
2009			519	323	9,744			857	662	17,678	581
2010		6,960	383,833	8,157	29,834		2,380	385,099	16,592	51,399	20,299
2011											1,032
TOTAL		6,960	384,352	8,480	39,578		2,380	385,956	17,254	69,077	27,296

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	779,648	134,389	27,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,295	-18,990	143	
TOTAL LOSSES	720,353	115,399	27,439	
EXPECTED LOSSES	102,766	63,025	14,452	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.383	.862	.205	6.450
INDICATED (POST-TEST)	6.610	1.059	.252	7.921
PRES. ON RATE LEVEL	.818	.502	.115	1.435
DERIVED BY FORMULA	.876	.513	.118	1.507
UNDERLYING PRES. RATE	.768	.471	.108	1.347
PROPOSED	.876	.513	.118	1.507
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.31
MAN. RATES	1.78	2.03	1.92	+ 2.31
				PRESENT
				795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2012	2,619	4,400	.168										
TOTAL	20,077	202,383	1.008							1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					2,211					3,464	279
2009			130,136					40,515			14,879
2010					964					255	832
2011											4,448
2012											4,400
TOTAL			130,136		3,175			40,515		3,719	24,838

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,110					7,022	307
2009		2,346	328,148	1,984	4,317		268	110,806	1,385	1,124	15,117
2010		4	280	199	1,854			37	36	379	837
2011											4,550
2012											4,514
TOTAL		2,350	328,428	2,183	11,281		268	110,843	1,421	8,525	25,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	441,889	23,410	25,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-119,152	-40,831	187			
TOTAL LOSSES	322,737		25,512			
EXPECTED LOSSES	188,724	123,875	25,297			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.607	.000	.127	1.734		
INDICATED (POST-TEST)	1.973	.000	.156	2.129		
PRES. ON RATE LEVEL	1.002	.657	.134	1.793		
DERIVED BY FORMULA	1.012	.637	.135	1.784		
UNDERLYING PRES. RATE	.940	.617	.126	1.683		
PROPOSED	1.017	.640	.136	1.793		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2.749
IND. RATES				2.75	MINIMUM PREMIUM	1005
MAN. RATES	2.63	2.72	2.40	+ 2.75	PRESENT	920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	10,271	18,404	.179									2	2
2009	5,972	38,578	.645								1		1
2010	6,519	9,677	.148									1	1
2011	6,993	725	.010										
2012	7,087	1,503	.021										
TOTAL	36,842	68,887	.187								1	3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					3,659					10,472	4,273	
2009				16,671					13,465		8,442	
2010					1,554					6,992	1,131	
2011											725	
2012											1,503	
TOTAL				16,671	5,213				13,465	17,464	16,074	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					8,456					21,227	4,696	
2009			2,615	33,150	493			1,754	24,541	422	8,577	
2010		4	450	324	2,985		2	993	1,015	10,431	1,138	
2011											742	
2012											1,542	
TOTAL		4	3,065	33,474	11,934		2	2,747	25,556	32,080	16,695	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,818	103,044	16,695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-319,605	-103,715	511	
TOTAL LOSSES			17,206	
EXPECTED LOSSES	531,998	339,683	55,999	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.047	.047
INDICATED (POST-TEST)	.000	.000	.058	.058
PRES. ON RATE LEVEL	1.539	.982	.162	2.683
DERIVED BY FORMULA	1.508	.943	.157	2.608
UNDERLYING PRES. RATE	1.444	.922	.152	2.518
PROPOSED	1.508	.943	.157	2.608
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.00
MAN. RATES	3.23	3.77	3.59	+ 4.00
+PROPOSED				
				3.998
				1330
				1235

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	11,443	279,420	2.441						2		1	3	
2009	14,032	409,551	2.918						1		3	4	
2010	18,517	10,596	.057										
2011	20,345	191,129	.939						1			1	
2012	17,372	6,053	.034										
TOTAL	81,709	896,749	1.097						4		4	8	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			169,749		4,236			50,345		46,236	8,854
2009			232,081		18,549			108,638		24,279	26,004
2010											10,596
2011			156,016					19,000			16,113
2012											6,053
TOTAL			557,846		22,785			177,983		70,515	67,620

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			418,940		9,789			130,696		93,720	9,731
2009		4,185	587,482	4,956	50,344		718	299,278	5,392	47,691	26,420
2010											10,660
2011		3,942	420,349	13,005	12,283		706	45,261	2,827	1,193	16,484
2012											6,210
TOTAL		8,127	1,426,771	17,961	72,416		1,424	475,235	8,219	142,604	69,505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,911,557	241,200	69,505	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,227,906	-206,783	1,282	
TOTAL LOSSES	683,651	34,417	70,787	
EXPECTED LOSSES	2,115,445	687,173	125,831	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.837	.042	.087	.966
INDICATED (POST-TEST)	1.028	.052	.107	1.187
PRES. ON RATE LEVEL	2.759	.896	.164	3.819
DERIVED BY FORMULA	2.707	.837	.159	3.703
UNDERLYING PRES. RATE	2.589	.841	.154	3.584
PROPOSED	2.707	.837	.159	3.703

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.677
IND. RATES				5.68	MINIMUM PREMIUM	1765
MAN. RATES	4.49	5.27	5.11	+ 5.68	PRESENT	1635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,147	375	.017										
2009	917	6,759	.737										
2010	747	388	.051										
2011	824	8,555	1.038									1	1
2012	946	725	.076										
TOTAL	5,581	16,802	.301									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008											375	
2009											6,759	
2010											388	
2011					171					7,739	645	
2012											725	
TOTAL					171					7,739	8,892	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008											412	
2009											6,867	
2010											390	
2011			130	77	308		21	2,044	2,264	11,084	660	
2012											744	
TOTAL			130	77	308		21	2,044	2,264	11,084	9,073	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,195	13,733	9,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,304	-9,585	41	
TOTAL LOSSES		4,148	9,114	
EXPECTED LOSSES	57,149	30,863	5,134	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.074	.163	.237
INDICATED (POST-TEST)	.000	.091	.200	.291
PRES. ON RATE LEVEL	1.091	.589	.098	1.778
DERIVED BY FORMULA	1.091	.584	.099	1.774
UNDERLYING PRES. RATE	1.024	.553	.092	1.669
PROPOSED	1.091	.584	.099	1.774
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.72
MAN. RATES	1.98	2.37	2.38	+ 2.72
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.719
				995
				915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	428												
2009	417												
2010	576												
2011	460												
2012	227												
TOTAL	2,108												

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.	-19,955	-7,832	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	32,190	24,011	3,099	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.626	1.214	.157	2.997
DERIVED BY FORMULA	1.626	1.202	.155	2.983
UNDERLYING PRES. RATE	1.527	1.139	.147	2.813
PROPOSED	1.626	1.202	.155	2.983
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.57
MAN. RATES	3.65	4.21	4.01	+ 4.57
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,238	16,645	1.344									1	1
2009	1,237	593	.047										
2010	414												
2011	276												
2012	286												
TOTAL	3,451	17,238	.500									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					13,316					22,060		
2009											602	
TOTAL					13,316					22,060	602	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		35,376	602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,823	-9,871	26	
TOTAL LOSSES		25,505	628	
EXPECTED LOSSES	25,710	28,367	4,486	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.739	.018	.757
INDICATED (POST-TEST)	.000	.907	.022	.929
PRES. ON RATE LEVEL	.794	.876	.138	1.808
DERIVED BY FORMULA	.794	.876	.137	1.807
UNDERLYING PRES. RATE	.745	.822	.130	1.697
PROPOSED	.794	.876	.137	1.807

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2.770
IND. RATES				2.77	MINIMUM PREMIUM	1010
MAN. RATES	1.98	2.41	2.42	+ 2.77	PRESENT	930

+PROPOSED

[illegible]

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	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			191	137	1,278			141	144	1,469	
TOTAL			191	137	1,278			141	144	1,469	

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			332	3,028			
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-9,125	-2,285	16		
TOTAL LOSSES				743	16		
EXPECTED LOSSES			15,941	7,993	1,420		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.050	.001	.051	
INDICATED (POST-TEST)			.000	.061	.001	.062	
PRES. ON RATE LEVEL			1.137	.570	.101	1.808	
DERIVED BY FORMULA			1.137	.565	.100	1.802	
UNDERLYING PRES. RATE			1.067	.535	.095	1.697	
PROPOSED			1.137	.565	.100	1.802	
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		2.762
IND. RATES				2.76	MINIMUM PREMIUM		1010
MAN. RATES	2.03	2.42	2.42	+ 2.76	PRESENT		930

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,786	59,999	2.153								1		1
2009	2,552												
2010	3,053												
2011	3,114												
2012	2,946												
TOTAL	14,451	59,999	.415								1		1

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				48,000					72,642		68
TOTAL				48,000					72,642		68

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		120,642	68	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,642	-16,671	88	
TOTAL LOSSES		103,971	156	
EXPECTED LOSSES	129,770	54,769	9,104	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.719	.001	.720
INDICATED (POST-TEST)	.000	.883	.001	.884
PRES. ON RATE LEVEL	.957	.404	.067	1.428
DERIVED BY FORMULA	.947	.414	.066	1.427
UNDERLYING PRES. RATE	.898	.379	.063	1.340
PROPOSED	.947	.414	.066	1.427

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2.187
IND. RATES				2.19	MINIMUM PREMIUM	860
MAN. RATES	1.72	1.96	1.91	+ 2.19	PRESENT	790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	22,233	27,323	.122							1		1	
2009	21,295	14,926	.070								1	1	
2010	21,111	25,032	.118								2	2	
2011	20,669	265	.001										
2012	20,456	9,719	.047								1	1	
TOTAL	105,764	77,265	.073							1	4	5	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				3,408					17,087		6,828	
2009					1,220					6,750	6,956	
2010					1,198					5,025	18,809	
2011											265	
2012					265					7,231	2,223	
TOTAL				3,408	2,683				17,087	19,006	35,081	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				6,833					34,482		7,504	
2009			149	94	2,805			602	465	12,421	7,067	
2010		4	348	247	2,304			712	729	7,494	18,922	
2011											271	
2012		10	670	287	347		240	9,216	5,067	6,985	2,281	
TOTAL		14	1,167	7,461	5,456		240	10,530	40,743	26,900	36,045	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,951	80,560	36,045	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-381,161	-87,684	816	
TOTAL LOSSES			36,861	
EXPECTED LOSSES	637,757	283,447	87,783	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.035	.035
INDICATED (POST-TEST)	.000	.000	.043	.043
PRES. ON RATE LEVEL	.642	.286	.088	1.016
DERIVED BY FORMULA	.623	.260	.084	.967
UNDERLYING PRES. RATE	.603	.268	.083	.954
PROPOSED	.623	.260	.084	.967

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	1.482
IND. RATES				1.48	MINIMUM PREMIUM	675
MAN. RATES	1.26	1.42	1.36	+ 1.48	PRESENT	645

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3,269	824	.025									1	1
2009	3,159	341	.010										
2010	2,916	134,151	4.600						1		1	2	4
2011	2,636	574	.021										
2012	2,273	147,754	6.500							1			1
TOTAL	14,253	283,644	1.990						1	1	1	3	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					138					313	373	
2009											341	
2010		4,658		30,015	1,575		75,478		3,457	18,783	185	
2011											574	
2012			83,810					62,680			1,264	
TOTAL		4,658	83,810	30,015	1,713		75,478	62,680	3,457	19,096	2,737	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					319					634	410	
2009											346	
2010		12,996	19,407	54,597	4,627		129,639	54,832	8,506	28,289	186	
2011											587	
2012		9,074	257,625	12,552	8,299		14,240	238,751	15,342	5,330	1,297	
TOTAL		22,070	277,032	67,149	13,245		143,879	293,583	23,848	34,253	2,826	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	736,564	138,495	2,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,287	-39,418	104	
TOTAL LOSSES	632,277	99,077	2,930	
EXPECTED LOSSES	170,893	123,859	12,116	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.436	.695	.021	5.152
INDICATED (POST-TEST)	5.447	.853	.026	6.326
PRES. ON RATE LEVEL	1.277	.926	.091	2.294
DERIVED BY FORMULA	1.319	.925	.090	2.334
UNDERLYING PRES. RATE	1.199	.869	.085	2.153
PROPOSED	1.319	.925	.090	2.334
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.58
MAN. RATES	2.70	3.21	3.07	+ 3.58
IND. RATE				
				3.578
MINIMUM PREMIUM				1220
PRESENT				1100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009	75												
2010	6												
2011	69												
2012													
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.	-2,385	-830	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	4,011	2,369	365	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.849	1.682	.259	4.790
DERIVED BY FORMULA	2.849	1.682	.259	4.790
UNDERLYING PRES. RATE	2.674	1.579	.243	4.496
PROPOSED	2.849	1.682	.259	4.790

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.344
IND. RATES				7.34	MINIMUM PREMIUM	2000
MAN. RATES	5.73	6.70	6.41	+ 7.34	PRESENT	1980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	700	565	.080										
2009	705	9,581	1.359									1	1
2010	1,012	6,484	.640									1	1
2011	745	134,422	18.043								1		1
2012	522												
TOTAL	3,684	151,052	4.100								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											565
2009					5,000					4,194	387
2010					213					1,296	4,975
2011				46,896					84,564		2,962
TOTAL				46,896	5,213				84,564	5,490	8,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											621
2009			614	382	11,497			375	290	7,718	393
2010			61	46	408			183	191	1,933	5,005
2011		775	70,547	68,672	5,664		1,868	78,840	103,831	9,746	3,030
TOTAL		775	71,222	69,100	17,569		1,868	79,398	104,312	19,397	9,049

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	153,263	210,378	9,049	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,138	-7,164	30	
TOTAL LOSSES	131,125	203,214	9,079	
EXPECTED LOSSES	36,140	22,362	3,500	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.559	5.516	.246	9.321
INDICATED (POST-TEST)	4.370	6.774	.302	11.446
PRES. ON RATE LEVEL	1.045	.647	.101	1.793
DERIVED BY FORMULA	1.045	.708	.103	1.856
UNDERLYING PRES. RATE	.981	.607	.095	1.683
PROPOSED	1.045	.708	.103	1.856
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.85
MAN. RATES	2.63	2.72	2.40	+ 2.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010													
2011	131												
2012	40												
TOTAL	171												

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.	-1,968	-401	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	4,198	1,667	264	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.616	1.039	.164	3.819
DERIVED BY FORMULA	2.616	1.039	.164	3.819
UNDERLYING PRES. RATE	2.455	.975	.154	3.584
PROPOSED	2.616	1.039	.164	3.819

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.855
IND. RATES				5.86	MINIMUM PREMIUM	1815
MAN. RATES	4.49	5.27	5.11	+ 5.86	PRESENT	1635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	29												
2009	33												
2010	33												
2011	61												
2012	75												
TOTAL	231												

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.	-2,614	-907	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	4,818	3,313	310	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.222	1.528	.143	3.893
DERIVED BY FORMULA	2.222	1.528	.143	3.893
UNDERLYING PRES. RATE	2.086	1.434	.134	3.654
PROPOSED	2.222	1.528	.143	3.893
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.97
MAN. RATES	4.43	5.23	5.21	+ 5.97
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	9,447	11,253	.119										
2009	6,110	52,835	.864								1		1
2010	6,593	980,963	14.878							2	1		3
2011	3,215	99,787	3.103								1		1
2012	2,387	38,270	1.603									1	1
TOTAL	27,752	1,183,108	4.263							2	3	1	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											11,253
2009				23,717					18,692		10,426
2010			514,798	32,878				369,352	45,299		18,636
2011				60,781					37,180		1,826
2012					7,270					31,000	
TOTAL			514,798	117,376	7,270			369,352	101,171	31,000	42,141

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											12,367
2009			3,718	47,162	700			2,434	34,068	585	10,593
2010		15,787	872,853	72,397	18,895		3,562	578,005	91,896	11,594	18,748
2011		1,003	91,438	89,005	7,343		821	34,666	45,651	4,285	1,868
2012		229	18,475	7,827	9,530		1,045	39,498	21,727	29,936	
TOTAL		17,019	986,484	216,391	36,468		5,428	654,603	193,342	46,400	43,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,663,534	492,601	43,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-268,690	-129,992	346	
TOTAL LOSSES	1,394,844	362,609	43,922	
EXPECTED LOSSES	414,060	385,753	54,672	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.026	1.307	.158	6.491
INDICATED (POST-TEST)	6.172	1.605	.194	7.971
PRES. ON RATE LEVEL	1.590	1.481	.210	3.281
DERIVED BY FORMULA	1.636	1.486	.209	3.331
UNDERLYING PRES. RATE	1.492	1.390	.197	3.079
PROPOSED	1.636	1.486	.209	3.331
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.11
MAN. RATES	4.11	5.24	4.39	+ 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
2008	268	580,428	216,577							1			1
2009													
2010													
2011													
2012													
TOTAL	268	580,428	216,578							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					257,270			10,310	
TOTAL			312,848					257,270			10,310	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			656,468					567,843			11,331	
TOTAL			656,468					567,843			11,331	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,224,311		11,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,760	-909	1	
TOTAL LOSSES	1,220,551		11,332	
EXPECTED LOSSES	5,282	2,755	458	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	455.429	.000	4.228	459.657
INDICATED (POST-TEST)	559.267	.000	5.192	564.459
PRES. ON RATE LEVEL	2.100	1.096	.182	3.378
DERIVED BY FORMULA	2.100	1.096	.182	3.378
UNDERLYING PRES. RATE	1.971	1.028	.171	3.170
PROPOSED	2.100	1.096	.182	3.378
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.18
MAN. RATES	4.34	4.87	4.52	+ 5.18
IND. RATE				
				5.179
MINIMUM PREMIUM				1635
PRESENT				1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,723	504,071	10.672							1		3	4
2009	4,067	773,810	19.026					1			1	2	4
2010	4,787	551,891	11.528							1	2	3	6
2011	3,886	349,868	9.003							1		1	2
2012	4,197	30,655	.730									2	2
TOTAL	21,660	2,210,295	10.205					1		3	3	11	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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	83,478	9,967
2011			77,970		4,615			231,246		31,888	4,149
2012					3,710					23,747	3,198
TOTAL	662,451		445,459	46,342	27,162	31,162		775,750	17,139	174,149	30,681

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			532,555		4,315			680,952		30,774	9,814
2009	784,938		6,655	75,333	15,251	37,116		3,346	23,440	36,919	4,508
2010		7,165	397,091	23,859	29,063		4,501	730,738	43,313	136,653	10,027
2011		1,996	213,640	8,624	14,508		8,700	559,272	43,739	60,187	4,244
2012		120	9,432	3,992	4,862		801	30,258	16,646	22,930	3,281
TOTAL	784,938	9,281	1,159,373	111,808	67,999	37,116	14,002	2,004,566	127,138	287,463	31,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,009,276	594,408	31,874	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-585,933	-158,374	531	
TOTAL LOSSES	3,423,343	436,034	32,405	
EXPECTED LOSSES	974,483	511,176	57,832	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.805	2.013	.150	17.968
INDICATED (POST-TEST)	19.409	2.472	.184	22.065
PRES. ON RATE LEVEL	4.794	2.515	.284	7.593
DERIVED BY FORMULA	4.940	2.514	.281	7.735
UNDERLYING PRES. RATE	4.499	2.360	.267	7.126
PROPOSED	4.940	2.514	.281	7.735
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				11.86
MAN. RATES	9.20	10.58	10.16	+ 11.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7												
2009	84												
2010													
2011													
2012													
TOTAL	91												

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.	-1,041	-637	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	1,528	1,531	247	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.789	1.792	.290	3.871
DERIVED BY FORMULA	1.789	1.792	.290	3.871
UNDERLYING PRES. RATE	1.679	1.682	.272	3.633
PROPOSED	1.789	1.792	.290	3.871

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.935
IND. RATES				5.94	MINIMUM PREMIUM	1835
MAN. RATES	4.67	5.44	5.18	+ 5.94	PRESENT	1655

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	502	1,766	.351										
2009	413												
2010	460	5,613	1.220										
2011	410												
2012	414												
TOTAL	2,199	7,379	.336										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											1,766
2010											5,613
TOTAL											7,379

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											1,941
2010											5,647
TOTAL											7,588

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,588	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,728	-21,708	80	
TOTAL LOSSES			7,668	
EXPECTED LOSSES	61,046	70,039	8,818	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.349	.349
INDICATED (POST-TEST)	.000	.000	.429	.429
PRES. ON RATE LEVEL	2.958	3.394	.427	6.779
DERIVED BY FORMULA	2.958	3.360	.427	6.745
UNDERLYING PRES. RATE	2.776	3.185	.401	6.362
PROPOSED	2.958	3.360	.427	6.745

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	10.341
IND. RATES				10.34	MINIMUM PREMIUM	2000
MAN. RATES	7.75	9.20	9.07	+ 10.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	16,431	131,802	.802								3	6	9
2009	6,514	107,468	1.649								3	2	5
2010	5,802	73,122	1.260								1	7	8
2011	10,003	439,518	4.393								6	4	10
2012	14,170	346,474	2.445								1	16	17
TOTAL	52,920	1,098,384	2.076								14	35	49

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
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	15,569	
2011				157,781	16,938				199,539	55,360	9,900	
2012				19,433	70,678				39,116	181,327	35,920	
TOTAL				287,397	103,643				321,806	287,121	98,417	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				52,108	16,905				105,814	30,483	34,095	
2009			11,034	133,595	11,911			3,325	29,386	27,267	6,100	
2010		110	10,297	31,958	9,345		31	8,949	27,757	31,866	15,662	
2011		2,709	250,455	238,866	49,779		4,587	200,655	261,198	102,273	10,128	
2012		2,938	243,992	99,745	96,397		7,592	326,690	165,955	181,396	36,854	
TOTAL		5,757	515,778	556,272	184,337		12,210	539,619	590,110	373,285	102,839	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,073,364	1,704,004	102,839	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,255,302	-510,543	2,139	
TOTAL LOSSES		1,193,461	104,978	
EXPECTED LOSSES	2,170,249	1,789,225	201,625	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.255	.198	2.453
INDICATED (POST-TEST)	.000	2.769	.243	3.012
PRES. ON RATE LEVEL	4.370	3.602	.406	8.378
DERIVED BY FORMULA	4.283	3.552	.396	8.231
UNDERLYING PRES. RATE	4.101	3.381	.381	7.863
PROPOSED	4.283	3.552	.396	8.231

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.619
IND. RATES				12.62	MINIMUM PREMIUM	2000
MAN. RATES	9.61	11.36	11.21	+ 12.62	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	81,795	243,017	.297							3	3	6	
2009	47,581	487,776	1.025					1	1	3	3	5	
2010	50,750	277,412	.546						3	3	3	6	
2011	49,616	82,234	.165						1	1	1	2	
2012	51,754	357,806	.691						1	5	5	6	
TOTAL	281,496	1,448,245	.514					1	9	15	15	25	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				81,406	18,125				56,858	67,109	19,519
2009			299,130	28,006	11,020			73,920	11,212	42,911	21,577
2010				14,311	13,976				96,150	137,413	15,562
2011				19,995	4,120				8,056	10,655	39,408
2012				53,536	17,579				135,681	72,806	78,204
TOTAL			299,130	197,254	64,820			73,920	307,957	330,894	174,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				163,219	41,887				114,739	136,030	21,451
2009		5,393	760,020	61,091	36,087		489	207,451	25,922	81,369	21,922
2010		124	11,575	28,769	27,617		215	57,571	176,955	209,917	15,655
2011		355	33,258	31,184	9,888		209	10,328	13,009	16,185	40,314
2012		2,528	222,014	84,010	33,351		7,543	424,526	185,900	92,147	80,237
TOTAL		8,400	1,026,867	368,273	148,830		8,456	699,876	516,525	535,648	179,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,743,599	1,569,276	179,579	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,984,648	-455,882	2,340	
TOTAL LOSSES		1,113,394	181,919	
EXPECTED LOSSES	3,273,799	1,477,855	264,606	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.396	.065	.461
INDICATED (POST-TEST)	.000	.486	.080	.566
PRES. ON RATE LEVEL	1.239	.560	.100	1.899
DERIVED BY FORMULA	1.165	.547	.096	1.808
UNDERLYING PRES. RATE	1.163	.525	.094	1.782
PROPOSED	1.165	.547	.096	1.808

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2.772
IND. RATES				2.77	MINIMUM PREMIUM	1010
MAN. RATES	2.43	2.85	2.54	+ 2.77	PRESENT	960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	18,000	612,150	3.400					1				1	2
2009	16,295	49,392	.303								1		1
2010	17,425	200,340	1.149							1		1	2
2011	15,232	299,320	1.965								1	3	4
2012	17,711	5,905	.033										
TOTAL	84,663	1,167,107	1.379					1		1	2	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	573,079				3,384	15,865				10,636	9,186
2009				38,025							11,367
2010			149,859		4,617			35,493		2,116	8,255
2011				57,939	97,558				53,227	89,593	1,003
2012											5,905
TOTAL	573,079		149,859	95,964	105,559	15,865		35,493	53,227	102,345	35,716

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	931,253				7,820	8,472				21,559	10,095
2009			5,961	75,611	1,122						11,549
2010		7,017	385,989	6,782	16,591		559	90,470	3,194	4,650	8,304
2011		1,523	162,537	129,841	183,909		1,442	73,286	91,566	134,430	1,026
2012											6,059
TOTAL	931,253	8,540	554,487	212,234	209,442	8,472	2,001	163,756	94,760	160,639	37,033

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,668,509	677,075	37,033	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,984,041	-181,834	774	
TOTAL LOSSES		495,241	37,807	
EXPECTED LOSSES	3,328,102	592,641	81,277	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.585	.045	.630
INDICATED (POST-TEST)	.000	.718	.055	.773
PRES. ON RATE LEVEL	4.189	.746	.102	5.037
DERIVED BY FORMULA	4.063	.744	.098	4.905
UNDERLYING PRES. RATE	3.931	.700	.096	4.727
PROPOSED	4.063	.744	.098	4.905
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.52
MAN. RATES	5.90	6.87	6.74	+ 7.52
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
2008	53,812	1,025,381	1.905							1	2	3	6
2009	45,164	987,241	2.185							3	2	2	7
2010	57,911	261,791	.452							1	2	2	5
2011	55,891	228,186	.408								2	3	5
2012	82,090	134,793	.164								2		2
TOTAL	294,868	2,637,392	.894							5	10	10	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			69,879	29,745	21,062			736,737	69,964	57,863	40,131
2009			511,960	80,769	1,393			264,959	58,999	28,582	40,579
2010			82,702	48,390	1,893			5,000	54,496	23,120	46,190
2011				74,522	5,395				45,212	39,110	63,947
2012				14,306					17,612		102,875
TOTAL			664,541	247,732	29,743			1,006,696	246,283	148,675	293,722

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			66,377	59,639	48,674			736,113	141,188	117,289	44,104
2009		8,303	1,174,219	167,735	20,865		1,645	691,434	118,018	61,354	41,228
2010		4,180	238,217	91,089	10,458		178	37,578	92,742	37,493	46,467
2011		1,259	116,278	111,614	18,782		1,124	52,481	66,953	61,213	65,418
2012		525	47,390	17,395	2,753		661	43,067	17,508	2,833	105,550
TOTAL		14,267	1,642,481	447,472	101,532		3,608	1,560,673	436,409	280,182	302,767

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,221,029	1,265,595	302,767	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,062,685	-369,735	2,872	
TOTAL LOSSES	2,158,344	895,860	305,639	
EXPECTED LOSSES	1,854,719	1,276,779	259,484	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.732	.304	.104	1.140
INDICATED (POST-TEST)	.899	.373	.128	1.400
PRES. ON RATE LEVEL	.670	.461	.094	1.225
DERIVED BY FORMULA	.686	.446	.100	1.232
UNDERLYING PRES. RATE	.629	.433	.088	1.150
PROPOSED	.686	.446	.100	1.232
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				1.89
MAN. RATES	1.39	1.63	1.64	+ 1.89
				PRESENT
				720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	3,117	.020									1	1
2012	17,083	2,557	.014										
TOTAL	109,877	88,320	.080								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,037					1,306	6,589
2009											4,672
2010				40,248					18,957		9,837
2011					711					2,406	
2012											2,557
TOTAL				40,248	1,748				18,957	3,712	23,655

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					2,397					2,647	7,241
2009											4,747
2010		255	21,117	72,762	2,127		33	7,510	30,951	971	9,896
2011		4	551	325	1,289		9	635	705	3,444	
2012											2,623
TOTAL		259	21,668	73,087	5,813		42	8,145	31,656	7,062	24,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,114	117,618	24,507	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-986,674	-103,133	695	
TOTAL LOSSES		14,485	25,202	
EXPECTED LOSSES	1,589,920	318,643	87,901	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.013	.023	.036
INDICATED (POST-TEST)	.000	.016	.028	.044
PRES. ON RATE LEVEL	1.542	.309	.085	1.936
DERIVED BY FORMULA	1.496	.283	.080	1.859
UNDERLYING PRES. RATE	1.447	.290	.080	1.817
PROPOSED	1.496	.283	.080	1.859
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.85
MAN. RATES	2.37	2.70	2.59	+ 2.85
IND. RATE				
MINIMUM PREMIUM				2,850
PRESENT				1,030
				970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	15,847	507,337	3.201							1		2	3
2009	15,848	20,148	.127									1	1
2010	18,161	448,141	2.467								3		3
2011	17,016	35,439	.208									2	2
2012	16,629	14,673	.088									1	1
TOTAL	83,501	1,025,738	1.228							1	3	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			231,088		1,817			258,029		4,688	11,715
2009					9,161					6,577	4,410
2010				129,935					314,096		4,110
2011					3,842					27,550	4,047
2012					507					1,152	13,014
TOTAL			231,088	129,935	15,327			258,029	314,096	39,967	37,296

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			425,823		4,199			500,127		9,503	12,875
2009			1,123	699	21,063			587	454	12,104	4,480
2010		822	68,180	234,897	6,874		531	124,462	512,805	16,100	4,135
2011		23	2,964	1,773	6,972		81	7,278	8,063	39,455	4,140
2012		17	1,291	547	662		36	1,464	808	1,112	13,352
TOTAL		862	499,381	237,916	39,770		648	633,918	522,130	78,274	38,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,134,809	878,090	38,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-958,547	-290,330	1,692	
TOTAL LOSSES	176,262	587,760	40,674	
EXPECTED LOSSES	1,613,239	944,397	177,857	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.211	.704	.049	.964
INDICATED (POST-TEST)	.259	.865	.060	1.184
PRES. ON RATE LEVEL	2.059	1.205	.227	3.491
DERIVED BY FORMULA	2.005	1.178	.214	3.397
UNDERLYING PRES. RATE	1.932	1.131	.213	3.276
PROPOSED	2.005	1.178	.214	3.397
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.21
MAN. RATES	3.99	4.76	4.67	+ 5.21
				PRESENT
				1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	514												
2009	265												
2010	423												
2011	870	1,776	.204										
2012	931												
TOTAL	3,003	1,776	.059										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,817
TOTAL											1,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,817	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,394	-11,535	85	
TOTAL LOSSES			1,902	
EXPECTED LOSSES	90,871	42,794	6,817	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.063	.063
INDICATED (POST-TEST)	.000	.000	.077	.077
PRES. ON RATE LEVEL	3.224	1.518	.242	4.984
DERIVED BY FORMULA	3.224	1.503	.240	4.967
UNDERLYING PRES. RATE	3.026	1.425	.227	4.678
PROPOSED	3.224	1.503	.240	4.967
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.62
MAN. RATES	5.73	6.78	6.67	+ 7.62
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
2008	84,961	620,528	.730							1	7	3	11
2009	85,046	782,727	.920							2	4	2	8
2010	25,492	501,735	1.968							1	2	3	6
2011	94,994	257,138	.270								3	1	4
2012	68,288	59,523	.087									2	2
TOTAL	358,781	2,221,651	.619							4	16	11	31

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			145,394	174,180	9,257			16,091	211,557	28,530	35,519
2009			519,956	71,184	8,116			97,853	68,421	10,840	6,357
2010			133,491	65,555	4,616			163,282	122,483	8,369	3,939
2011				47,925	4,088				116,665	30,109	58,351
2012					17,829					20,646	21,048
TOTAL			798,841	358,844	43,906			277,226	519,126	98,494	125,214

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			358,832	349,232	21,393			41,772	426,922	57,830	39,035
2009		9,373	1,323,267	150,097	38,007		647	277,497	128,794	24,806	6,458
2010		6,664	378,383	124,656	19,219		2,790	464,529	214,474	25,632	3,963
2011		819	75,255	72,061	13,199		2,667	116,724	152,052	56,561	59,693
2012		565	45,315	19,197	23,378		692	26,314	14,468	19,937	21,595
TOTAL		17,421	2,181,052	715,243	115,196		6,796	926,836	936,710	184,766	130,744

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,132,105	1,951,915	130,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,749,381	-677,325	1,756	
TOTAL LOSSES	382,724	1,274,590	132,500	
EXPECTED LOSSES	4,710,794	2,228,030	182,978	
CREDIBILITY	.08	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.107	.355	.037	.499
INDICATED (POST-TEST)	.131	.436	.045	.612
PRES. ON RATE LEVEL	1.399	.662	.054	2.115
DERIVED BY FORMULA	1.298	.617	.052	1.967
UNDERLYING PRES. RATE	1.313	.621	.051	1.985
PROPOSED	1.298	.617	.052	1.967
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.02
MAN. RATES	2.71	2.99	2.83	+ 3.02
IND. RATE				
MINIMUM PREMIUM				1075
PRESENT				1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	328												
2009	293												
2010	2,074	5,357	.258										
2011	2,267												
2012	426												
TOTAL	5,388	5,357	.099										

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											5,389
TOTAL											5,389

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,389	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,378	-7,504	45	
TOTAL LOSSES			5,434	
EXPECTED LOSSES	68,589	24,193	5,119	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.101	.101
INDICATED (POST-TEST)	.000	.000	.124	.124
PRES. ON RATE LEVEL	1.356	.479	.101	1.936
DERIVED BY FORMULA	1.356	.474	.101	1.931
UNDERLYING PRES. RATE	1.273	.449	.095	1.817
PROPOSED	1.356	.474	.101	1.931
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.96
MAN. RATES	2.37	2.70	2.59	+ 2.96
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.960
				1060
				970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	18,107	2,367,716	13.076						5	6	4	15	
2009	15,422	139,579	.905							1	6	7	
2010	15,395	462,488	3.004						1	3	5	9	
2011	17,413	905,379	5.199						3	5	4	12	
2012	19,802	693,228	3.500						2	1	6	9	
TOTAL	86,139	4,568,390	5.304						11	16	25	52	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			917,735	127,516	12,672			1,150,553	97,948	36,504	24,788
2009				31,883	15,826				29,295	20,474	42,101
2010			79,995	65,918	33,725			101,657	27,888	106,770	46,535
2011			268,248	111,778	19,718			297,161	86,610	33,609	88,255
2012			306,453	37,442	30,845			245,566	17,017	26,863	29,042
TOTAL			1,572,431	374,537	112,786			1,794,937	258,758	224,220	230,721

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,872,185	255,669	29,286			2,344,298	197,658	73,993	27,242
2009			6,935	64,609	37,331			5,639	54,804	38,594	42,775
2010		4,246	249,728	129,267	72,426		1,694	284,433	69,327	164,973	46,814
2011		8,744	906,124	195,143	70,382		13,068	797,488	160,388	76,770	90,285
2012		35,527	1,144,436	124,639	77,991		57,296	1,011,222	95,858	49,543	29,797
TOTAL		48,517	4,179,408	769,327	287,416		72,058	4,443,080	578,035	403,873	236,913

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,743,063	2,038,651	236,913	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,337,579	-754,847	2,486	
TOTAL LOSSES	5,405,484	1,283,804	239,399	
EXPECTED LOSSES	5,702,401	2,521,290	246,358	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.275	1.490	.278	8.043
INDICATED (POST-TEST)	7.706	1.830	.341	9.877
PRES. ON RATE LEVEL	7.053	3.119	.305	10.477
DERIVED BY FORMULA	7.073	3.016	.308	10.397
UNDERLYING PRES. RATE	6.620	2.927	.286	9.833
PROPOSED	7.073	3.016	.308	10.397

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	15.395
IND. RATES				15.40	MINIMUM PREMIUM	2000
MAN. RATES	13.52	15.17	14.23	+ 15.40	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,087	89,419	1.469									4	4
2009	6,966	115,550	1.658									5	5
2010	11,493	179,895	1.565								3	5	8
2011	6,007	305,766	5.090							1		3	4
2012	7,798	74,778	.958									4	4
TOTAL	38,351	765,408	1.996							1	3	21	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					36,138					49,142	4,139
2009					53,240					56,640	5,670
2010				47,493	16,707				44,192	55,516	15,987
2011			127,436		13,240			127,263		23,145	14,682
2012					27,730					38,592	8,456
TOTAL			127,436	47,493	147,055			127,263	44,192	223,035	48,934

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					83,515					99,612	4,549
2009			6,524	4,070	122,410			5,052	3,906	104,234	5,761
2010		340	29,779	89,318	34,622		92	25,379	80,224	85,079	16,083
2011		3,295	353,576	16,730	34,042		4,807	309,267	25,709	41,132	15,020
2012		879	70,466	29,859	36,356		1,307	49,180	27,048	37,269	8,676
TOTAL		4,514	460,345	139,977	310,945		6,206	388,878	136,887	367,326	50,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	859,943	955,135	50,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-922,944	-218,830	478	
TOTAL LOSSES		736,305	50,567	
EXPECTED LOSSES	1,531,739	701,439	51,007	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.920	.132	2.052
INDICATED (POST-TEST)	.000	2.358	.162	2.520
PRES. ON RATE LEVEL	4.255	1.949	.142	6.346
DERIVED BY FORMULA	4.170	1.965	.143	6.278
UNDERLYING PRES. RATE	3.994	1.829	.133	5.956
PROPOSED	4.170	1.965	.143	6.278

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	9.296
IND. RATES				9.30	MINIMUM PREMIUM	2000
MAN. RATES	8.62	9.55	8.62	+ 9.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,775	38,909	.500								1	1	2
2009	7,893	8,035,639	101.807						1	1		1	3
2010	10,955	93,694	.855								1	2	3
2011	7,034	4,539	.064										
2012	4,267	58,951	1.381									2	2
TOTAL	37,924	8,231,732	21.706						1	1	2	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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				21,424	13,209				13,251	28,861	16,949
2011											4,539
2012					18,732					39,014	1,205
TOTAL		1,576,164	163,544	46,618	39,785		6,214,441	68,810	18,527	74,337	29,506

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				50,514	1,613				10,647	6,036	5,235
2009		250,902	506,905	3,041	21,856		610,172	656,980	2,593	8,319	2,083
2010		175	15,083	41,467	26,525		33	9,340	25,828	43,732	17,051
2011											4,643
2012		589	47,607	20,174	24,557		1,312	49,711	27,345	37,674	1,236
TOTAL		251,666	569,595	115,196	74,551		611,517	716,031	66,413	95,761	30,248

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,148,809	351,921	30,248	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,638,536	-239,943	402	
TOTAL LOSSES	510,273	111,978	30,650	
EXPECTED LOSSES	2,621,686	729,657	52,713	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.346	.295	.081	1.722
INDICATED (POST-TEST)	1.653	.362	.099	2.114
PRES. ON RATE LEVEL	7.366	2.050	.148	9.564
DERIVED BY FORMULA	7.252	1.982	.146	9.380
UNDERLYING PRES. RATE	6.913	1.924	.139	8.976
PROPOSED	7.252	1.982	.146	9.380

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	13.889
IND. RATES				13.89	MINIMUM PREMIUM	2000
MAN. RATES	14.34	15.92	12.99	+ 13.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	279	7,545	2.704										
2009	358												
2010	401	185	.046									1	1
2011	313												
2012	343												
TOTAL	1,694	7,730	.456									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											8,292
2010			54	40	355						
TOTAL			54	40	355						8,292

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54	395	8,292	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,498	-15,570	36	
TOTAL LOSSES			8,328	
EXPECTED LOSSES	76,298	50,110	3,760	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.492	.492
INDICATED (POST-TEST)	.000	.000	.604	.604
PRES. ON RATE LEVEL	4.798	3.152	.237	8.187
DERIVED BY FORMULA	4.798	3.120	.241	8.159
UNDERLYING PRES. RATE	4.504	2.958	.222	7.684
PROPOSED	4.798	3.120	.241	8.159

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.081
IND. RATES				12.08	MINIMUM PREMIUM	2000
MAN. RATES	10.30	11.65	11.12	+ 12.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3,623	3,350	.092										
2009	3,199	2,991	.093										
2010	1,868	206,380	11.048							1	1	1	3
2011	1,486	774,390	52.112							1	1		2
2012	2,193	17,939	.818									1	1
TOTAL	12,369	1,005,050	8.126							2	2	2	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											3,350
2009											2,991
2010			68,000	27,898	2,352			86,000	10,338	2,495	9,297
2011			292,340	52,329				372,079	48,196		9,446
2012					5,261					12,678	
TOTAL			360,340	80,227	7,613			458,079	58,534	15,173	25,084

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											3,682
2009											3,039
2010		3,360	189,855	53,564	9,497		1,377	222,929	24,241	7,867	9,353
2011		6,624	692,721	95,625	24,260		11,861	735,860	102,339	23,764	9,663
2012		167	13,370	5,668	6,895		425	16,154	8,885	12,242	
TOTAL		10,151	895,946	154,857	40,652		13,663	974,943	135,465	43,873	25,737

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,894,703	374,847	25,737	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-371,593	-105,013	154	
TOTAL LOSSES	1,523,110	269,834	25,891	
EXPECTED LOSSES	601,380	327,902	18,555	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.314	2.182	.209	14.705
INDICATED (POST-TEST)	15.122	2.679	.257	18.058
PRES. ON RATE LEVEL	5.180	2.825	.160	8.165
DERIVED BY FORMULA	5.279	2.822	.162	8.263
UNDERLYING PRES. RATE	4.862	2.651	.150	7.663
PROPOSED	5.279	2.822	.162	8.263

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.235
IND. RATES				12.24	MINIMUM PREMIUM	2000
MAN. RATES	11.13	12.20	11.09	+ 12.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	45,875	1,399,580	3.050								6	19	25
2009	41,507	998,348	2.405							2	4	10	16
2010	37,644	3,581,421	9.513							5	2	13	20
2011	38,732	814,682	2.103							2	7	7	16
2012	43,585	846,889	1.943							2	3	12	17
TOTAL	207,343	7,640,920	3.685							11	22	61	94

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				231,915	220,588				680,188	228,525	38,364
2009			254,112	67,747	101,034			82,210	96,949	373,615	22,681
2010			898,991	52,308	48,845			2,388,494	16,801	149,543	26,439
2011			205,173	141,242	45,361			54,938	212,671	109,102	46,195
2012			282,200	74,055	138,967			100,500	71,106	154,861	25,200
TOTAL			1,640,476	567,267	554,795			2,626,142	1,077,715	1,015,646	158,879

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				464,989	509,780				1,372,620	463,219	42,162
2009		4,581	663,769	146,317	242,733		544	270,793	205,277	692,891	23,044
2010		30,405	1,685,977	129,590	129,614		11,883	1,922,647	109,865	255,312	26,598
2011		7,779	800,312	244,855	115,467		7,084	357,959	301,221	184,196	47,257
2012		37,666	1,465,948	281,955	224,385		30,717	754,014	203,811	169,525	25,855
TOTAL		80,431	4,616,006	1,267,706	1,221,979		50,228	3,305,413	2,192,794	1,765,143	164,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,052,078	6,447,622	164,916	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,537,126	-1,230,181	1,862	
TOTAL LOSSES	3,514,952	5,217,441	166,778	
EXPECTED LOSSES	7,634,370	4,020,380	194,903	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.695	2.516	.080	4.291
INDICATED (POST-TEST)	2.081	3.090	.098	5.269
PRES. ON RATE LEVEL	3.923	2.066	.100	6.089
DERIVED BY FORMULA	3.831	2.209	.100	6.140
UNDERLYING PRES. RATE	3.682	1.939	.094	5.715
PROPOSED	3.799	2.191	.099	6.089

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	9.016
IND. RATES				9.02	MINIMUM PREMIUM	2000
MAN. RATES	7.68	8.80	8.27	+ 9.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	45,605	728,908	1.598							3	3	13	19
2009	39,285	2,747,237	6.993							4	3	10	17
2010	39,376	1,232,066	3.128							2	7	16	25
2011	40,250	1,796,884	4.464					1		3	3	9	16
2012	44,369	274,360	.618								1	9	10
TOTAL	208,885	6,779,455	3.246					1		12	17	57	87

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			319,317	47,321	60,721			157,305	32,239	80,816	31,189
2009			1,197,037	46,373	27,767			1,304,318	54,143	50,806	66,793
2010			187,692	187,141	112,382			227,769	176,377	302,298	38,407
2011	200,606		683,672	46,731	29,250			698,544	69,565	55,642	12,874
2012			27,163	67,715					46,267	87,749	45,466
TOTAL	200,606		2,387,718	354,729	297,835			2,387,936	378,591	577,311	194,729

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			788,074	94,878	140,327			408,364	65,058	163,812	34,277
2009		16,641	2,338,281	108,404	95,828		5,412	2,250,094	130,181	117,892	67,862
2010		10,258	612,631	368,906	235,564		4,019	691,354	350,448	469,559	38,637
2011	307,119	11,511	1,219,920	116,792	91,627		14,924	925,574	154,547	109,987	13,170
2012		3,134	262,063	105,944	94,009		4,676	224,934	107,500	92,184	46,648
TOTAL	307,119	41,544	5,220,969	794,924	657,355		29,031	4,500,320	807,734	953,434	200,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,098,983	3,213,447	200,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,575,387	-893,287	1,916	
TOTAL LOSSES	5,523,596	2,320,160	202,510	
EXPECTED LOSSES	7,720,390	2,934,834	198,442	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.644	1.111	.097	3.852
INDICATED (POST-TEST)	3.247	1.364	.119	4.730
PRES. ON RATE LEVEL	3.938	1.497	.101	5.536
DERIVED BY FORMULA	3.903	1.478	.104	5.485
UNDERLYING PRES. RATE	3.696	1.405	.095	5.196
PROPOSED	3.903	1.478	.104	5.485
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.12
MAN. RATES	6.99	7.89	7.52	+ 8.12
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,295	6,053	.467									1	1
2009	1,099	657	.059										
2010	685	12,441	1.816									2	2
2011	589												
2012	431												
TOTAL	4,099	19,151	.467									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					635					2,004	3,414	
2009											657	
2010					4,530					7,911		
TOTAL					5,165					9,915	4,071	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,467					4,062	3,752	
2009											668	
2010		13	1,319	939	8,707		2	1,124	1,146	11,801		
TOTAL		13	1,319	939	10,174		2	1,124	1,146	15,863	4,420	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,458	28,122	4,420	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-185,667	-33,343	49	
TOTAL LOSSES			4,469	
EXPECTED LOSSES	292,054	99,975	7,049	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.109	.109
INDICATED (POST-TEST)	.000	.000	.134	.134
PRES. ON RATE LEVEL	7.592	2.599	.183	10.374
DERIVED BY FORMULA	7.592	2.573	.183	10.348
UNDERLYING PRES. RATE	7.125	2.439	.172	9.736
PROPOSED	7.592	2.573	.183	10.348

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	15.323
IND. RATES				15.32	MINIMUM PREMIUM	2000
MAN. RATES	13.58	15.09	14.09	+ 15.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009	75												
2010	197	221	.112										
2011													
2012													
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											222
TOTAL											222

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			222	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,291	-4,115	4	
TOTAL LOSSES			226	
EXPECTED LOSSES	19,113	10,717	957	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.083	.083
INDICATED (POST-TEST)	.000	.000	.102	.102
PRES. ON RATE LEVEL	7.487	4.198	.375	12.060
DERIVED BY FORMULA	7.487	4.198	.375	12.060
UNDERLYING PRES. RATE	7.027	3.940	.352	11.319
PROPOSED	7.487	4.198	.375	12.060

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	17.858
IND. RATES				17.86	MINIMUM PREMIUM	2000
MAN. RATES	16.17	17.78	16.38	+ 17.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,921	173,965	2.196								1	3	4
2009	7,498	1,067,156	14.232							3		2	5
2010	7,111	156,929	2.206								2	1	3
2011	8,657	9,802	.113								1	2	3
2012	10,709	31,104	.290									4	4
TOTAL	41,896	1,438,956	3.435							3	4	12	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				7,994	53,018				25,759	78,131	9,063
2009			417,685		5,793			632,805		4,460	6,413
2010				83,826	622				57,633	1,799	13,049
2011				92	2,599				441	2,070	4,600
2012					9,186					8,190	13,728
TOTAL			417,685	91,912	71,218			632,805	83,833	94,650	46,853

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				16,028	122,525				51,982	158,372	9,960
2009		7,531	1,053,937	6,811	27,176		4,184	1,731,062	21,953	25,752	6,516
2010		528	44,166	151,672	5,631		97	23,090	94,353	5,639	13,127
2011		19	2,149	1,332	4,724		13	956	1,149	3,011	4,706
2012		288	23,347	9,890	12,039		262	10,427	5,740	7,905	14,085
TOTAL		8,366	1,123,599	185,733	172,095		4,556	1,765,535	175,177	200,679	48,394

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,902,056	733,684	48,394	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-970,915	-194,783	744	
TOTAL LOSSES	1,931,141	538,901	49,138	
EXPECTED LOSSES	1,685,477	662,375	69,548	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.609	1.286	.117	6.012
INDICATED (POST-TEST)	5.660	1.579	.144	7.383
PRES. ON RATE LEVEL	4.286	1.685	.177	6.148
DERIVED BY FORMULA	4.313	1.680	.175	6.168
UNDERLYING PRES. RATE	4.023	1.581	.166	5.770
PROPOSED	4.313	1.680	.175	6.168
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.13
MAN. RATES	8.87	9.97	8.35	+ 9.13
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
2008	2,697	59,341	2.200							1	1	2	
2009	2,976	27,352	.919								1	1	
2010	3,010	106,851	3.549							1		1	
2011	3,248	3,245	.099										
2012	2,962	2,384	.080										
TOTAL	14,893	199,173	1.337							2	2	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				34,525	389				20,285	2,936	1,206
2009					9,151					4,479	13,722
2010				48,787					57,533		531
2011											3,245
2012											2,384
TOTAL				83,312	9,540				77,818	7,415	21,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				69,223	899				40,935	5,951	1,325
2009			1,120	699	21,041			400	309	8,244	13,942
2010		307	25,604	88,199	2,581		97	22,797	93,930	2,950	534
2011											3,320
2012											2,446
TOTAL		307	26,724	158,121	24,521		97	23,197	135,174	17,145	21,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	50,325	334,961	21,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-374,312	-80,225	302	
TOTAL LOSSES		254,736	21,869	
EXPECTED LOSSES	633,398	261,372	31,424	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.710	.147	1.857
INDICATED (POST-TEST)	.000	2.100	.181	2.281
PRES. ON RATE LEVEL	4.531	1.870	.225	6.626
DERIVED BY FORMULA	4.486	1.875	.224	6.585
UNDERLYING PRES. RATE	4.253	1.755	.211	6.219
PROPOSED	4.486	1.875	.224	6.585

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	9.751
IND. RATES				9.75	MINIMUM PREMIUM	2000
MAN. RATES	8.54	9.60	9.00	+ 9.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,661	51,061	1.918								2		2
2009	2,571												
2010	1,948												
2011	2,082	592,655	28.465							1	1		2
2012	2,176	660	.030										
TOTAL	11,438	644,376	5.634							1	3		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			148,448	61,508				334,674	40,078		7,947
2012											660
TOTAL			148,448	89,508				334,674	63,139		8,607

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				56,140					46,537		
2011		4,767	492,495	102,445	19,114		13,341	834,587	99,013	25,626	8,130
2012											677
TOTAL		4,767	492,495	158,585	19,114		13,341	834,587	145,550	25,626	8,807

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,345,190	348,875	8,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-555,280	-116,073	390	
TOTAL LOSSES	789,910	232,802	9,197	
EXPECTED LOSSES	923,732	372,307	42,893	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.906	2.035	.080	9.021
INDICATED (POST-TEST)	8.481	2.499	.098	11.078
PRES. ON RATE LEVEL	8.605	3.468	.400	12.473
DERIVED BY FORMULA	8.604	3.449	.394	12.447
UNDERLYING PRES. RATE	8.076	3.255	.375	11.706
PROPOSED	8.604	3.449	.394	12.447
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				18.43
MAN. RATES	15.65	17.78	16.94	+ 18.43
IND. RATE				
				18.431
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
2008	16,677	854,060	5.121						3	3	2	8	
2009	13,842	1,301,981	9.406						1	3	6	10	
2010	10,664	979,914	9.188						1	3	1	5	
2011	11,836	397,389	3.357						1	1	5	7	
2012	18,177	454,083	2.498						2	1	5	8	
TOTAL	71,196	3,987,427	5.601						8	11	19	38	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			295,456	92,378	13,101			337,466	81,976	24,134	9,549
2009			407,637	79,797	24,320			637,090	79,102	60,933	13,102
2010			205,412	139,086	55,421			267,199	234,728	27,570	50,498
2011			90,667	52,372	26,503			121,264	24,214	75,623	6,746
2012			159,663	20,040	12,876			140,132	67,225	37,059	17,088
TOTAL			1,158,835	383,673	132,221			1,503,151	487,245	225,319	96,983

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			729,186	185,218	30,277			876,061	165,428	48,920	10,494
2009		3,673	529,180	163,639	65,032		2,104	886,478	159,260	123,441	13,312
2010		10,629	616,339	270,912	124,456		4,634	775,728	408,975	64,399	50,801
2011		3,312	343,551	96,468	61,519		5,274	331,401	69,902	118,702	6,901
2012		18,436	589,914	62,145	36,549		35,590	745,369	127,110	58,515	17,532
TOTAL		36,050	2,808,170	778,382	317,833		47,602	3,615,037	930,675	413,977	99,040

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,506,859	2,440,867	99,040	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,740,727	-470,819	1,204	
TOTAL LOSSES	4,766,132	1,970,048	100,244	
EXPECTED LOSSES	2,977,416	1,584,111	116,761	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.694	2.767	.141	9.602
INDICATED (POST-TEST)	8.220	3.398	.173	11.791
PRES. ON RATE LEVEL	4.456	2.371	.174	7.001
DERIVED BY FORMULA	4.569	2.443	.174	7.186
UNDERLYING PRES. RATE	4.182	2.225	.164	6.571
PROPOSED	4.569	2.443	.174	7.186
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				10.64
MAN. RATES	8.70	9.92	9.51	+ 10.64
+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
2008	5,559	46,455	.835								1	3	4
2009	4,590	738,876	16.097							3	2	4	9
2010	5,350	969,423	18.120							2	2	1	5
2011	5,808	546,568	9.410							1	3	1	5
2012	5,304	141,652	2.670									4	4
TOTAL	26,611	2,442,974	9.180							6	8	13	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				4,725	10,511				525	27,837	2,857
2009			396,045	100,556	14,553			111,286	50,149	43,884	22,403
2010			279,840	94,789	278			543,972	46,193	411	3,940
2011			157,405	88,099	6,435			162,359	118,295	4,011	9,964
2012					51,963					66,414	23,275
TOTAL			833,290	288,169	83,740			817,617	215,162	142,557	62,439

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				9,474	24,291				1,059	56,426	3,140
2009		7,141	1,016,217	207,105	49,567		736	314,800	98,234	85,419	22,761
2010		11,365	641,396	180,377	17,414		6,689	1,080,142	109,488	20,555	3,964
2011		5,472	561,602	145,102	34,701		8,674	498,108	170,581	29,574	10,193
2012		1,642	132,063	55,959	68,121		2,249	84,624	46,549	64,134	23,880
TOTAL		25,620	2,351,278	598,017	194,094		18,348	1,977,674	425,911	256,108	63,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,372,920	1,474,130	63,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-578,191	-147,682	452	
TOTAL LOSSES	3,794,729	1,326,448	64,390	
EXPECTED LOSSES	977,156	485,385	47,101	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.260	4.985	.242	19.487
INDICATED (POST-TEST)	17.511	6.122	.297	23.930
PRES. ON RATE LEVEL	3.913	1.943	.189	6.045
DERIVED BY FORMULA	4.049	2.110	.193	6.352
UNDERLYING PRES. RATE	3.672	1.824	.177	5.673
PROPOSED	4.049	2.110	.193	6.352
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.41
MAN. RATES	7.53	8.60	8.21	+ 9.41
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,473	9,904	.400									4	4
2009	3,096	131,825	4.257							1	1	2	4
2010	4,221	207,740	4.921								1	2	3
2011	3,853	378,036	9.811							1	1	4	6
2012	4,346	147,666	3.397								1	3	4
TOTAL	17,989	875,171	4.865							2	4	15	21

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					3,923					5,686	295	
2009			72,966	4,041	18,126			8,103	64	16,539	11,986	
2010				57,260	8,590				119,064	21,330	1,496	
2011			132,585	5,120	26,184			142,342	15,000	43,464	13,341	
2012				30,900	6,963				39,761	47,675	22,367	
TOTAL			205,551	97,321	63,786			150,445	173,889	134,694	49,485	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					9,066					11,525	324	
2009		1,316	186,846	10,535	44,217		54	23,644	1,535	30,663	12,178	
2010		384	32,543	105,297	19,538		210	50,201	197,489	37,922	1,505	
2011		3,590	385,152	30,629	58,534		5,761	364,540	52,314	72,910	13,648	
2012		1,354	120,054	45,066	15,081		3,086	157,961	72,935	52,434	22,949	
TOTAL		6,644	724,595	191,527	146,436		9,111	596,346	324,273	205,454	50,604	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,336,696	867,690	50,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-466,032	-166,924	399	
TOTAL LOSSES	870,664	700,766	51,003	
EXPECTED LOSSES	805,547	559,997	37,777	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.840	3.896	.284	9.020
INDICATED (POST-TEST)	5.944	4.784	.349	11.077
PRES. ON RATE LEVEL	4.771	3.317	.224	8.312
DERIVED BY FORMULA	4.783	3.361	.228	8.372
UNDERLYING PRES. RATE	4.478	3.113	.210	7.801
PROPOSED	4.783	3.361	.228	8.372

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.397
IND. RATES				12.40	MINIMUM PREMIUM	2000
MAN. RATES	10.43	11.85	11.29	+ 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
2008	15,264	1,502,007	9.840						3	3	10	16	
2009	10,614	1,621,899	15.280						3	1	3	7	
2010	11,232	573,245	5.103						1	2	3	6	
2011	11,716	2,014,107	17.191						1		4	5	
2012	11,752	75,811	.645								4	4	
TOTAL	60,578	5,787,069	9.553						8	6	24	38	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			378,621	97,766	104,782			689,534	72,301	121,096	37,907
2009			515,711	17,358	4,433			1,052,042	12,303	15,547	4,505
2010			160,741	57,638	11,903			240,399	54,070	45,573	2,921
2011			218,490		20,880			1,727,378		28,277	19,082
2012					18,235					32,932	24,644
TOTAL			1,273,563	172,762	160,233			3,709,353	138,674	243,425	89,059

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			922,964	196,021	242,153			1,764,230	145,904	245,462	41,660
2009		7,898	1,108,003	41,533	25,235		5,732	2,374,747	53,156	53,037	4,577
2010		7,907	446,287	112,915	34,201		3,908	638,615	114,466	80,864	2,939
2011		1,635	177,664	14,628	42,579		17,729	1,136,550	78,808	70,250	19,521
2012		582	46,342	19,640	23,906		1,104	41,957	23,081	31,806	25,285
TOTAL		18,022	2,701,260	384,737	368,074		28,473	5,956,099	415,415	481,419	93,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,703,854	1,649,645	93,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,132,352	-383,434	1,135	
TOTAL LOSSES	7,571,502	1,266,211	95,117	
EXPECTED LOSSES	1,890,639	1,251,541	122,973	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.499	2.090	.157	14.746
INDICATED (POST-TEST)	15.349	2.567	.193	18.109
PRES. ON RATE LEVEL	3.326	2.201	.216	5.743
DERIVED BY FORMULA	3.566	2.223	.215	6.004
UNDERLYING PRES. RATE	3.121	2.066	.203	5.390
PROPOSED	3.566	2.223	.215	6.004
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.89
MAN. RATES	6.78	7.97	7.80	+ 8.89
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,352	12,831	.201									2	2
2009	4,783	11,019	.230										
2010	5,336	399,877	7.493							2			2
2011	5,033	744	.014										
2012	5,318	58,605	1.102									1	1
TOTAL	26,822	483,076	1.801							2		3	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					3,066					6,631	3,134	
2009											11,019	
2010			289,116					107,633			3,128	
2011											744	
2012					16,402					39,489	2,714	
TOTAL			289,116		19,468			107,633		46,120	20,739	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					7,085					13,441	3,444	
2009											11,195	
2010		13,511	742,079	11,240	14,882		1,703	273,444	8,760	4,526	3,147	
2011											761	
2012		520	41,684	17,661	21,502		1,330	50,318	27,676	38,131	2,785	
TOTAL		14,031	783,763	28,901	43,469		3,033	323,762	36,436	56,098	21,332	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,124,589	164,904	21,332	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-331,523	-92,482	165	
TOTAL LOSSES	793,066	72,422	21,497	
EXPECTED LOSSES	553,874	301,479	17,703	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.957	.270	.080	3.307
INDICATED (POST-TEST)	3.631	.332	.098	4.061
PRES. ON RATE LEVEL	2.200	1.198	.070	3.468
DERIVED BY FORMULA	2.214	1.163	.071	3.448
UNDERLYING PRES. RATE	2.065	1.124	.066	3.255
PROPOSED	2.227	1.170	.071	3.468
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.14
MAN. RATES	5.04	5.25	4.71	+ 5.14
				PRESENT
				1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	35,030	1,046,039	2.986							3	3	10	16
2009	36,090	969,609	2.686							1	4	9	14
2010	28,802	1,312,685	4.557							2	4	11	17
2011	28,004	590,697	2.109							2	1	11	14
2012	32,169	708,394	2.202							2	1	15	18
TOTAL	160,095	4,627,424	2.890							10	13	56	79

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			272,277	44,666	36,968			446,630	53,518	158,328	33,652
2009			221,558	108,545	120,084			132,503	93,189	238,040	55,690
2010			431,756	121,168	38,396			301,532	133,405	168,351	118,077
2011			148,066	21,915	85,014			116,577	23,109	161,330	34,686
2012			246,674	46,440	86,598			58,947	55,172	184,553	30,010
TOTAL			1,320,331	342,734	367,060			1,056,189	358,393	910,602	272,115

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			671,979	89,555	85,433			1,159,452	108,000	320,931	36,984
2009		3,995	590,406	228,395	286,652		876	395,754	190,791	444,660	56,581
2010		21,032	1,182,947	243,784	102,441		5,052	842,759	266,817	270,659	118,785
2011		4,600	497,584	83,642	168,454		5,326	341,844	92,915	241,014	35,484
2012		31,146	1,132,184	186,653	146,898		21,674	594,604	198,609	192,103	30,790
TOTAL		60,773	4,075,100	832,029	789,878		32,928	3,334,413	857,132	1,469,367	278,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,503,214	3,948,406	278,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,746,242	-1,111,657	2,497	
TOTAL LOSSES	3,756,972	2,836,749	281,121	
EXPECTED LOSSES	6,253,310	3,578,124	268,959	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.347	1.772	.176	4.295
INDICATED (POST-TEST)	2.882	2.176	.216	5.274
PRES. ON RATE LEVEL	4.162	2.381	.179	6.722
DERIVED BY FORMULA	4.111	2.356	.183	6.650
UNDERLYING PRES. RATE	3.906	2.235	.168	6.309
PROPOSED	4.111	2.356	.183	6.650
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.85
MAN. RATES	8.85	9.85	9.13	+ 9.85
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	37,710	2,785,296	7.386							6	9	17	32
2009	30,908	895,776	2.898							1	4	22	27
2010	32,421	3,733,077	11.514						1	1	4	25	31
2011	31,254	1,080,989	3.458							2	8	12	22
2012	30,175	1,780,953	5.902							3	4	13	20
TOTAL	162,468	10,276,091	6.325						1	13	29	89	132

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			963,542	324,490	75,362			820,507	408,805	146,893	45,697
2009			113,104	100,989	193,191			53,999	93,646	278,578	62,269
2010		1,076,500	141,261	103,612	114,269		1,487,211	114,898	135,343	511,602	48,381
2011			197,057	199,130	37,195			228,488	198,081	106,094	114,944
2012			435,579	208,080	116,024			235,237	465,847	265,100	55,086
TOTAL		1,076,500	1,850,543	936,301	536,041		1,487,211	1,453,129	1,301,722	1,308,267	326,377

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,378,021	650,602	174,163			2,130,036	824,968	297,753	50,221
2009		2,039	324,717	217,304	450,924		357	184,722	191,740	517,105	63,265
2010		585,971	594,803	216,783	232,971		501,563	613,673	305,189	775,308	48,671
2011		8,492	859,240	325,184	107,011		13,197	756,970	308,246	189,100	117,588
2012		58,465	2,323,079	443,141	235,294		79,809	2,372,913	706,444	350,961	56,518
TOTAL		654,967	6,479,860	1,853,014	1,200,363		594,926	6,058,314	2,336,587	2,130,227	336,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,788,067	7,520,191	336,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,479,551	-1,389,106	2,834	
TOTAL LOSSES	8,308,516	6,131,085	339,097	
EXPECTED LOSSES	9,114,455	4,482,492	311,938	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.114	3.774	.209	9.097
INDICATED (POST-TEST)	6.280	4.634	.257	11.171
PRES. ON RATE LEVEL	5.977	2.940	.205	9.122
DERIVED BY FORMULA	5.989	3.143	.211	9.343
UNDERLYING PRES. RATE	5.610	2.759	.192	8.561
PROPOSED	5.989	3.143	.211	9.343

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	13.835
IND. RATES				13.84	MINIMUM PREMIUM	2000
MAN. RATES	11.75	13.14	12.39	+ 13.84	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	25,739	1,553,073	6.033							2	5	11	18
2009	19,759	1,239,388	6.272							3	1	11	15
2010	19,975	415,946	2.082							1	1	7	9
2011	19,543	773,060	3.955							2	3	5	10
2012	21,920	423,300	1.931							1	3	6	10
TOTAL	106,936	4,404,767	4.119							9	13	40	62

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			375,945	151,889	90,406			680,213	180,739	63,544	10,337
2009			407,826	16,500	76,142			648,346	633	69,377	20,564
2010			69,723	56,073	68,398			34,428	120,960	55,567	10,797
2011			204,530	151,167	26,319			148,749	211,489	16,244	14,562
2012			120,000	101,691	28,446			46,000	94,175	32,286	702
TOTAL			1,178,024	477,320	289,711			1,557,736	607,996	237,018	56,962

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			802,028	304,538	208,928			1,297,664	364,731	128,802	11,360
2009		7,224	1,022,410	44,742	188,845		4,207	1,746,681	27,708	145,338	20,893
2010		3,798	228,272	118,254	138,020		767	143,266	208,362	90,538	10,862
2011		7,820	798,813	250,555	82,089		10,261	555,807	286,555	56,975	14,897
2012		17,620	778,017	172,236	68,750		15,059	446,627	127,502	50,245	720
TOTAL		36,462	3,629,540	890,325	686,632		30,294	4,190,045	1,014,858	471,898	58,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,886,341	3,063,713	58,732	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,415,545	-724,035	1,105	
TOTAL LOSSES	4,470,796	2,339,678	59,837	
EXPECTED LOSSES	5,717,867	2,366,495	117,630	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.181	2.188	.056	6.425
INDICATED (POST-TEST)	5.134	2.687	.069	7.890
PRES. ON RATE LEVEL	5.697	2.358	.117	8.172
DERIVED BY FORMULA	5.680	2.388	.113	8.181
UNDERLYING PRES. RATE	5.347	2.213	.110	7.670
PROPOSED	5.674	2.385	.113	8.172
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				12.10
MAN. RATES	10.51	11.82	11.10	+ 12.10

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	12,684	563,768	4.444						2	1	2	5	
2009	27,260	412,639	1.513							2	7	9	
2010	20,721	200,142	.965						1		1	2	
2011	14,062	86,663	.616								3	3	
2012	15,381	100,861	.655							1	2	3	
TOTAL	90,108	1,364,073	1.514						3	4	15	22	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			278,848	51,852	18,872			157,261		16,800	40,135
2009				44,499	173,739				29,861	105,495	59,045
2010			143,474		2,840			38,526		4,462	10,840
2011					41,147					27,928	17,588
2012				7,500	30,351				1,048	27,715	34,247
TOTAL			422,322	103,851	266,949			195,787	30,909	182,400	161,855

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			688,197	103,963	43,613			408,249		34,054	44,108
2009			28,267	101,764	400,780			13,299	61,701	195,078	59,990
2010		6,715	369,087	6,166	12,843		611	98,503	3,783	8,277	10,905
2011		241	31,794	18,972	74,609		85	7,375	8,172	39,992	17,993
2012		1,242	101,979	41,799	41,234		982	37,884	20,467	26,928	35,137
TOTAL		8,198	1,219,324	272,664	573,079		1,678	565,310	94,123	304,329	168,133

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,794,510	1,244,195	168,133	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,607,898	-497,479	1,215	
TOTAL LOSSES		746,716	169,348	
EXPECTED LOSSES	4,275,624	1,523,726	140,569	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.829	.188	1.017
INDICATED (POST-TEST)	.000	1.018	.231	1.249
PRES. ON RATE LEVEL	5.056	1.802	.166	7.024
DERIVED BY FORMULA	4.904	1.739	.171	6.814
UNDERLYING PRES. RATE	4.745	1.691	.156	6.592
PROPOSED	4.904	1.739	.171	6.814

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	10.090
IND. RATES				10.09	MINIMUM PREMIUM	2000
MAN. RATES	9.26	10.33	9.54	+ 10.09	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,800	1,204,644	20.769							3	1		4
2009	11,328	684,985	6.046							1		2	3
2010	6,458	7,687	.119										
2011	9,059	505,452	5.579							1		2	3
2012	8,018	786,063	9.803							1	3	2	6
TOTAL	40,663	3,188,831	7.842							6	4	6	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			538,188	13,227				631,489	21,369		371
2009			249,950		33,030			367,728		27,392	6,885
2010											7,687
2011			295,230		1,087			204,868		3,377	890
2012			209,563	92,838	8,870			208,252	227,114	11,692	27,734
TOTAL			1,292,931	106,065	42,987			1,412,337	248,483	42,461	43,567

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,295,677	26,520				1,584,107	43,123		408
2009		4,394	618,561	6,239	84,025		2,370	983,007	14,152	60,350	6,995
2010											7,733
2011		7,464	796,274	25,110	25,208		7,635	488,902	31,472	17,697	910
2012		26,379	974,257	153,803	50,254		56,206	1,363,463	284,938	65,538	28,455
TOTAL		38,237	3,684,769	211,672	159,487		66,211	4,419,479	373,685	143,585	44,501

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,208,696	888,429	44,501	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,957,942	-327,321	810	
TOTAL LOSSES	5,250,754	561,108	45,311	
EXPECTED LOSSES	5,027,980	1,047,073	84,172	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.913	1.380	.111	14.404
INDICATED (POST-TEST)	15.857	1.695	.136	17.688
PRES. ON RATE LEVEL	13.175	2.744	.220	16.139
DERIVED BY FORMULA	13.229	2.692	.216	16.137
UNDERLYING PRES. RATE	12.365	2.575	.207	15.147
PROPOSED	13.231	2.692	.216	16.139
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				23.90
MAN. RATES	21.07	23.36	21.92	+ 23.90
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,217	24,833	1.120									1	1
2009	3,188	7,201	.225										
2010	3,728	92,348	2.477								1	1	2
2011	4,946	803	.016									1	1
2012	6,845	185,832	2.714									1	1
TOTAL	20,924	311,017	1.486								1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,524					19,309	
2009											7,201
2010				17,669	10,471				21,688	25,047	17,473
2011					126					677	
2012					184,704						1,128
TOTAL				17,669	200,825				21,688	45,033	25,802

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					12,766					39,139	
2009											7,316
2010		141	12,317	34,111	21,062		47	12,141	39,050	38,475	17,578
2011			97	56	225			180	196	969	
2012		5,841	469,423	198,894	242,143						1,157
TOTAL		5,982	481,837	233,061	276,196		47	12,321	39,246	78,583	26,051

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	500,187	627,086	26,051	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-695,799	-86,732	432	
TOTAL LOSSES		540,354	26,483	
EXPECTED LOSSES	1,271,761	313,022	34,524	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.582	.127	2.709
INDICATED (POST-TEST)	.000	3.171	.156	3.327
PRES. ON RATE LEVEL	6.476	1.594	.176	8.246
DERIVED BY FORMULA	6.411	1.641	.175	8.227
UNDERLYING PRES. RATE	6.078	1.496	.165	7.739
PROPOSED	6.411	1.641	.175	8.227

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.182
IND. RATES				12.18	MINIMUM PREMIUM	2000
MAN. RATES	10.54	11.95	11.20	+ 12.18	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
2008	334						334						
2009	1,113	530	.047				1,113						
2010	180						180						
2011	738						738						
2012	751						751						
TOTAL	3,116	530	.017				3,116						

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											538
TOTAL											538

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			538	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,383	-22,575	39	
TOTAL LOSSES			577	
EXPECTED LOSSES	195,623	73,506	3,676	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.019	.019
INDICATED (POST-TEST)	.000	.000	.023	.023
PRES. ON RATE LEVEL	6.688	2.514	.126	9.328
DERIVED BY FORMULA	6.688	2.489	.125	9.302
UNDERLYING PRES. RATE	6.278	2.359	.118	8.755
PROPOSED	6.688	2.489	.125	9.302
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				13.77
MAN. RATES	12.38	13.69	12.67	+ 13.77
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
2008	5,980	63,625	1.063							1	1	2	
2009	5,254	21,317	.405										
2010	4,626	573,589	12.399					1				1	
2011	4,406	90,649	2.057							1	1	1	
2012	5,428	89,783	1.654							1	1	2	
TOTAL	25,694	838,963	3.265					1		2	3	6	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				20,946	2,438				33,297	1,033	5,911	
2009											21,317	
2010			458,087					115,502				
2011					4,879					70,480	15,290	
2012				21,000	23,268					33,755	11,760	
TOTAL			458,087	41,946	30,585			115,502	33,297	105,268	54,278	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				41,997	5,634				67,193	2,094	6,496	
2009											21,658	
2010		21,405	1,175,776	17,809	23,582		1,827	293,432	9,400	4,860		
2011		29	3,767	2,250	8,849		213	18,616	20,621	100,928	15,642	
2012		1,509	128,694	50,584	34,549		1,140	43,012	23,658	32,599	12,066	
TOTAL		22,943	1,308,237	112,640	72,614		3,180	355,060	120,872	140,481	55,862	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,689,420	446,607	55,862	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-952,240	-209,469	581	
TOTAL LOSSES	737,180	237,138	56,443	
EXPECTED LOSSES	1,594,570	682,175	61,408	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.869	.923	.220	4.012
INDICATED (POST-TEST)	3.523	1.133	.270	4.926
PRES. ON RATE LEVEL	6.612	2.829	.255	9.696
DERIVED BY FORMULA	6.581	2.778	.256	9.615
UNDERLYING PRES. RATE	6.206	2.655	.239	9.100
PROPOSED	6.581	2.778	.256	9.615

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	14.237
IND. RATES				14.24	MINIMUM PREMIUM	2000
MAN. RATES	11.96	13.73	13.17	+ 14.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,720	291,290	4.334						1	2		3	
2009	5,353	211,524	3.951						1		1	2	
2010	5,887	649,691	11.036							3	3	6	
2011	6,000	1,727,364	28.789						5	3		8	
2012	5,997	176,528	2.943							1	3	4	
TOTAL	29,957	3,056,397	10.203						7	9	7	23	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			144,419	69,000				68,827	5,469		3,575
2009			115,264		1,600			91,958		1,693	1,009
2010				146,100	8,932				446,899	36,739	11,021
2011			540,542	79,659				980,152	119,650		7,361
2012				68,701	8,863				52,949	33,438	12,577
TOTAL			800,225	363,460	19,395			1,140,937	624,967	71,870	35,543

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			356,426	138,345				178,675	11,036		3,929
2009		2,077	290,844	1,879	7,502		608	251,647	3,262	5,666	1,025
2010		945	79,265	265,974	24,894		769	182,287	734,969	77,712	11,087
2011		14,607	1,536,081	160,467	50,991		35,767	2,231,345	279,337	69,663	7,530
2012		2,802	250,095	93,064	24,842		3,118	172,079	76,069	40,813	12,904
TOTAL		20,431	2,512,711	659,729	108,229		40,262	3,016,033	1,104,673	193,854	36,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,589,437	2,066,485	36,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,020,130	-635,408	684	
TOTAL LOSSES	3,569,307	1,431,077	37,159	
EXPECTED LOSSES	3,394,128	2,079,316	72,197	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.915	4.777	.124	16.816
INDICATED (POST-TEST)	14.632	5.866	.152	20.650
PRES. ON RATE LEVEL	12.072	7.396	.257	19.725
DERIVED BY FORMULA	12.098	7.335	.253	19.686
UNDERLYING PRES. RATE	11.330	6.941	.241	18.512
PROPOSED	12.122	7.350	.253	19.725
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				29.21
MAN. RATES	24.55	28.18	26.79	+ 29.21
				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
2008	27,287	306,323	1.122						1	3	6	10	
2009	27,406	333,454	1.216					1			4	5	
2010	28,246	192,888	.682							1	6	7	
2011	27,099	208,009	.767					1			1	2	
2012	28,786	190,984	.663								4	4	
TOTAL	138,824	1,231,658	.887						3	4	21	28	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			69,180	11,993	8,204			101,923	30,224	59,415	25,384
2009			166,176		29,261			59,743		54,252	24,022
2010				6,098	35,069				5,460	136,445	9,816
2011			83,977		11,824			85,103		11,960	15,145
2012					73,152					82,806	35,026
TOTAL			319,333	18,091	157,510			246,769	35,684	344,878	109,393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			170,736	24,046	18,961			264,592	60,992	120,434	27,897
2009		2,996	422,612	4,767	72,789		395	168,230	5,786	101,496	24,406
2010		131	13,399	18,292	67,726		59	21,493	28,750	203,816	9,875
2011		2,191	235,399	12,454	28,049		3,199	205,883	16,162	22,468	15,493
2012		2,313	185,923	78,778	95,892		2,797	105,523	58,034	79,959	35,937
TOTAL		7,631	1,028,069	138,337	283,417		6,450	765,721	169,724	528,173	113,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,807,871	1,119,651	113,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,408,351	-334,977	1,254	
TOTAL LOSSES	399,520	784,674	114,862	
EXPECTED LOSSES	2,373,892	1,092,545	130,495	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.288	.565	.083	.936
INDICATED (POST-TEST)	.354	.694	.102	1.150
PRES. ON RATE LEVEL	1.822	.839	.100	2.761
DERIVED BY FORMULA	1.763	.823	.100	2.686
UNDERLYING PRES. RATE	1.710	.787	.094	2.591
PROPOSED	1.763	.823	.100	2.686

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	3.977
IND. RATES				3.98	MINIMUM PREMIUM	1325
MAN. RATES	3.77	4.15	3.75	+ 3.98	PRESENT	1275

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	98,054	5,105,620	5.206					1		4	4	13	22
2009	80,243	1,554,891	1.937							2	4	12	18
2010	96,638	1,746,628	1.807							5	3	11	19
2011	89,941	4,139,806	4.602							3		12	15
2012	89,133	1,169,814	1.312							4		15	19
TOTAL	454,009	13,716,759	3.021					1		18	11	63	93

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	200,000		1,701,820	87,956	191,061	7,750		2,632,872	62,113	157,019	65,029
2009			472,836	69,478	70,179			228,911	555,947	129,918	27,622
2010			757,828	66,569	29,771			571,258	56,898	154,927	109,377
2011			956,916		37,053			2,961,591		115,910	68,336
2012			415,339		100,705			385,791		206,830	61,149
TOTAL	200,000		4,304,739	224,003	428,769	7,750		6,780,423	674,958	764,604	331,513

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	325,000		2,083,502	176,353	441,544	4,139		1,927,526	125,344	318,278	71,467
2009		8,525	1,211,785	150,728	179,093		1,513	710,022	1,030,038	262,859	28,064
2010		35,921	1,988,726	155,968	99,747		9,189	1,495,769	161,901	258,054	110,033
2011		15,849	1,695,344	68,654	115,878		26,948	1,732,533	140,220	210,841	69,908
2012		48,152	1,532,682	170,656	173,149		94,558	1,733,060	239,398	232,520	62,739
TOTAL	325,000	108,447	8,512,039	722,359	1,009,411	4,139	132,208	7,598,910	1,696,901	1,282,552	342,211

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,680,743	4,711,223	342,211	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,134,681	-1,207,968	3,619	
TOTAL LOSSES	11,546,062	3,503,255	345,830	
EXPECTED LOSSES	8,603,470	3,936,257	385,908	
CREDIBILITY	.09	.23	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.543	.772	.076	3.391
INDICATED (POST-TEST)	3.123	.948	.093	4.164
PRES. ON RATE LEVEL	2.018	.924	.091	3.033
DERIVED BY FORMULA	2.117	.930	.091	3.138
UNDERLYING PRES. RATE	1.895	.867	.085	2.847
PROPOSED	2.117	.930	.091	3.138
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.65
MAN. RATES	3.88	4.36	4.12	+ 4.65
				PRESENT
				1375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,512	612,345	11.109							1		4	5
2009	4,308	702,103	16.297							1	1	2	4
2010	5,868	620,122	10.567							2	2	3	7
2011	4,159	107,076	2.574								1	1	2
2012	6,172	317,108	5.137							2		2	4
TOTAL	26,019	2,358,754	9.066							6	4	12	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			145,032		89,175			86,969		274,988	16,181
2009			79,702	38,297	29,887			435,101	61,063	49,096	8,957
2010			214,209	37,513	12,394			267,149	45,327	39,054	4,476
2011				15,168	18,000				49,910	5,020	18,978
2012			218,825		6,268			78,578		10,686	2,751
TOTAL			657,768	90,978	155,724			867,797	156,300	378,844	51,343

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			357,939		206,083			225,772		557,401	17,783
2009		1,233	182,210	79,481	72,116		2,469	1,033,944	127,453	102,622	9,100
2010		10,283	573,104	78,711	36,834		4,317	702,182	101,417	71,817	4,503
2011		355	36,728	30,514	34,470		1,119	47,860	62,753	12,942	19,414
2012		23,890	688,592	39,527	29,885		18,204	312,925	26,725	16,997	2,823
TOTAL		35,761	1,838,573	228,233	379,388		26,109	2,322,683	318,348	761,779	53,623

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,223,126	1,687,748	53,623	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-423,676	-149,132	496	
TOTAL LOSSES	3,799,450	1,538,616	54,119	
EXPECTED LOSSES	715,523	495,141	49,697	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.603	5.913	.208	20.724
INDICATED (POST-TEST)	17.932	7.261	.255	25.448
PRES. ON RATE LEVEL	2.929	2.028	.204	5.161
DERIVED BY FORMULA	3.079	2.185	.206	5.470
UNDERLYING PRES. RATE	2.750	1.903	.191	4.844
PROPOSED	3.079	2.185	.206	5.470
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.10
MAN. RATES	6.30	7.27	7.01	+ 8.10
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	114,308	1,830,450	1.601							4	7	21	32
2009	76,280	2,640,950	3.462							4	4	25	33
2010	131,042	4,080,874	3.114							9	8	27	44
2011	80,792	1,117,603	1.383							1	6	20	27
2012	76,099	1,068,847	1.404							3	3	13	19
TOTAL	478,521	10,738,724	2.244							21	28	106	155

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			529,114	250,783	84,240			447,441	175,570	212,151	131,151
2009			829,172	141,137	181,108			906,383	215,081	284,359	83,710
2010			1,551,556	236,612	145,116			1,458,502	135,714	347,611	205,763
2011			144,807	181,271	203,475			68,459	112,007	264,678	142,906
2012			344,562	100,636	52,897			270,476	88,275	126,690	85,311
TOTAL			3,399,211	910,439	666,836			3,151,261	726,647	1,235,489	648,841

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,305,853	502,820	194,680			1,161,556	354,300	430,029	144,135
2009		14,888	2,126,447	307,082	447,963		5,967	2,522,279	442,488	555,074	85,049
2010		65,253	3,646,207	510,526	361,217		19,062	3,107,599	368,344	575,222	206,998
2011		7,854	820,042	371,361	402,265		5,802	337,410	225,157	396,242	146,193
2012		42,667	1,526,971	230,920	122,845		68,980	1,407,560	242,752	159,539	87,529
TOTAL		130,662	9,425,520	1,922,709	1,528,970		99,811	8,536,404	1,633,041	2,116,106	669,904

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,192,397	7,200,826	669,904	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,467,715	-1,859,764	4,705	
TOTAL LOSSES	9,724,682	5,341,062	674,609	
EXPECTED LOSSES	13,762,264	5,881,023	559,870	
CREDIBILITY	.09	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.032	1.116	.141	3.289
INDICATED (POST-TEST)	2.495	1.370	.173	4.038
PRES. ON RATE LEVEL	3.064	1.310	.125	4.499
DERIVED BY FORMULA	3.013	1.324	.137	4.474
UNDERLYING PRES. RATE	2.876	1.229	.117	4.222
PROPOSED	3.013	1.324	.137	4.474
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.63
MAN. RATES	5.95	6.65	6.11	+ 6.63
				PRESENT
				1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	85,568	1,806,027	2.110						4	6	21	31	
2009	75,713	2,880,383	3.804						6	17	32	55	
2010	69,540	2,942,699	4.231						5	8	24	37	
2011	68,613	2,268,306	3.305						3	3	23	29	
2012	72,176	1,805,446	2.501						2	5	25	32	
TOTAL	371,610	11,702,861	3.149						20	39	125	184	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			636,382	132,439	70,070			445,040	102,030	267,034	153,032
2009			618,768	449,739	171,284			334,569	715,413	507,884	82,726
2010			881,438	342,726	177,242			943,993	314,455	208,710	74,135
2011			429,522	134,736	143,157			906,493	285,166	265,582	103,650
2012			280,806	221,397	203,724			153,480	262,190	549,449	134,400
TOTAL			2,846,916	1,281,037	765,477			2,783,575	1,679,254	1,798,659	547,943

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,570,591	265,539	161,929			1,155,323	205,896	541,276	168,182
2009		11,154	1,651,778	916,823	427,623		2,214	1,053,468	1,350,356	966,362	84,050
2010		41,231	2,350,732	688,418	401,299		14,606	2,402,839	615,765	364,689	74,580
2011		13,170	1,390,690	296,664	307,353		38,719	2,358,857	554,195	466,501	106,034
2012		44,967	2,114,302	530,585	337,496		63,228	1,925,860	683,269	585,825	137,894
TOTAL		110,522	9,078,093	2,698,029	1,635,700		118,767	8,896,347	3,409,481	2,924,653	570,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,203,729	10,667,863	570,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,516,514	-2,276,722	5,539	
TOTAL LOSSES	12,687,215	8,391,141	576,279	
EXPECTED LOSSES	9,197,348	7,354,162	602,008	
CREDIBILITY	.08	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.414	2.258	.155	5.827
INDICATED (POST-TEST)	4.192	2.773	.190	7.155
PRES. ON RATE LEVEL	2.636	2.109	.173	4.918
DERIVED BY FORMULA	2.760	2.242	.177	5.179
UNDERLYING PRES. RATE	2.475	1.979	.162	4.616
PROPOSED	2.760	2.242	.177	5.179

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.669
IND. RATES				7.67	MINIMUM PREMIUM	2000
MAN. RATES	6.01	6.82	6.68	+ 7.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	10,459	373,307	3.569						2	1	2	5	
2009	9,947	579,984	5.830						1	3	3	7	
2010	8,397	211,942	2.524							2	2	4	
2011	12,355	42,623	.344							1		1	
2012	11,581	125,070	1.079								5	5	
TOTAL	52,739	1,332,926	2.527						3	7	12	22	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			159,472	1,221	58,550			78,985	13,336	55,327	6,416
2009			238,955	90,818	22,679			111,341	82,853	30,297	3,041
2010				65,776	15,991				46,885	77,349	5,941
2011				3,732					35,004		3,887
2012					39,151					82,535	3,384
TOTAL			398,427	161,547	136,371			190,326	178,078	245,508	22,669

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			393,577	2,448	135,309			205,045	26,912	112,147	7,051
2009		4,308	619,564	185,965	62,751		737	317,998	156,904	61,441	3,090
2010		460	39,164	122,226	34,214		107	29,537	87,793	117,785	5,977
2011		61	5,611	5,464	450		774	32,636	42,978	4,037	3,976
2012		1,244	99,506	42,158	51,324		2,783	105,177	57,846	79,708	3,472
TOTAL		6,073	1,157,422	358,261	284,048		4,401	690,393	372,433	375,118	23,566

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,858,289	1,389,860	23,566	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,047,715	-338,444	501	
TOTAL LOSSES		1,051,416	24,067	
EXPECTED LOSSES	3,521,382	1,130,197	49,574	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.994	.046	2.040
INDICATED (POST-TEST)	.000	2.449	.056	2.505
PRES. ON RATE LEVEL	7.114	2.284	.100	9.498
DERIVED BY FORMULA	6.972	2.294	.097	9.363
UNDERLYING PRES. RATE	6.677	2.143	.094	8.914
PROPOSED	6.972	2.294	.097	9.363

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	13.864
IND. RATES				13.86	MINIMUM PREMIUM	2000
MAN. RATES	12.36	13.88	12.90	+ 13.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,727	39,911	1.463									2	2
2009	5,723	117,634	2.055								1	2	3
2010	3,092	3,194	.103										
2011	2,587	566	.021										
2012	3,402	394	.011										
TOTAL	17,531	161,699	.922								1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					11,757					24,499	3,655
2009				56,920	4,080				38,844	13,780	4,010
2010											3,194
2011											566
2012											394
TOTAL				56,920	15,837				38,844	38,279	11,819

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					27,171					49,659	4,017
2009			9,424	113,496	11,061			6,288	71,746	26,577	4,074
2010											3,213
2011											579
2012											404
TOTAL			9,424	113,496	38,232			6,288	71,746	76,236	12,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,712	299,710	12,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-466,499	-116,598	352	
TOTAL LOSSES		183,112	12,639	
EXPECTED LOSSES	772,416	361,138	39,093	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.045	.072	1.117
INDICATED (POST-TEST)	.000	1.283	.088	1.371
PRES. ON RATE LEVEL	4.694	2.195	.238	7.127
DERIVED BY FORMULA	4.647	2.168	.234	7.049
UNDERLYING PRES. RATE	4.406	2.060	.223	6.689
PROPOSED	4.647	2.168	.234	7.049

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	10.438
IND. RATES				10.44	MINIMUM PREMIUM	2000
MAN. RATES	8.89	10.11	9.68	+ 10.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,176	89,809	4.127							1		1	
2009	2,080												
2010	1,944	1,106	.056										
2011	2,166	222,600	10.277						1			1	
2012	1,723	32,327	1.876								1	1	
TOTAL	10,089	345,842	3.428						1	1	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				42,262					46,985		562
2010											1,106
2011			122,700					99,900			
2012					7,187					25,140	
TOTAL			122,700	42,262	7,187			99,900	46,985	25,140	1,668

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				84,735					94,816		618
2010											1,113
2011		3,100	330,592	10,227	9,661		3,718	237,972	14,865	6,270	
2012		224	18,266	7,739	9,423		851	32,041	17,622	24,276	
TOTAL		3,324	348,858	102,701	19,084		4,569	270,013	127,303	30,546	1,731

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	626,764	279,634	1,731			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-74,547	-21,502	45			
TOTAL LOSSES	552,217	258,132	1,776			
EXPECTED LOSSES	124,095	68,807	5,045			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	5.473	2.559	.018	8.050		
INDICATED (POST-TEST)	6.721	3.142	.022	9.885		
PRES. ON RATE LEVEL	1.311	.727	.053	2.091		
DERIVED BY FORMULA	1.365	.775	.052	2.192		
UNDERLYING PRES. RATE	1.230	.682	.050	1.962		
PROPOSED	1.365	.775	.052	2.192		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	3.245
IND. RATES				3.25	MINIMUM PREMIUM	1135
MAN. RATES	2.70	3.02	2.84	+ 3.25	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3,578	11,790	.329										
2009	3,180	272,007	8.553							1			1
2010	2,743	765,315	27.900							2			3
2011	3,654	114,385	3.130								2	2	4
2012	4,017	81,313	2.024								1	3	4
TOTAL	17,172	1,244,810	7.249							3	3	6	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											11,790
2009			98,586					171,916			1,505
2010			307,809		1,499			453,329		2,678	
2011				48,564	13,997				23,833	18,777	9,214
2012				29,987	14,528				9,508	19,291	7,999
TOTAL			406,395	78,551	30,024			625,245	33,341	40,746	30,508

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											12,957
2009		1,778	248,592	1,502	3,271		1,136	470,174	5,880	4,766	1,529
2010		13,061	717,464	11,173	17,258		6,064	974,734	31,599	20,124	
2011		886	83,869	77,570	31,248		583	27,183	34,759	29,640	9,426
2012		1,559	136,248	52,100	24,816		1,004	47,831	22,969	20,160	8,207
TOTAL		17,284	1,186,173	142,345	76,593		8,787	1,519,922	95,207	74,690	32,119

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,732,166	388,835	32,119	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-323,512	-116,150	250	
TOTAL LOSSES	2,408,654	272,685	32,369	
EXPECTED LOSSES	556,201	389,976	24,385	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.027	1.588	.188	15.803
INDICATED (POST-TEST)	17.225	1.950	.231	19.406
PRES. ON RATE LEVEL	3.451	2.420	.151	6.022
DERIVED BY FORMULA	3.589	2.406	.153	6.148
UNDERLYING PRES. RATE	3.239	2.271	.142	5.652
PROPOSED	3.589	2.406	.153	6.148

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	9.103
IND. RATES				9.10	MINIMUM PREMIUM	2000
MAN. RATES	7.31	8.41	8.18	+ 9.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,060	13,935	1.314									1	1
2009	910												
2010	614												
2011	477												
2012	694												
TOTAL	3,755	13,935	.371									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					7,848					6,087		
TOTAL					7,848					6,087		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					18,137					12,338		
TOTAL					18,137					12,338		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		30,475		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,901	-21,515	46	
TOTAL LOSSES		8,960	46	
EXPECTED LOSSES	193,533	67,779	5,406	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.239	.001	.240
INDICATED (POST-TEST)	.000	.293	.001	.294
PRES. ON RATE LEVEL	5.492	1.923	.153	7.568
DERIVED BY FORMULA	5.492	1.907	.151	7.550
UNDERLYING PRES. RATE	5.154	1.805	.144	7.103
PROPOSED	5.492	1.907	.151	7.550
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				11.18
MAN. RATES	9.79	10.95	10.28	+ 11.18

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,654	662,008	9.949							1	3	2	6
2009	5,848	353,367	6.042							1	2	2	5
2010	5,589	22,633	.404									1	1
2011	5,984	795,694	13.297							2			2
2012	6,083	22,328	.367									1	1
TOTAL	30,158	1,856,030	6.154							4	5	6	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			200,802	65,112	10,217			257,902	76,965	46,218	4,792
2009			72,599	15,849	12,784			146,134	78,715	18,378	8,908
2010					12,073					8,101	2,459
2011			323,736					466,319			5,639
2012					2,190					13,276	6,862
TOTAL			597,137	80,961	37,264			870,355	155,680	85,973	28,660

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			495,579	130,550	23,612			669,514	155,315	93,684	5,266
2009		1,308	187,115	33,597	32,268		966	411,550	149,729	40,338	9,051
2010		34	3,514	2,502	23,204		2	1,147	1,176	12,082	2,474
2011		6,722	716,969	22,182	20,944		14,338	917,679	57,329	24,185	5,769
2012		69	5,567	2,357	2,869		448	16,914	9,303	12,819	7,040
TOTAL		8,133	1,408,744	191,188	102,897		15,754	2,016,804	372,852	183,108	29,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,449,435	850,045	29,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-504,333	-239,881	403	
TOTAL LOSSES	2,945,102	610,164	30,003	
EXPECTED LOSSES	848,043	782,902	42,522	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.766	2.023	.099	11.888
INDICATED (POST-TEST)	11.993	2.484	.122	14.599
PRES. ON RATE LEVEL	2.996	2.766	.150	5.912
DERIVED BY FORMULA	3.086	2.755	.149	5.990
UNDERLYING PRES. RATE	2.812	2.596	.141	5.549
PROPOSED	3.086	2.755	.149	5.990
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.87
MAN. RATES	7.43	8.53	8.03	+ 8.87
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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
2012	2,198	90,721	4.127									1	1
TOTAL	10,503	145,686	1.387								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				19,585					16,550		895
2009											1,642
2010											6,794
2011					926					8,573	
2012					8,446					39,967	42,308
TOTAL				19,585	9,372				16,550	48,540	51,639

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				39,268					33,398		984
2009											1,668
2010											6,835
2011		4	717	429	1,677		26	2,264	2,507	12,276	
2012		267	21,467	9,095	11,072		1,344	50,932	28,012	38,593	43,408
TOTAL		271	22,184	48,792	12,749		1,370	53,196	63,917	50,869	52,895

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	77,021	176,327	52,895	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,597	-60,010	171	
TOTAL LOSSES		116,317	53,066	
EXPECTED LOSSES	385,041	195,776	17,960	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.107	.505	1.612
INDICATED (POST-TEST)	.000	1.359	.620	1.979
PRES. ON RATE LEVEL	3.906	1.986	.182	6.074
DERIVED BY FORMULA	3.867	1.973	.191	6.031
UNDERLYING PRES. RATE	3.666	1.864	.171	5.701
PROPOSED	3.867	1.973	.191	6.031

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	8.930
IND. RATES				8.93	MINIMUM PREMIUM	2000
MAN. RATES	7.82	8.77	8.25	+ 8.93	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,171	10,414	.889										
2009	988	4,067	.411										
2010	938	752	.080										
2011	940	85,100	9.053							1			1
2012	1,200	65,103	5.425									2	2
TOTAL	5,237	165,436	3.159							1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											10,414
2009											4,067
2010											752
2011			71,459					13,641			
2012					46,445					18,144	514
TOTAL			71,459		46,445			13,641		18,144	15,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											11,445
2009											4,132
2010											757
2011		1,805	192,532	5,957	5,626		506	32,493	2,032	858	
2012		1,466	118,036	50,014	60,890		611	23,119	12,717	17,521	527
TOTAL		3,271	310,568	55,971	66,516		1,117	55,612	14,749	18,379	16,861

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	370,568	155,615	16,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,911	-31,990	137	
TOTAL LOSSES	286,657	123,625	16,998	
EXPECTED LOSSES	142,185	105,997	13,825	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.474	2.361	.325	8.160
INDICATED (POST-TEST)	6.722	2.899	.399	10.020
PRES. ON RATE LEVEL	2.893	2.157	.281	5.331
DERIVED BY FORMULA	2.893	2.164	.282	5.339
UNDERLYING PRES. RATE	2.715	2.024	.264	5.003
PROPOSED	2.893	2.164	.282	5.339
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.91
MAN. RATES	6.88	7.70	7.24	+ 7.91
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	51,702	2,800,807	5.417						1	5	7	10	23
2009	41,619	724,984	1.741							2	4	4	10
2010	52,801	1,087,577	2.059							3	6	6	15
2011	47,884	1,285,007	2.683							3	4	9	16
2012	48,492	687,888	1.418								3	12	15
TOTAL	242,498	6,586,263	2.716						1	13	24	41	79

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		145,605	1,026,172	223,235	83,922		51,760	900,737	177,280	138,086	54,010
2009			209,580	41,105	161,447			101,779	24,562	118,128	68,383
2010			383,232	117,585	46,637			264,724	79,765	25,873	169,761
2011			592,858	103,011	54,847			251,311	123,276	115,878	43,826
2012			69,051		202,977				71,280	330,734	13,846
TOTAL		145,605	2,211,842	553,987	549,830		51,760	1,518,551	476,163	728,699	349,826

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		776,706	2,192,838	447,587	193,945		643,084	1,986,255	357,752	279,901	59,357
2009		3,778	554,697	97,274	379,376		673	292,095	56,396	220,986	69,477
2010		18,774	1,058,917	237,140	115,585		4,330	707,795	155,525	53,811	170,780
2011		17,006	1,794,671	225,565	158,574		12,422	744,188	222,658	195,927	44,834
2012		8,947	744,596	302,510	279,386		13,828	595,724	302,649	330,851	14,206
TOTAL		825,211	6,345,719	1,310,076	1,126,866		674,337	4,326,057	1,094,980	1,081,476	358,654

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,171,324	4,613,398	358,654	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,420,340	-884,434	3,463	
TOTAL LOSSES	7,750,984	3,728,964	362,117	
EXPECTED LOSSES	7,418,014	2,890,576	366,173	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.196	1.538	.149	4.883
INDICATED (POST-TEST)	3.925	1.889	.183	5.997
PRES. ON RATE LEVEL	3.259	1.270	.161	4.690
DERIVED BY FORMULA	3.299	1.363	.165	4.827
UNDERLYING PRES. RATE	3.059	1.192	.151	4.402
PROPOSED	3.299	1.363	.165	4.827
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.15
MAN. RATES	5.91	6.65	6.37	+ 7.15
				PRESENT
				1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,832	31,935	.547									4	4
2009	5,344	567,074	10.611							1		3	4
2010	7,489	235,866	3.149								1	5	6
2011	6,387	520,191	8.144							2	2	1	5
2012	4,460	184,420	4.134							1	1	1	3
TOTAL	29,512	1,539,486	5.216							4	4	14	22

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					10,845					18,930	2,160	
2009			173,427		8,863			365,700		6,171	12,913	
2010				30,169	41,781				77,182	74,491	12,243	
2011			217,603	53,223	1,252			183,281	53,311	7,298	4,223	
2012			82,219	7,581	4,808			54,478	27,374	7,072	888	
TOTAL			473,249	90,973	67,549			603,459	157,867	113,962	32,427	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					25,063					38,371	2,374	
2009		2,596	364,301	2,873	25,159		2,007	831,253	10,814	19,777	13,120	
2010		303	27,987	63,198	81,905		158	41,139	136,840	115,076	12,316	
2011		6,388	667,319	96,658	25,826		8,022	488,222	94,862	28,098	4,320	
2012		9,338	290,069	26,704	15,904		13,629	283,455	45,506	15,866	911	
TOTAL		18,625	1,349,676	189,433	173,857		23,816	1,644,069	288,022	217,188	33,041	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,036,186	868,500	33,041	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-591,107	-126,938	344	
TOTAL LOSSES	2,445,079	741,562	33,385	
EXPECTED LOSSES	973,896	401,659	39,840	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.285	2.513	.113	10.911
INDICATED (POST-TEST)	10.174	3.086	.139	13.399
PRES. ON RATE LEVEL	3.516	1.450	.144	5.110
DERIVED BY FORMULA	3.583	1.515	.144	5.242
UNDERLYING PRES. RATE	3.300	1.361	.135	4.796
PROPOSED	3.583	1.515	.144	5.242
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.76
MAN. RATES	7.21	7.66	6.94	+ 7.76
IND. RATE				
				7.762
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
2008	23,469	549,719	2.342							2	2	1	5
2009	7,186												
2010	25,148	173,617	.690									3	3
2011	22,894	41,810	.182								1		1
2012	12,494	81,185	.649									1	1
TOTAL	91,191	846,331	.928							2	3	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			346,584	58,180	7,002			60,022	45,954	2,712	29,265
2010					97,823					75,470	324
2011				32,945					8,865		
2012					21,809					50,570	8,806
TOTAL			346,584	91,125	126,634			60,022	54,819	128,752	38,395

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			855,370	116,651	16,182			155,817	92,735	5,497	32,162
2010		273	28,463	20,276	188,022		29	10,691	10,972	112,580	326
2011		544	49,563	48,246	3,979		196	8,265	10,883	1,024	
2012		691	55,431	23,484	28,588		1,701	64,440	35,443	48,836	9,035
TOTAL		1,508	988,827	208,657	236,771		1,926	239,213	150,033	167,937	41,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,231,474	763,398	41,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,720,310	-186,969	854	
TOTAL LOSSES		576,429	42,377	
EXPECTED LOSSES	2,833,305	607,333	100,310	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.632	.046	.678
INDICATED (POST-TEST)	.000	.776	.056	.832
PRES. ON RATE LEVEL	3.311	.710	.116	4.137
DERIVED BY FORMULA	3.212	.715	.111	4.038
UNDERLYING PRES. RATE	3.107	.666	.110	3.883
PROPOSED	3.212	.715	.111	4.038
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.98
MAN. RATES	5.62	6.15	5.62	+ 5.98
				PRESENT
				1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	400												
2009	339	944	.278										
2010	264	5,111	1.935										
2011	331												
2012	383												
TOTAL	1,717	6,055	.353										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											944
2010											5,111
TOTAL											6,055

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											959
2010											5,142
TOTAL											6,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,852	-11,571	41	
TOTAL LOSSES			6,142	
EXPECTED LOSSES	104,977	38,323	4,173	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.358	.358
INDICATED (POST-TEST)	.000	.000	.440	.440
PRES. ON RATE LEVEL	6.515	2.378	.259	9.152
DERIVED BY FORMULA	6.515	2.354	.261	9.130
UNDERLYING PRES. RATE	6.114	2.232	.243	8.589
PROPOSED	6.515	2.354	.261	9.130
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				13.52
MAN. RATES	11.96	13.29	12.43	+ 13.52
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
2008	881	27,263	3.094								2		2
2009	1,031	28,595	2.773								1		1
2010	582												
2011	593												
2012	633												
TOTAL	3,720	55,858	1.502								3		3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				19,586					7,525		152
2009				14,250					14,345		
TOTAL				33,836					21,870		152

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				39,270					15,185		167
2009			2,233	28,336	420			1,867	26,145	450	
TOTAL			2,233	67,606	420			1,867	41,330	450	167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,100	109,806	167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,526	-27,918	77	
TOTAL LOSSES		81,888	244	
EXPECTED LOSSES	110,521	86,935	8,966	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.201	.007	2.208
INDICATED (POST-TEST)	.000	2.703	.009	2.712
PRES. ON RATE LEVEL	3.166	2.489	.257	5.912
DERIVED BY FORMULA	3.166	2.491	.255	5.912
UNDERLYING PRES. RATE	2.971	2.337	.241	5.549
PROPOSED	3.166	2.491	.255	5.912
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.75
MAN. RATES	7.43	8.53	8.03	+ 8.75
				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
2008	807	404,029	50.065						1				1
2009	1,345	22,587	1.679								2		2
2010	1,183	810	.068										
2011	1,149	10,891	.947								1		1
2012	2,761	69,244	2.507								2	1	3
TOTAL	7,245	507,561	7.006						1		3	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			191,282					210,379			2,368
2009					14,696					6,754	1,137
2010											810
2011				3,420					5,200		2,271
2012				21,897	834				44,444	1,403	666
TOTAL			191,282	25,317	15,530			210,379	49,644	8,157	7,252

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			472,084					546,144			2,602
2009			1,802	1,122	33,790			602	467	12,429	1,155
2010											815
2011		57	5,143	5,007	415		111	4,851	6,385	600	2,323
2012		829	74,648	27,515	5,304		1,706	110,456	45,158	8,509	683
TOTAL		886	553,677	33,644	39,509		1,817	662,053	52,010	21,538	7,578

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,218,433	146,701	7,578			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-320,532	-200,427	357			
TOTAL LOSSES	897,901		7,935			
EXPECTED LOSSES	587,496	730,296	27,386			
CREDIBILITY	.01	.01	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	12.393	.000	.110	12.503		
INDICATED (POST-TEST)	15.219	.000	.135	15.354		
PRES. ON RATE LEVEL	8.640	10.740	.403	19.783		
DERIVED BY FORMULA	8.706	10.633	.398	19.737		
UNDERLYING PRES. RATE	8.109	10.080	.378	18.567		
PROPOSED	8.706	10.633	.398	19.737		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	29.226
IND. RATES				29.23	MINIMUM PREMIUM	2000
MAN. RATES	20.76	26.64	26.87	+ 29.23	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	159												
2009	275												
2010	434												
2011	637	888	.139										
2012	263												
TOTAL	1,768	888	.050										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											888
TOTAL											888

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											908
TOTAL											908

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			908	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,467	-6,084	17	
TOTAL LOSSES			925	
EXPECTED LOSSES	70,101	19,944	1,821	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.052	.052
INDICATED (POST-TEST)	.000	.000	.064	.064
PRES. ON RATE LEVEL	4.224	1.202	.110	5.536
DERIVED BY FORMULA	4.224	1.190	.110	5.524
UNDERLYING PRES. RATE	3.965	1.128	.103	5.196
PROPOSED	4.224	1.190	.110	5.524

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	8.179
IND. RATES				8.18	MINIMUM PREMIUM	2000
MAN. RATES	6.99	7.89	7.52	+ 8.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	605												
2009	402												
2010	649												
2011	604	398	.065										
2012	850	28,706	3.377								1		1
TOTAL	3,110	29,104	.936								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											398
2012				12,650					16,056		
TOTAL				12,650					16,056		398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											407
2012		462	41,907	15,379	2,438		606	39,258	15,958	2,584	
TOTAL		462	41,907	15,379	2,438		606	39,258	15,958	2,584	407

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82,233	36,359	407	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,974	-20,841	61	
TOTAL LOSSES	14,259	15,518	468	
EXPECTED LOSSES	118,366	72,245	5,598	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.458	.499	.015	.972
INDICATED (POST-TEST)	.562	.613	.018	1.193
PRES. ON RATE LEVEL	4.055	2.475	.192	6.722
DERIVED BY FORMULA	4.055	2.456	.190	6.701
UNDERLYING PRES. RATE	3.806	2.323	.180	6.309
PROPOSED	4.055	2.456	.190	6.701

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	9.922
IND. RATES				9.92	MINIMUM PREMIUM	2000
MAN. RATES	8.85	9.85	9.13	+ 9.92	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	262												
2009	137												
2010	835	132,982	15.925							1			1
2011	802	2,015,751	251.340							1		1	2
2012	837	157,594	18.828							1			1
TOTAL	2,873	2,306,327	80.276							3		1	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			91,287					41,695			
2011			468,315		12,515			1,523,467		11,454	
2012			85,204					72,390			
TOTAL			644,806		12,515			1,637,552		11,454	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		4,267	234,306	3,549	4,702		660	105,925	3,393	1,753	
2011		2,775	298,006	14,692	31,120		12,993	832,323	55,158	38,259	
2012		9,226	261,911	12,766	8,439		16,435	275,736	17,719	6,150	
TOTAL		16,268	794,223	31,007	44,261		30,088	1,213,984	76,270	46,162	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,054,563	197,700		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,509	-9,734	47	
TOTAL LOSSES	2,031,054	187,966	47	
EXPECTED LOSSES	42,607	35,310	3,879	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	70.695	6.542	.002	77.239
INDICATED (POST-TEST)	86.813	8.034	.002	94.849
PRES. ON RATE LEVEL	1.580	1.309	.144	3.033
DERIVED BY FORMULA	1.580	1.376	.143	3.099
UNDERLYING PRES. RATE	1.483	1.229	.135	2.847
PROPOSED	1.580	1.376	.143	3.099
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.59
MAN. RATES	3.88	4.36	4.12	+ 4.59
IND. RATE				
MINIMUM PREMIUM				1485
PRESENT				1375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010	30												
2011	51												
2012	41												
TOTAL	122												

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.	-700	-247	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	1,375	979	166	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.202	.854	.145	2.201
DERIVED BY FORMULA	1.202	.854	.145	2.201
UNDERLYING PRES. RATE	1.128	.802	.136	2.066
PROPOSED	1.202	.854	.145	2.201
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.26
MAN. RATES	2.92	3.22	2.99	+ 3.26
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.259
				1140
				1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,289	146	.011										
2009	1,052	12,701	1.207										
2010	887												
2011	1,242	152	.012										
2012	1,021	8,126	.795									1	1
TOTAL	5,491	21,125	.385									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												146
2009												12,701
2011												152
2012					1,499					6,627		
TOTAL					1,499					6,627		12,999

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												160
2009												12,904
2011												155
2012		48	3,813	1,612	1,966		226	8,445	4,646	6,401		
TOTAL		48	3,813	1,612	1,966		226	8,445	4,646	6,401		13,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,532	14,625	13,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,522	-28,589	88	
TOTAL LOSSES			13,307	
EXPECTED LOSSES	54,744	93,292	9,444	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.242	.242
INDICATED (POST-TEST)	.000	.000	.297	.297
PRES. ON RATE LEVEL	1.063	1.810	.183	3.056
DERIVED BY FORMULA	1.063	1.792	.184	3.039
UNDERLYING PRES. RATE	.997	1.699	.172	2.868
PROPOSED	1.063	1.792	.184	3.039
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.50
MAN. RATES	4.12	4.51	4.15	+ 4.50
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	993												
2009	1,178												
2010	1,032												
2011	1,186	3,196	.269										
2012	1,142												
TOTAL	5,531	3,196	.058										

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												3,270
TOTAL												3,270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,776	-15,642	76	
TOTAL LOSSES			3,346	
EXPECTED LOSSES	111,671	51,051	7,743	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.060	.060
INDICATED (POST-TEST)	.000	.000	.074	.074
PRES. ON RATE LEVEL	2.151	.984	.149	3.284
DERIVED BY FORMULA	2.151	.974	.148	3.273
UNDERLYING PRES. RATE	2.019	.923	.140	3.082
PROPOSED	2.151	.974	.148	3.273

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	4.846
IND. RATES				4.85	MINIMUM PREMIUM	1550
MAN. RATES	4.35	4.81	4.46	+ 4.85	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	71						71						
2009	64						64						
2010	41						41						
2011	49						49						
2012	145						145						
TOTAL	370						370						

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.	-9,276	-7,040	32	
TOTAL LOSSES			32	
EXPECTED LOSSES	16,905	25,997	2,486	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	4.868	7.486	.716	13.070
DERIVED BY FORMULA	4.868	7.486	.716	13.070
UNDERLYING PRES. RATE	4.569	7.026	.672	12.267
PROPOSED	4.868	7.486	.716	13.070

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	20.038
IND. RATES				20.04	MINIMUM PREMIUM	2000
MAN. RATES	15.31	18.03	17.49	+ 20.04	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
2008	2,730	5,438	.199				2,730						
2009	1,884	21,052	1.117				1,884				1	2	3
2010	1,987	7,726	.388				1,987						
2011	2,257	8,031	.355				2,257					1	1
2012	2,555	1,162	.045				2,555						
TOTAL	11,413	43,409	.380				11,413				1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,438
2009				1,043	5,317				3,259	11,004	429
2010					2,488					5,543	7,726
2011											
2012											1,162
TOTAL				1,043	7,805				3,259	16,547	14,755

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											5,976
2009			815	2,480	12,256			1,407	6,699	20,354	436
2010											7,772
2011		15	1,921	1,147	4,510		17	1,462	1,621	7,937	
2012											1,192
TOTAL		15	2,736	3,627	16,766		17	2,869	8,320	28,291	15,376

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,637	57,004	15,376	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,477	-33,336	254	
TOTAL LOSSES		23,668	15,630	
EXPECTED LOSSES	219,928	111,391	25,680	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.207	.137	.344
INDICATED (POST-TEST)	.000	.254	.168	.422
PRES. ON RATE LEVEL	2.053	1.040	.240	3.333
DERIVED BY FORMULA	2.032	1.024	.239	3.295
UNDERLYING PRES. RATE	1.927	.976	.225	3.128
PROPOSED	2.032	1.024	.239	3.295
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.05
MAN. RATES	3.80	4.56	4.46	+ 5.05
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,115	22,359	1.057								1		1
2009	2,281												
2010	2,339												
2011	2,532												
2012	2,672	1,470	.055										
TOTAL	11,939	23,829	.200								1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				10,059					12,220		80
2012											1,470
TOTAL				10,059					12,220		1,550

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				20,168					24,660		88
2012											1,508
TOTAL				20,168					24,660		1,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		44,828	1,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,431	-21,360	74	
TOTAL LOSSES		23,468	1,670	
EXPECTED LOSSES	77,723	70,798	7,283	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.197	.014	.211
INDICATED (POST-TEST)	.000	.242	.017	.259
PRES. ON RATE LEVEL	.693	.632	.065	1.390
DERIVED BY FORMULA	.686	.624	.064	1.374
UNDERLYING PRES. RATE	.651	.593	.061	1.305
PROPOSED	.686	.624	.064	1.374
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.11
MAN. RATES	1.57	1.91	1.86	+ 2.11
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.106
				840
				780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	15,424	102,578	.665				15,424				1	5	6
2009	15,771	181,551	1.151				15,771				2	4	6
2010	16,757	64,973	.387				16,757				1	1	2
2011	16,766	814,777	4.859				16,766			1	1	2	4
2012	15,292	97,336	.636				15,292					4	4
TOTAL	80,010	1,261,215	1.576				80,010			1	5	16	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				29,066	4,914				11,039	30,935	26,624
2009				37,335	3,825				105,045	20,726	14,620
2010				16,226	1,740				15,087	13,451	18,469
2011			203,992	16,795	3,301			521,851	9,706	5,673	53,459
2012					15,019					64,553	17,764
TOTAL			203,992	99,422	28,799			521,851	140,877	135,338	130,936

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				58,277	11,356				22,277	62,705	29,260
2009			6,322	74,534	9,894			15,526	192,880	41,434	14,854
2010		106	9,019	29,694	4,202		29	7,883	26,588	20,840	18,580
2011		2,728	287,363	34,147	15,600		9,407	597,581	50,246	24,712	54,688
2012		477	38,170	16,172	19,692		2,177	82,259	45,243	62,337	18,226
TOTAL		3,311	340,874	212,824	60,744		11,613	703,249	337,234	212,028	135,608

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,059,047	822,830	135,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,394,273	-370,484	1,996	
TOTAL LOSSES		452,346	137,604	
EXPECTED LOSSES	2,341,892	1,199,349	212,828	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.565	.172	.737
INDICATED (POST-TEST)	.000	.694	.211	.905
PRES. ON RATE LEVEL	3.119	1.597	.283	4.999
DERIVED BY FORMULA	3.025	1.534	.277	4.836
UNDERLYING PRES. RATE	2.927	1.499	.266	4.692
PROPOSED	3.025	1.534	.277	4.836

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.414
IND. RATES				7.41	MINIMUM PREMIUM	2000
MAN. RATES	5.77	6.81	6.69	+ 7.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	21,287	309,145	1.452									2	2
2009	38,178	196,904	.515								1	2	3
2010	37,572	239,596	.637								1	5	6
2011	29,607	73,493	.248									2	2
2012	20,747	10,278	.049									1	1
TOTAL	147,391	829,416	.563								2	12	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					4,048					300,391	4,706
2009				56,649	10,031				57,374	25,935	46,915
2010				3,784	46,591				3,547	169,874	15,800
2011					20,875					36,278	16,340
2012					886					332	9,060
TOTAL				60,433	82,431				60,921	532,810	92,821

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					9,355					608,893	5,172
2009			10,111	113,411	24,734			9,784	106,357	49,525	47,666
2010		149	15,536	16,496	89,757		70	25,467	30,485	253,590	15,895
2011		121	16,125	9,632	37,854		106	9,579	10,613	51,951	16,716
2012		26	2,249	957	1,162		9	422	233	319	9,296
TOTAL		296	44,021	140,496	162,862		185	45,252	147,688	964,278	94,745

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,754	1,415,324	94,745	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,564,517	-349,022	937	
TOTAL LOSSES		1,066,302	95,682	
EXPECTED LOSSES	2,560,182	1,070,059	112,017	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.723	.065	.788
INDICATED (POST-TEST)	.000	.888	.080	.968
PRES. ON RATE LEVEL	1.851	.773	.081	2.705
DERIVED BY FORMULA	1.777	.786	.081	2.644
UNDERLYING PRES. RATE	1.737	.726	.076	2.539
PROPOSED	1.777	.786	.081	2.644
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.05
MAN. RATES	3.06	3.67	3.62	+ 4.05
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,449	394,184	5.291							1	3	3	7
2009	63,358	1,348,808	2.128							3	14	2	19
2010	40,716	877,497	2.155							2	4	4	10
2011	41,582	333,535	.802							1	2	4	7
2012	38,215	169,074	.442								1	7	8
TOTAL	191,320	3,123,098	1.632							7	24	20	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			171,853	86,800	4,581			81,134	37,749	10,908	1,159
2009			480,828	310,488	3,986			200,406	292,987	11,989	48,124
2010			453,619	36,384	6,708			300,250	36,001	2,752	41,783
2011			115,701	40,435	6,378			78,900	74,520	10,482	7,119
2012				2,313	63,817				101	99,527	3,316
TOTAL			1,222,001	476,420	85,470			660,690	441,358	135,658	101,501

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			424,133	174,034	10,587			210,624	76,177	22,111	1,274
2009		8,669	1,261,621	625,037	34,279		1,325	587,307	541,669	36,798	48,894
2010		16,760	927,954	80,901	33,005		3,637	589,326	77,581	15,465	42,034
2011		3,629	377,489	71,800	25,555		4,616	260,198	106,306	28,550	7,283
2012		2,105	169,853	71,535	84,109		3,368	127,070	69,856	96,129	3,402
TOTAL		31,163	3,161,050	1,023,307	187,535		12,946	1,774,525	871,589	199,053	102,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,979,684	2,281,484	102,887	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,330,457	-589,241	1,502	
TOTAL LOSSES	3,649,227	1,692,243	104,389	
EXPECTED LOSSES	2,269,056	1,844,324	153,056	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.907	.885	.055	2.847
INDICATED (POST-TEST)	2.342	1.087	.068	3.497
PRES. ON RATE LEVEL	1.264	1.027	.085	2.376
DERIVED BY FORMULA	1.318	1.035	.083	2.436
UNDERLYING PRES. RATE	1.186	.964	.080	2.230
PROPOSED	1.318	1.035	.083	2.436
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.734
MAN. RATES	2.42	3.09	3.18	3.73
				MINIMUM PREMIUM
				PRESENT
				1260
				1125

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	22,031	1,001,839	4.547						3	4	9	16	
2009	15,256	237,411	1.556							1	13	14	
2010	17,021	1,081,005	6.351						3	3	10	16	
2011	14,936	1,355,924	9.078						4	1	9	14	
2012	14,861	744,691	5.011						2		7	9	
TOTAL	84,105	4,420,870	5.256						12	9	48	69	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			410,667	134,593	34,211			181,895	116,854	72,629	50,990
2009				22,535	14,844				99,513	69,934	30,585
2010			332,548	49,949	35,419			274,114	305,674	38,019	45,282
2011			558,434	6,000	30,187			657,046	12,109	64,921	27,227
2012			354,481		62,738			182,534		88,750	56,188
TOTAL			1,656,130	213,077	177,399			1,295,589	534,150	334,253	210,272

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,013,525	269,859	79,062			472,199	235,812	147,220	56,038
2009			5,353	45,943	34,793			19,194	186,196	131,817	31,074
2010		15,953	890,078	110,571	87,846		4,865	822,884	526,894	83,906	45,554
2011		14,384	1,536,939	69,252	99,423		24,919	1,593,585	131,638	135,618	27,853
2012		40,362	1,249,118	120,664	117,350		44,431	808,383	106,888	101,208	57,649
TOTAL		70,699	4,695,013	616,289	418,474		74,215	3,716,245	1,187,428	599,769	218,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,556,172	2,821,960	218,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,399,739	-478,467	1,568	
TOTAL LOSSES	7,156,433	2,343,493	219,736	
EXPECTED LOSSES	2,303,636	1,534,916	179,144	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.509	2.786	.261	11.556
INDICATED (POST-TEST)	10.449	3.421	.321	14.191
PRES. ON RATE LEVEL	2.918	1.945	.227	5.090
DERIVED BY FORMULA	3.144	2.063	.235	5.442
UNDERLYING PRES. RATE	2.739	1.825	.213	4.777
PROPOSED	3.144	2.063	.235	5.442
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.34
MAN. RATES	5.30	6.49	6.81	+ 8.34
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	11,076	1,170,080	10.564						4	1	9	14	
2009	10,168	724,507	7.125						1	7	6	14	
2010	10,296	958,163	9.306						2	3	9	14	
2011	9,397	520,395	5.537						1	5	8	14	
2012	6,573	268,824	4.089								4	4	
TOTAL	47,510	3,641,969	7.666						8	16	36	60	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2008			493,792	46,256	51,941			374,355	50,223	83,273	70,240
2009			151,629	104,371	24,041			163,730	151,002	82,619	47,115
2010			355,434	79,225	134,790			119,415	67,832	196,803	4,664
2011			68,843	91,561	33,686			51,774	169,769	83,016	21,746
2012					123,008					142,920	2,896
TOTAL			1,069,698	321,413	367,466			709,274	438,826	588,631	146,661

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2008			1,218,678	92,743	120,036			971,825	101,350	168,795	77,194
2009		2,733	401,656	211,690	63,388		1,083	474,817	286,508	161,317	47,869
2010		17,478	993,093	184,975	281,552		2,076	358,127	149,069	302,070	4,692
2011		3,454	349,236	155,350	77,572		5,920	303,537	240,443	141,703	22,246
2012		3,891	312,625	132,464	161,263		4,819	182,115	100,169	138,016	2,971
TOTAL		27,556	3,275,288	777,222	703,811		13,898	2,290,421	877,539	911,901	154,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,607,163	3,270,473	154,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,158,052	-642,259	1,250	
TOTAL LOSSES	4,449,111	2,628,214	156,222	
EXPECTED LOSSES	1,884,722	2,000,172	153,457	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.365	5.532	.329	15.226
INDICATED (POST-TEST)	11.500	6.793	.404	18.697
PRES. ON RATE LEVEL	4.227	4.486	.344	9.057
DERIVED BY FORMULA	4.372	4.601	.347	9.320
UNDERLYING PRES. RATE	3.967	4.210	.323	8.500
PROPOSED	4.372	4.601	.347	9.320

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.238
IND. RATES				12.24	MINIMUM PREMIUM	2000
MAN. RATES	9.66	11.11	10.60	+ 12.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,715	1,457	.084									1	1
2009	1,676												
2010	1,785	472,930	26.494							1			1
2011	1,988												
2012	2,142	83,294	3.888								1		1
TOTAL	9,306	557,681	5.993							1	1	1	3

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			176,236					296,694				
2012				46,527					36,767			
TOTAL			176,236	46,527	1,037			296,694	36,767	420		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					2,397					851		
2010		7,928	435,536	6,596	8,734		4,519	725,733	23,246	12,015		
2012		1,707	154,115	56,563	8,955		1,380	89,900	36,548	5,915		
TOTAL		9,635	589,651	63,159	20,086		5,899	815,633	59,794	18,781		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,420,818	161,820		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-333,011	-70,598	90	
TOTAL LOSSES	1,087,807	91,222	90	
EXPECTED LOSSES	571,668	235,908	8,841	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.689	.980	.001	12.670
INDICATED (POST-TEST)	14.354	1.203	.001	15.558
PRES. ON RATE LEVEL	6.546	2.701	.101	9.348
DERIVED BY FORMULA	6.624	2.671	.099	9.394
UNDERLYING PRES. RATE	6.143	2.535	.095	8.773
PROPOSED	6.624	2.671	.099	9.394

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.335
IND. RATES				12.34	MINIMUM PREMIUM	2000
MAN. RATES	10.76	12.12	10.94	+ 12.34	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
2008	18						18						
2009	39						39						
2010													
2011													
2012	8						8						
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.	-5,417	-1,826	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	8,309	5,029	924	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	13.620	8.244	1.513	23.377
DERIVED BY FORMULA	13.620	8.244	1.513	23.377
UNDERLYING PRES. RATE	12.783	7.737	1.420	21.940
PROPOSED	13.620	8.244	1.513	23.377

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	30.696
IND. RATES				30.70	MINIMUM PREMIUM	2000
MAN. RATES	26.35	29.71	27.36	+ 30.70	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
2008	17,698	461,944	2.610				17,698				6	4	10
2009	17,274	397,071	2.298				17,274				4	8	12
2010	19,450	886,910	4.559				19,450			1	6	4	11
2011	19,236	225,255	1.171				19,236				1	5	6
2012	19,744	143,518	.726				19,744				1	5	6
TOTAL	93,402	2,114,698	2.264				93,402			1	18	26	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				81,922	53,690				251,611	61,756	12,965
2009				54,389	91,420				52,217	146,134	52,911
2010			152,026	70,086	15,089			422,965	149,011	53,345	24,388
2011				22,500	29,430					77,928	95,397
2012				2,735	13,653				38,261	52,073	36,796
TOTAL			152,026	231,632	203,282			422,965	491,100	391,236	222,457

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				164,255	124,078				507,752	125,180	14,249
2009			19,727	115,134	211,801			19,832	105,245	270,570	53,758
2010		6,114	350,481	134,514	38,911		5,573	918,388	278,325	101,316	24,534
2011		543	56,585	46,517	56,083		237	20,581	22,794	111,591	97,591
2012		536	43,767	18,024	18,426		3,199	159,902	74,530	56,440	37,753
TOTAL		7,193	470,560	478,444	449,299		9,009	1,118,703	988,646	665,097	227,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,605,465	2,581,486	227,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-823,274	-579,993	1,552	
TOTAL LOSSES	782,191	2,001,493	229,437	
EXPECTED LOSSES	1,395,426	1,906,335	158,784	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.837	2.143	.246	3.226
INDICATED (POST-TEST)	1.028	2.632	.302	3.962
PRES. ON RATE LEVEL	1.592	2.175	.181	3.948
DERIVED BY FORMULA	1.575	2.212	.191	3.978
UNDERLYING PRES. RATE	1.494	2.041	.170	3.705
PROPOSED	1.569	2.203	.190	3.962

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.202
IND. RATES				5.20	MINIMUM PREMIUM	1640
MAN. RATES	4.22	4.91	4.62	+ 5.20	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,079												
2009	595												
2010	638												
2011	725												
2012	690												
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.	-88,210	-28,731	108	
TOTAL LOSSES			108	
EXPECTED LOSSES	146,472	93,921	11,852	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	4.187	2.685	.339	7.211
DERIVED BY FORMULA	4.187	2.658	.336	7.181
UNDERLYING PRES. RATE	3.930	2.520	.318	6.768
PROPOSED	4.187	2.658	.336	7.181
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.43
MAN. RATES	7.70	8.92	8.44	+ 9.43
+PROPOSED				

9.429

2000

2000

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,468	215,420	3.939				5,468					7	7
2009	4,551	164,816	3.621				4,551			1		12	13
2010	4,961	484,921	9.774				4,961				5	11	16
2011	5,754	441,657	7.675				5,754			1	2	7	10
2012	5,498	131,305	2.388				5,498					14	14
TOTAL	26,232	1,438,119	5.482				26,232			2	7	51	60

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					122,715					75,631	17,074
2009			75,077		18,777			10,383		52,334	8,245
2010				89,609	39,370				307,486	32,704	15,752
2011			79,561	48,120	39,341			167,380	36,594	57,596	13,065
2012					49,705					68,431	13,169
TOTAL			154,638	137,729	269,908			177,763	344,080	286,696	67,305

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					283,594					153,304	18,764
2009		1,354	191,614	2,580	45,663		68	33,064	3,965	96,598	8,377
2010		669	58,461	170,152	80,399		532	126,475	506,767	64,549	15,847
2011		3,035	317,148	95,250	83,409		7,207	448,043	86,686	97,205	13,365
2012		1,579	126,332	53,522	65,163		2,301	87,192	47,955	66,087	13,511
TOTAL		6,637	693,555	321,504	558,228		10,108	694,774	645,373	477,743	69,864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,405,074	2,002,848	69,864	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-795,575	-450,684	1,226	
TOTAL LOSSES	609,499	1,552,164	71,090	
EXPECTED LOSSES	1,352,522	1,492,601	125,126	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.323	5.917	.271	8.511
INDICATED (POST-TEST)	2.853	7.266	.333	10.452
PRES. ON RATE LEVEL	5.494	6.063	.508	12.065
DERIVED BY FORMULA	5.468	6.099	.501	12.068
UNDERLYING PRES. RATE	5.156	5.690	.477	11.323
PROPOSED	5.467	6.097	.501	12.065
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				15.84
MAN. RATES	12.88	14.92	14.12	+ 15.84
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
2008	7,386	737,847	9.989						2	6	27	35	
2009	6,711	1,327,152	19.775						2	6	16	24	
2010	7,560	534,208	7.066							7	23	30	
2011	5,218	954,858	18.299						2	9	20	31	
2012	5,493	572,655	10.425						1	5	15	21	
TOTAL	32,368	4,126,720	12.749						7	33	101	141	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			208,159	101,881	52,387			95,059	139,575	95,703	45,083
2009			319,854	150,728	227,025			174,421	273,626	135,239	46,259
2010				109,419	93,996				131,743	132,969	66,081
2011			230,669	172,961	39,280			186,559	239,771	63,521	22,097
2012			88,900	103,851	40,409			86,121	91,447	99,724	62,203
TOTAL			847,582	638,840	453,097			542,160	876,162	527,156	241,723

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			513,737	204,270	121,064			246,773	281,662	193,991	49,546
2009		5,767	857,995	321,955	537,043		1,153	524,715	513,993	262,293	46,999
2010		944	84,771	217,287	186,455		267	71,037	234,423	205,114	66,478
2011		8,912	912,004	290,630	110,272		12,419	684,720	340,755	130,311	22,605
2012		14,709	719,967	183,078	81,771		26,365	678,716	181,869	118,340	63,820
TOTAL		30,332	3,088,474	1,217,220	1,036,605		40,204	2,205,961	1,552,702	910,049	249,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,364,971	4,716,576	249,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-680,369	-369,705	676	
TOTAL LOSSES	4,684,602	4,346,871	250,124	
EXPECTED LOSSES	1,111,194	1,163,954	78,978	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.473	13.430	.773	28.676
INDICATED (POST-TEST)	17.773	16.492	.949	35.214
PRES. ON RATE LEVEL	3.658	3.831	.260	7.749
DERIVED BY FORMULA	3.940	4.337	.288	8.565
UNDERLYING PRES. RATE	3.433	3.596	.244	7.273
PROPOSED	3.940	4.337	.288	8.565

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	11.246
IND. RATES				11.25	MINIMUM PREMIUM	2000
MAN. RATES	8.22	9.59	9.07	+ 11.25	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	37,577	2,659,628	7.077						6	17	15	38	
2009	40,697	1,209,868	2.972						3	11	16	30	
2010	44,423	575,372	1.295							9	17	26	
2011	39,665	606,399	1.528						1	6	16	23	
2012	42,381	423,926	1.000							2	10	12	
TOTAL	204,743	5,475,193	2.674						10	45	74	129	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,138,826	356,606	41,616			806,333	237,788	50,953	27,506
2009			381,403	227,809	33,323			197,085	261,240	71,604	37,404
2010				157,234	69,375				221,848	93,930	32,985
2011			73,164	115,959	44,521			71,496	114,302	103,151	83,806
2012				107,765	82,699				78,655	116,215	38,592
TOTAL			1,593,393	965,373	271,534			1,074,914	913,833	435,853	220,293

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,689,365	714,994	96,174			1,855,449	479,858	103,280	30,229
2009		6,875	1,001,543	461,355	95,993		1,303	579,410	487,805	145,426	38,002
2010		1,173	102,687	298,630	141,658		411	101,214	375,856	151,487	33,183
2011		4,026	405,957	196,446	100,493		5,491	304,125	181,153	165,366	85,734
2012		6,561	567,144	220,059	129,157		6,878	340,414	159,633	124,885	39,595
TOTAL		18,635	4,766,696	1,891,484	563,475		14,083	3,180,612	1,684,305	690,444	226,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,980,026	4,829,708	226,743	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,121,063	-1,982,639	3,228	
TOTAL LOSSES	858,963	2,847,069	229,971	
EXPECTED LOSSES	11,997,940	6,449,407	335,779	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.420	1.391	.112	1.923
INDICATED (POST-TEST)	.516	1.708	.138	2.362
PRES. ON RATE LEVEL	6.244	3.356	.175	9.775
DERIVED BY FORMULA	5.958	3.125	.170	9.253
UNDERLYING PRES. RATE	5.860	3.150	.164	9.174
PROPOSED	5.958	3.125	.170	9.253

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.150
IND. RATES				12.15	MINIMUM PREMIUM	2000
MAN. RATES	11.77	12.82	11.44	+ 12.15	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	20,009	258,985	1.294								1	8	9
2009	12,990	642,067	4.942							2	2	4	8
2010	12,638	194,769	1.541								3	5	8
2011	10,999	162,959	1.481									5	5
2012	11,282	123,258	1.092								1	4	5
TOTAL	67,918	1,382,038	2.035							2	7	26	35

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				4,852	85,922				28,315	123,537	16,359
2009			359,018	27,044	1,888			191,956	30,682	7,308	24,171
2010				73,750	6,279				87,146	18,495	9,099
2011					43,149					94,741	25,069
2012				12,865	12,158				40,419	35,938	21,878
TOTAL			359,018	118,511	149,396			191,956	186,562	280,019	96,576

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				9,728	198,567				57,140	250,410	17,979
2009		6,473	909,763	59,395	17,051		1,269	529,630	62,991	19,735	24,558
2010		485	40,522	134,622	15,968		150	37,151	144,965	32,063	9,154
2011		251	33,340	19,908	78,241		277	25,025	27,715	135,673	25,646
2012		856	73,511	28,732	18,412		2,720	144,622	65,356	41,210	22,447
TOTAL		8,065	1,057,136	252,385	328,239		4,416	736,428	358,167	479,091	99,784

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,806,045	1,417,882	99,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,275,462	-357,141	1,166	
TOTAL LOSSES	530,583	1,060,741	100,950	
EXPECTED LOSSES	2,076,253	1,134,230	139,232	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.781	1.562	.149	2.492
INDICATED (POST-TEST)	.959	1.918	.183	3.060
PRES. ON RATE LEVEL	3.257	1.779	.219	5.255
DERIVED BY FORMULA	3.211	1.789	.216	5.216
UNDERLYING PRES. RATE	3.057	1.670	.205	4.932
PROPOSED	3.211	1.789	.216	5.216
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.85
MAN. RATES	5.88	6.65	6.15	+ 6.85
				PRESENT
				1910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	39,149	1,287,428	3.288				39,149	1		1	10	26	38
2009	37,720	1,782,620	4.725				37,720			4	9	15	28
2010	39,923	3,299,408	8.264				39,923			10	5	22	37
2011	41,103	2,244,088	5.459				41,103	1		6	9	18	34
2012	50,915	1,382,283	2.714				50,915			1	5	28	34
TOTAL	208,810	9,995,827	4.787				208,810	2		22	38	109	171

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	374,114		66,199	266,404	169,451	216			262,498	126,018	22,528
2009			739,668	193,029	44,455			475,160	247,970	29,632	52,706
2010			1,429,118	71,783	93,619			1,462,547	42,550	124,599	75,192
2011	335,569		678,675	199,481	140,498			318,982	289,830	251,586	29,467
2012			104,492	115,866	291,545			330,900	129,346	365,051	45,083
TOTAL	709,683		3,018,152	846,563	739,568	216		2,587,589	972,194	896,886	224,976

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	607,935		163,379	534,141	391,600	115			529,723	255,440	24,758
2009		11,920	1,702,862	397,312	129,843		2,458	1,051,961	466,701	72,607	53,549
2010		64,459	3,566,286	202,203	253,958		22,357	3,606,758	202,017	247,188	75,643
2011	513,742	21,282	2,237,194	413,505	332,290		19,053	1,096,511	476,928	413,715	30,145
2012		21,163	1,342,839	465,419	411,549		68,147	1,637,219	439,422	392,425	46,255
TOTAL	1,121,677	118,824	9,012,560	2,012,580	1,519,240	115	112,015	7,392,449	2,114,791	1,381,375	230,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,757,640	7,027,986	230,350	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,555,604	-1,638,565	2,038	
TOTAL LOSSES	10,202,036	5,389,421	232,388	
EXPECTED LOSSES	12,987,983	5,502,143	196,282	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.886	2.581	.111	7.578
INDICATED (POST-TEST)	6.000	3.169	.136	9.305
PRES. ON RATE LEVEL	6.627	2.808	.100	9.535
DERIVED BY FORMULA	6.596	2.859	.105	9.560
UNDERLYING PRES. RATE	6.220	2.635	.094	8.949
PROPOSED	6.579	2.852	.104	9.535

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.520
IND. RATES				12.52	MINIMUM PREMIUM	2000
MAN. RATES	10.76	12.02	11.16	+ 12.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,039												
2009	2,035	603	.029										
2010	1,955	11,092	.567									1	1
2011	2,253												
2012	2,236												
TOTAL	10,518	11,695	.111									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											603
2010					5,253					5,839	
TOTAL					5,253					5,839	603

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											613
2010		13	1,528	1,089	10,096		2	829	849	8,710	
TOTAL		13	1,528	1,089	10,096		2	829	849	8,710	613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,372	20,744	613	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-345,250	-74,652	139	
TOTAL LOSSES			752	
EXPECTED LOSSES	587,431	246,016	14,200	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	5.951	2.492	.144	8.587
DERIVED BY FORMULA	5.891	2.442	.141	8.474
UNDERLYING PRES. RATE	5.585	2.339	.135	8.059
PROPOSED	5.891	2.442	.141	8.474

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	11.127
IND. RATES				11.13	MINIMUM PREMIUM	2000
MAN. RATES	9.11	10.56	10.05	+ 11.13	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
2008	14,411	480,219	3.332				14,411			1	3	13	17
2009	12,689	292,294	2.303				12,689				3	4	7
2010	13,345	260,601	1.952				13,345				4	2	6
2011	16,108	1,152,310	7.153				16,108			1	8	6	15
2012	22,006	406,466	1.847				22,006			1	3	3	7
TOTAL	78,559	2,591,890	3.299				78,559			3	21	28	52

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			79,961	36,896	83,912			109,898	39,468	83,201	46,883
2009				63,134	15,099				116,348	48,854	48,859
2010				46,537	70,448				39,537	51,747	52,332
2011			256,047	244,086	22,211			208,992	249,528	100,203	71,243
2012			161,398	54,730	12,698			85,426	23,210	38,136	30,868
TOTAL			497,406	445,383	204,368			404,316	468,091	322,141	250,185

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			197,344	73,976	193,922			285,295	79,646	168,650	51,524
2009			11,749	126,695	36,580			19,506	215,419	93,550	49,641
2010		481	44,913	98,734	137,870		87	22,996	72,072	79,219	52,646
2011		9,487	952,073	385,242	86,352		12,223	668,804	361,290	183,049	72,882
2012		19,885	709,701	104,388	43,160		21,572	430,745	70,718	47,816	31,671
TOTAL		29,853	1,915,780	789,035	497,884		33,882	1,427,346	799,145	572,284	258,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,406,861	2,658,348	258,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,511,783	-502,626	1,784	
TOTAL LOSSES	1,895,078	2,155,722	260,148	
EXPECTED LOSSES	2,656,866	1,744,795	159,474	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.412	2.744	.331	5.487
INDICATED (POST-TEST)	2.962	3.370	.406	6.738
PRES. ON RATE LEVEL	3.604	2.366	.216	6.186
DERIVED BY FORMULA	3.585	2.436	.231	6.252
UNDERLYING PRES. RATE	3.382	2.221	.203	5.806
PROPOSED	3.585	2.436	.231	6.252

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	8.209
IND. RATES				8.21	MINIMUM PREMIUM	2000
MAN. RATES	6.75	7.63	7.24	+ 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
2008	22,662	615,254	2.714				22,662			1	4	5	10
2009	20,389	458,558	2.249				20,389			1	3	13	17
2010	21,176	681,532	3.218				21,176			1	3	7	11
2011	22,081	75,471	.341				22,081				1	3	4
2012	20,781	268,407	1.291				20,781				2	5	7
TOTAL	107,089	2,099,222	1.960				107,089			3	13	33	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			163,785	83,705	25,808			190,520	118,189	19,515	13,732
2009			85,205	39,692	46,471			59,998	79,057	136,410	11,725
2010			287,000	32,334	61,851			135,130	43,912	108,988	12,317
2011				16,107	1,850				26,018	3,649	27,847
2012				28,941	65,677				80,754	82,037	10,998
TOTAL			535,990	200,779	201,657			385,648	347,930	350,599	76,619

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			404,221	167,829	59,642			494,590	238,506	39,557	15,091
2009		1,536	226,769	83,778	110,841		397	186,550	155,546	255,175	11,913
2010		11,287	634,287	80,347	132,614		1,851	312,144	96,479	169,457	12,391
2011		277	25,661	24,434	5,299		583	25,221	33,013	8,226	28,488
2012		3,140	262,777	105,906	91,664		5,794	301,992	137,765	92,212	11,284
TOTAL		16,240	1,553,715	462,294	400,060		8,625	1,320,497	661,309	564,627	79,167

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,899,077	2,088,290	79,167	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,006,202	-476,146	1,879	
TOTAL LOSSES	892,875	1,612,144	81,046	
EXPECTED LOSSES	3,369,020	1,548,507	200,255	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.834	1.505	.076	2.415
INDICATED (POST-TEST)	1.024	1.848	.093	2.965
PRES. ON RATE LEVEL	3.352	1.541	.199	5.092
DERIVED BY FORMULA	3.282	1.569	.189	5.040
UNDERLYING PRES. RATE	3.146	1.446	.187	4.779
PROPOSED	3.282	1.569	.189	5.040
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.62
MAN. RATES	5.89	6.54	5.96	+ 6.62
PRESENT				
				1860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	84,545	2,382,919	2.818				84,545			4	5	28	37
2009	86,183	2,978,687	3.456				86,183	1		3	15	29	48
2010	91,045	1,965,366	2.158				91,045			2	13	23	38
2011	88,824	1,793,227	2.018				88,824			4	9	24	37
2012	92,026	1,079,885	1.173				92,026			1	6	20	27
TOTAL	442,623	10,200,084	2.304				442,623	1		14	48	124	187

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			685,542	72,068	227,394			975,983	107,139	238,769	76,024
2009	698,787		794,940	275,072	98,117	47		578,802	297,073	164,531	71,318
2010			477,999	239,058	135,637			463,600	337,672	198,666	112,734
2011			546,794	126,854	166,749			245,309	144,351	362,213	200,957
2012			106,427	121,418	224,455			94,956	128,416	324,347	79,866
TOTAL	698,787		2,611,702	834,470	852,352	47		2,358,650	1,014,651	1,288,526	540,899

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,118,962	144,496	525,507			1,112,971	216,207	483,985	83,550
2009	827,993	9,405	1,370,699	562,429	251,026	55	2,150	943,133	563,915	321,116	72,459
2010		17,389	1,016,897	473,188	290,438		5,339	915,833	604,330	326,138	113,410
2011		16,884	1,792,895	308,244	360,757		13,379	814,579	319,709	550,727	205,579
2012		23,074	1,299,789	405,247	328,160		37,345	1,088,989	378,217	341,946	81,942
TOTAL	827,993	66,752	6,599,242	1,893,604	1,755,888	55	58,213	4,875,505	2,082,378	2,023,912	556,940

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,427,760	7,755,782	556,940	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,980,912	-1,714,743	4,492	
TOTAL LOSSES	7,446,848	6,041,039	561,432	
EXPECTED LOSSES	8,414,262	5,603,608	464,753	
CREDIBILITY	.09	.23	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.682	1.365	.127	3.174
INDICATED (POST-TEST)	2.065	1.676	.156	3.897
PRES. ON RATE LEVEL	2.025	1.349	.112	3.486
DERIVED BY FORMULA	2.029	1.424	.123	3.576
UNDERLYING PRES. RATE	1.901	1.266	.105	3.272
PROPOSED	2.029	1.424	.123	3.576
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.70
MAN. RATES	3.95	4.41	4.08	+ 4.70
				PRESENT
				1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,481	13,483	.180									1	1
2009	6,612	11,151	.168								1	2	3
2010	6,211	1,482,345	23.866						1		1	2	4
2011	6,357	16,435	.258									1	1
2012	6,315	35,981	.569									1	1
TOTAL	32,976	1,559,395	4.729						1		2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					865					9,881	2,737
2009				2,050	1,197				1,180	4,458	2,266
2010		77,191		49,504	62,200		1,262,500		19,197	10,386	1,367
2011					2,600					7,559	6,276
2012					17,687					9,890	8,404
TOTAL		77,191		51,554	84,549		1,262,500		20,377	42,174	21,050

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,999					20,029	3,008
2009			467	4,168	2,814			549	2,459	8,239	2,302
2010		68,870	61,171	102,420	122,240		699,007	282,985	33,557	16,992	1,375
2011		17	2,011	1,200	4,716		21	1,996	2,212	10,824	6,420
2012		560	44,957	19,046	23,187		335	12,601	6,933	9,549	8,623
TOTAL		69,447	108,606	126,834	154,956		699,363	298,131	45,161	65,633	21,728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,175,547	392,584	21,728	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-298,263	-120,571	228	
TOTAL LOSSES	877,284	272,013	21,956	
EXPECTED LOSSES	497,938	389,776	24,732	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.660	.825	.067	3.552
INDICATED (POST-TEST)	3.266	1.013	.082	4.361
PRES. ON RATE LEVEL	1.609	1.259	.080	2.948
DERIVED BY FORMULA	1.642	1.249	.080	2.971
UNDERLYING PRES. RATE	1.510	1.182	.075	2.767
PROPOSED	1.642	1.249	.080	2.971
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.90
MAN. RATES	3.20	3.75	3.45	+ 3.90
				PRESENT
				1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,181	27,136	.523									4	4
2009	3,937	1,291	.032										
2010	5,028	784,067	15.594							2	2	3	7
2011	40,006	1,316,803	3.291							1	11	47	59
2012	41,350	2,779,846	6.722							4	17	62	83
TOTAL	95,502	4,909,143	5.140							7	30	116	153

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					13,478					11,947	1,711	
2009											1,291	
2010			282,659	58,944	36,610			327,142	19,877	43,314	15,521	
2011			95,858	309,392	251,894			35,203	261,769	336,248	26,439	
2012			354,077	555,210	369,251			220,840	577,618	653,164	49,686	
TOTAL			732,594	923,546	671,233			583,185	859,264	1,044,673	94,648	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					31,147					24,217	1,880	
2009											1,312	
2010		13,680	767,084	125,142	88,032		5,226	845,112	65,371	79,393	15,614	
2011		9,004	918,329	577,252	501,680		8,079	416,709	425,010	513,896	27,047	
2012		70,364	3,865,931	1,125,604	626,017		93,853	3,085,841	1,085,978	742,467	50,978	
TOTAL		93,048	5,551,344	1,827,998	1,246,876		107,158	4,347,662	1,576,359	1,359,973	96,831	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,099,212	6,011,206	96,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,894,414	-842,478	2,581	
TOTAL LOSSES	8,204,798	5,168,728	99,412	
EXPECTED LOSSES	3,964,288	3,639,582	161,399	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.591	5.412	.104	14.107
INDICATED (POST-TEST)	10.550	6.646	.128	17.324
PRES. ON RATE LEVEL	4.423	4.061	.180	8.664
DERIVED BY FORMULA	4.607	4.268	.175	9.050
UNDERLYING PRES. RATE	4.151	3.811	.169	8.131
PROPOSED	4.607	4.268	.175	9.050
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				11.88
MAN. RATES	9.85	10.97	10.14	+ 11.88
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
2008	223,465	3,214,399	1.438							5	18	32	55
2009	194,962	2,976,535	1.526							5	17	37	59
2010	208,069	2,718,443	1.306							4	7	44	55
2011	225,028	3,189,924	1.417							3	13	34	50
2012	232,632	1,440,732	.619							1	2	38	41
TOTAL	1,084,156	13,540,033	1.249							18	57	185	260

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			690,817	307,921	142,853			596,667	979,872	259,412	236,857
2009			821,985	279,258	233,818			970,964	300,806	239,437	130,267
2010			537,115	72,865	415,244			623,959	148,308	692,800	228,152
2011			800,689	164,653	311,756			1,004,758	341,920	385,526	180,622
2012			91,555	43,930	307,361			100,449	72,355	604,688	220,394
TOTAL			2,942,161	868,627	1,411,032			3,296,797	1,843,261	2,181,863	996,292

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,704,936	617,382	330,132			1,548,947	1,977,380	525,830	260,306
2009		11,220	1,641,925	582,661	566,495		4,252	1,820,513	586,766	467,902	132,352
2010		23,896	1,383,633	236,324	826,543		8,483	1,438,991	383,925	1,062,310	229,521
2011		14,164	1,514,767	416,650	615,223		26,141	1,536,565	602,327	620,894	184,777
2012		21,231	1,208,090	398,093	420,462		45,915	1,330,060	520,311	604,101	226,124
TOTAL		70,511	7,453,351	2,251,110	2,758,855		84,791	7,675,076	4,070,709	3,281,037	1,033,080

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,283,729	12,361,711	1,033,080	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,812,699	-2,862,575	8,628	
TOTAL LOSSES	8,471,030	9,499,136	1,041,708	
EXPECTED LOSSES	11,567,945	9,464,680	878,167	
CREDIBILITY	.16	.42	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.781	.876	.096	1.753
INDICATED (POST-TEST)	.959	1.076	.118	2.153
PRES. ON RATE LEVEL	1.137	.930	.086	2.153
DERIVED BY FORMULA	1.109	.991	.100	2.200
UNDERLYING PRES. RATE	1.067	.873	.081	2.021
PROPOSED	1.085	.970	.098	2.153
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.83
MAN. RATES	2.26	2.64	2.52	+ 2.83
				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
2008	6,251	24,399	.390									1	1
2009	6,646	1,079	.016										
2010	6,135	40,216	.655									2	2
2011	6,234	4,089	.065									1	1
2012	7,212	27,550	.382									1	1
TOTAL	32,478	97,333	.300									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,557					19,421	3,421	
2009											1,079	
2010					27,225					3,710	9,281	
2011					951					655	2,483	
2012					7,800					19,750		
TOTAL					37,533					43,536	16,264	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					3,598					39,366	3,760	
2009											1,096	
2010		72	7,920	5,643	52,329		2	525	538	5,534	9,337	
2011		4	733	440	1,725			170	191	937	2,540	
2012		248	19,825	8,403	10,225		665	25,162	13,843	19,073		
TOTAL		324	28,478	14,486	67,877		667	25,857	14,572	64,910	16,733	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,326	161,845	16,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,454	-30,827	180	
TOTAL LOSSES		131,018	16,913	
EXPECTED LOSSES	245,209	101,331	18,189	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.403	.052	.455
INDICATED (POST-TEST)	.000	.495	.064	.559
PRES. ON RATE LEVEL	.805	.332	.060	1.197
DERIVED BY FORMULA	.789	.339	.060	1.188
UNDERLYING PRES. RATE	.755	.312	.056	1.123
PROPOSED	.789	.339	.060	1.188
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				1.56
MAN. RATES	1.14	1.36	1.40	+ 1.56
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	300												
2009	178												
2010	365												
2011	366												
2012	506												
TOTAL	1,715												

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.	-13,876	-8,882	30	
TOTAL LOSSES			30	
EXPECTED LOSSES	24,610	31,591	2,522	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.529	1.963	.156	3.648
DERIVED BY FORMULA	1.529	1.943	.154	3.626
UNDERLYING PRES. RATE	1.435	1.842	.147	3.424
PROPOSED	1.529	1.943	.154	3.626
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.76
MAN. RATES	4.28	4.75	4.27	+ 4.76
				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
2008	12,295	1,431,498	11.642				12,295			3	4	14	21
2009	11,994	782,621	6.525				11,994			3	9	9	21
2010	12,340	437,417	3.544				12,340			1	3	11	15
2011	11,817	1,134,447	9.600				11,817			4	6	7	17
2012	12,573	627,398	4.990				12,573			1	3	16	20
TOTAL	61,019	4,413,381	7.233				61,019			12	25	57	94

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			624,138	51,808	27,040			623,967	50,241	30,246	24,058
2009			400,550	85,350	18,246			165,419	57,258	33,154	22,644
2010			138,830	34,060	24,668			116,573	23,685	62,186	37,415
2011			532,402	120,360	10,019			298,087	116,421	23,619	33,539
2012			70,914	73,599	20,353			70,764	156,568	165,072	70,128
TOTAL			1,766,834	365,177	100,326			1,274,810	404,173	314,277	187,784

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,297,011	103,875	62,489			1,013,715	101,387	61,308	26,440
2009		7,221	1,025,638	177,215	57,758		1,094	462,818	112,303	67,395	23,006
2010		6,779	381,388	72,083	56,355		1,906	314,337	57,193	98,884	37,639
2011		15,500	1,623,248	225,246	74,613		13,729	824,847	194,215	65,959	34,310
2012		11,020	513,517	122,017	47,866		27,518	862,735	288,647	190,611	71,951
TOTAL		40,520	4,840,802	700,436	299,081		44,247	3,478,452	753,745	484,157	193,346

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,404,021	2,237,419	193,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,457,592	-605,250	1,657	
TOTAL LOSSES	6,946,429	1,632,169	195,003	
EXPECTED LOSSES	2,453,574	1,972,744	173,294	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.384	2.675	.320	14.379
INDICATED (POST-TEST)	13.980	3.285	.393	17.658
PRES. ON RATE LEVEL	4.284	3.445	.303	8.032
DERIVED BY FORMULA	4.478	3.435	.308	8.221
UNDERLYING PRES. RATE	4.021	3.233	.284	7.538
PROPOSED	4.478	3.435	.308	8.221
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				10.79
MAN. RATES	8.91	10.09	9.40	+ 10.79
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
2008	5,965	438,734	7.355				5,965			1		5	6
2009	5,118	882,300	17.239				5,118			2	1	2	5
2010	4,611	856,595	18.577				4,611			1		2	3
2011	4,856	124,896	2.571				4,856				2	2	4
2012	4,598	237,746	5.170				4,598			1			1
TOTAL	25,148	2,540,271	10.101				25,148			5	3	11	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			150,926		22,746			204,147		59,670	1,245
2009			325,565	110	69,484			459,845	11,860	14,733	703
2010			233,919		347			618,909		2,617	803
2011				77,034	559				45,364	1,939	
2012			182,520					53,806			1,420
TOTAL			892,930	77,144	93,136			1,336,707	57,224	78,959	4,171

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			372,485		52,567			529,966		120,952	1,368
2009		5,115	724,172	9,857	169,175		2,634	1,092,940	36,265	38,536	714
2010		4,415	242,766	3,747	5,534		3,956	635,866	20,735	14,425	808
2011		1,278	116,318	113,066	10,319		1,012	42,805	56,267	8,006	
2012		19,761	561,060	27,338	18,074		12,218	204,946	13,171	4,571	1,457
TOTAL		30,569	2,016,801	154,008	255,669		19,820	2,506,523	126,438	186,490	4,347

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,573,713	722,605	4,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-314,431	-135,295	238	
TOTAL LOSSES	4,259,282	587,310	4,585	
EXPECTED LOSSES	522,576	435,060	26,406	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.937	2.335	.018	19.290
INDICATED (POST-TEST)	20.799	2.867	.022	23.688
PRES. ON RATE LEVEL	2.214	1.843	.112	4.169
DERIVED BY FORMULA	2.400	1.874	.108	4.382
UNDERLYING PRES. RATE	2.078	1.730	.105	3.913
PROPOSED	2.400	1.874	.108	4.382
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.75
MAN. RATES	4.50	5.15	4.88	+ 5.75
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
2008	701	4,754	.678									2	2
2009	832	48,992	5.888								1	4	5
2010	997	309,883	31.081							1			1
2011	661	34,437	5.209								2		2
2012	624	3,932	.630									1	1
TOTAL	3,815	401,998	10.537							1	3	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					636					3,362	756
2009				17,145	802				23,724	5,991	1,330
2010			117,235					192,423			225
2011				11,284					23,153		
2012					332					3,600	
TOTAL			117,235	28,429	1,770			192,423	46,877	12,953	2,311

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,470					6,815	831
2009			2,786	34,154	2,347			3,620	43,653	11,770	1,351
2010		5,476	300,905	4,556	6,035		3,042	488,849	15,659	8,092	226
2011		187	16,980	16,524	1,362		506	21,583	28,426	2,668	
2012		10	842	360	437		122	4,582	2,523	3,477	
TOTAL		5,673	321,513	55,594	11,651		3,670	518,634	90,261	32,822	2,408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	849,490	190,328	2,408	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-116,947	-58,668	69	
TOTAL LOSSES	732,543	131,660	2,477	
EXPECTED LOSSES	191,397	183,272	8,051	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.202	3.451	.065	22.718
INDICATED (POST-TEST)	23.580	4.238	.080	27.898
PRES. ON RATE LEVEL	5.345	5.119	.225	10.689
DERIVED BY FORMULA	5.345	5.110	.224	10.679
UNDERLYING PRES. RATE	5.017	4.804	.211	10.032
PROPOSED	5.350	5.115	.224	10.689
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				14.04
MAN. RATES	11.03	13.02	12.51	+ 14.04
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
2008	39,754	1,604,938	4.037							1	5	14	20
2009	35,803	1,141,488	3.188							2	6	15	23
2010	36,592	4,592,996	12.551						1	4	3	9	17
2011	38,386	4,379,010	11.407					1		3	9	6	19
2012	37,536	1,092,763	2.911					1			2	15	18
TOTAL	188,071	12,811,195	6.812					2	1	10	25	59	97

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			421,594	104,817	116,084			611,323	70,095	231,916	49,109
2009			339,867	205,320	103,022			107,593	211,451	110,106	64,129
2010		1,036,867	717,322	49,136	81,105		1,282,915	1,143,651	126,230	101,249	54,521
2011	265,000		685,751	256,860	97,318			2,699,821	249,681	57,315	67,264
2012	522,155		64,333		89,677	425			76,073	299,475	40,625
TOTAL	787,155	1,036,867	2,164,534	680,466	487,206	425	1,282,915	4,562,388	733,530	800,061	275,648

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			484,831	210,157	268,270			739,480	141,452	470,095	53,971
2009		6,128	901,821	421,325	254,199		711	331,611	396,653	212,232	65,155
2010		557,875	1,920,735	132,266	193,914		423,926	2,993,849	309,959	203,666	54,848
2011	405,705	12,466	1,277,378	446,253	231,325		23,919	1,415,119	396,252	141,615	68,811
2012	659,674	5,197	441,003	174,773	129,938	1,865	12,960	567,632	285,520	301,438	41,681
TOTAL	1,065,379	581,666	5,025,768	1,384,774	1,077,646	1,865	461,516	6,047,691	1,529,836	1,329,046	284,466

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,183,885	5,321,302	284,466	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,789,489	-1,204,666	3,709	
TOTAL LOSSES	8,394,396	4,116,636	288,175	
EXPECTED LOSSES	8,060,723	3,930,684	391,187	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.463	2.189	.153	6.805
INDICATED (POST-TEST)	5.481	2.688	.188	8.357
PRES. ON RATE LEVEL	4.567	2.227	.221	7.015
DERIVED BY FORMULA	4.613	2.287	.216	7.116
UNDERLYING PRES. RATE	4.286	2.090	.208	6.584
PROPOSED	4.613	2.287	.216	7.116
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.34
MAN. RATES	8.04	8.81	8.21	+ 9.34
				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
2008	2,082						2,082						
2009	2,569	53,629	2,087				2,569				1	1	2
2010	3,143	19,188	.610				3,143					2	2
2011	3,509	41,935	1.195				3,509					4	4
2012	3,756	38,481	1.024				3,756					3	3
TOTAL	15,059	153,233	1.018				15,059				1	10	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				17,000	1,287					10,409	24,933
2010					5,750					9,281	4,157
2011					11,880					27,937	2,118
2012					9,063					21,781	7,637
TOTAL				17,000	27,980					69,408	38,845

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			2,823	33,903	3,461			930	718	19,155	25,332
2010		17	1,670	1,192	11,050		4	1,315	1,348	13,846	4,182
2011		69	9,174	5,481	21,542		86	7,375	8,173	40,009	2,167
2012		285	23,038	9,759	11,878		733	27,756	15,266	21,034	7,836
TOTAL		371	36,705	50,335	47,931		823	37,376	25,505	94,044	39,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	75,275	217,815	39,517	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-408,426	-111,661	665	
TOTAL LOSSES		106,154	40,182	
EXPECTED LOSSES	713,797	379,337	61,291	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.705	.267	.972
INDICATED (POST-TEST)	.000	.866	.328	1.194
PRES. ON RATE LEVEL	5.050	2.684	.434	8.168
DERIVED BY FORMULA	5.000	2.648	.431	8.079
UNDERLYING PRES. RATE	4.740	2.519	.407	7.666
PROPOSED	5.000	2.648	.431	8.079

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	10.608
IND. RATES				10.61	MINIMUM PREMIUM	2000
MAN. RATES	9.76	10.64	9.56	+ 10.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,869	16,548	.576									1	1
2009	3,104	23,755	.765									3	3
2010	3,171	83,762	2.641								2	1	3
2011	3,596	20,910	.581										
2012	2,713	737,175	27.171							1		1	2
TOTAL	15,453	882,150	5.709							1	2	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					4,207					4,099	8,242
2009					16,164					7,591	
2010				33,044	1,063				45,935	2,102	1,618
2011											20,910
2012			234,434		943			469,600		2,278	29,920
TOTAL			234,434	33,044	22,377			469,600	45,935	16,070	60,690

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					9,722					8,309	9,058
2009			1,982	1,236	37,163			677	522	13,970	
2010		212	17,648	59,956	3,790		77	18,500	75,304	5,490	1,628
2011											21,391
2012		10,915	311,475	16,078	11,191		45,808	770,086	50,900	19,313	30,698
TOTAL		11,127	331,105	77,270	61,866		45,885	789,263	126,726	47,082	62,775

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,177,380	312,944	62,775	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-527,006	-152,068	449	
TOTAL LOSSES	650,374	160,876	63,224	
EXPECTED LOSSES	885,303	489,706	48,831	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.209	1.041	.409	5.659
INDICATED (POST-TEST)	5.169	1.278	.502	6.949
PRES. ON RATE LEVEL	6.104	3.377	.337	9.818
DERIVED BY FORMULA	6.095	3.335	.342	9.772
UNDERLYING PRES. RATE	5.729	3.169	.316	9.214
PROPOSED	6.095	3.335	.342	9.772

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.831
IND. RATES				12.83	MINIMUM PREMIUM	2000
MAN. RATES	11.22	12.56	11.49	+ 12.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,202	3,745	.311									1	1
2009	1,321	2,316,248	175.340							1			1
2010	1,311	337	.025										
2011	1,265	4,297	.339									1	1
2012	396												
TOTAL	5,495	2,324,627	42.304							1		2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					1,813					1,932		
2009			785,268					1,530,980				
2010					3,152					1,145		
2011											337	
TOTAL			785,268		4,965			1,530,980		3,077	337	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					4,190					3,916		
2009		2,073	289,911	1,753	3,813		1,481	613,036	7,667	6,214		
2010											339	
2011		19	2,436	1,454	5,714		4	303	337	1,641		
TOTAL		2,092	292,347	3,207	13,717		1,485	613,339	8,004	11,771	339	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	909,263	36,699	339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-230,516	-50,684	154	
TOTAL LOSSES	678,747		493	
EXPECTED LOSSES	367,176	151,497	21,980	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.352	.000	.009	12.361
INDICATED (POST-TEST)	15.168	.000	.011	15.179
PRES. ON RATE LEVEL	7.120	2.938	.425	10.483
DERIVED BY FORMULA	7.120	2.909	.421	10.450
UNDERLYING PRES. RATE	6.682	2.757	.400	9.839
PROPOSED	7.143	2.918	.422	10.483

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	13.765
IND. RATES				13.77	MINIMUM PREMIUM	2000
MAN. RATES	12.19	13.54	12.27	+ 13.77	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
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						
2012	1,261	4,319	.342				1,261						
TOTAL	5,588	112,228	2.008				5,588					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
2012											4,319
TOTAL					12,414					84,519	15,295

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009											7,502
2010		34	3,613	2,573	23,860		31	11,970	12,286	126,079	3,429
2011											187
2012											4,431
TOTAL		34	3,613	2,573	23,860		31	11,970	12,286	126,079	15,549

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,648	164,798	15,549	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-226,612	-47,184	258	
TOTAL LOSSES		117,614	15,807	
EXPECTED LOSSES	402,391	161,214	23,413	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.105	.283	2.388
INDICATED (POST-TEST)	.000	2.585	.348	2.933
PRES. ON RATE LEVEL	7.673	3.074	.446	11.193
DERIVED BY FORMULA	7.673	3.069	.445	11.187
UNDERLYING PRES. RATE	7.201	2.885	.419	10.505
PROPOSED	7.673	3.069	.445	11.187
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				14.69
MAN. RATES	12.41	14.13	13.10	+ 14.69
IND. RATE				
				14.689
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
2008	859	387	.045										
2009	866												
2010	1,123	675,019	60.108							1	3		4
2011	1,200	41,193	3.432								1	1	2
2012	1,369	87,964	6.425								1	4	5
TOTAL	5,417	804,563	14.853							1	5	5	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											387
2010			142,062	88,107				277,629	166,683		538
2011				14,302	6,064				7,780	13,047	
2012				33,831	6,048				25,183	20,168	2,734
TOTAL			142,062	136,240	12,112			277,629	199,646	33,215	3,659

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											425
2010		7,195	410,868	164,804	11,977		4,675	771,363	294,726	20,218	541
2011		271	26,205	23,744	12,725		208	10,699	13,370	19,579	
2012		1,431	127,435	47,645	14,445		1,634	87,277	39,166	23,530	2,805
TOTAL		8,897	564,508	236,193	39,147		6,517	869,339	347,262	63,327	3,771

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,449,261	685,929	3,771	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161,095	-61,077	219	
TOTAL LOSSES	1,288,166	624,852	3,990	
EXPECTED LOSSES	280,655	208,175	20,260	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	23.780	11.535	.074	35.389
INDICATED (POST-TEST)	29.202	14.165	.091	43.458
PRES. ON RATE LEVEL	5.520	4.095	.399	10.014
DERIVED BY FORMULA	5.520	4.196	.396	10.112
UNDERLYING PRES. RATE	5.181	3.843	.374	9.398
PROPOSED	5.520	4.196	.396	10.112
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				13.28
MAN. RATES	11.45	12.80	11.72	+ 13.28
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	188,362	4,606,361	2.445					1		4	15	50	70
2009	188,707	8,188,915	4.339							13	42	56	111
2010	184,683	4,450,552	2.409							3	14	71	88
2011	172,968	2,169,768	1.254							3	14	22	39
2012	194,550	3,581,340	1.840							1	4	38	43
TOTAL	929,270	22,996,936	2.475					1		24	89	237	351

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	881,098		749,874	346,757	443,359	489		450,101	571,603	548,468	614,612
2009			1,569,119	1,280,900	548,286			1,764,536	1,885,215	557,346	583,513
2010			416,933	467,088	1,033,565			104,162	783,345	1,235,513	409,946
2011			418,654	190,422	148,978			350,832	398,043	361,883	300,956
2012			89,688	105,530	218,538			97,326	1,747,709	794,199	528,350
TOTAL	881,098		3,244,268	2,390,697	2,392,726	489		2,766,957	5,385,915	3,497,409	2,437,377

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	925,782		1,478,524	695,247	1,024,606	168		1,054,562	1,153,495	1,111,744	675,458
2009		25,238	3,797,526	2,610,293	1,344,878		9,810	4,353,587	3,525,104	1,125,888	592,849
2010		25,269	1,615,935	1,074,830	2,032,765		3,419	750,061	1,467,024	1,887,598	412,406
2011		14,605	1,529,548	382,463	326,106		22,952	1,302,391	646,799	586,128	307,878
2012		18,837	1,032,017	322,487	307,074		63,417	2,328,317	964,859	837,456	542,087
TOTAL	925,782	83,949	9,453,550	5,085,320	5,035,429	168	99,598	9,788,918	7,757,281	5,548,814	2,530,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,351,965	23,426,844	2,530,678	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,987,831	-3,841,522	18,414	
TOTAL LOSSES	12,364,134	19,585,322	2,549,092	
EXPECTED LOSSES	13,437,244	12,507,974	1,923,589	
CREDIBILITY	.14	.37	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.331	2.108	.274	3.713
INDICATED (POST-TEST)	1.634	2.589	.336	4.559
PRES. ON RATE LEVEL	1.541	1.434	.220	3.195
DERIVED BY FORMULA	1.554	1.861	.265	3.680
UNDERLYING PRES. RATE	1.446	1.346	.207	2.999
PROPOSED	1.554	1.861	.265	3.680
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.83
MAN. RATES	2.93	3.64	3.74	+ 4.83
				PRESENT
				1275

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,197	116,184	5.288								2	2	4
2009	1,627												
2010	2,707	58,897	2.175								1	1	2
2011	1,189	181,992	15.306								1	4	5
2012	1,556	71,971	4.625									5	5
TOTAL	9,276	429,044	4.625								4	12	16

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				26,699	19,657				55,101	10,350	4,377	
2010				12,000	4,750				37,300	75	4,772	
2011				31,447	31,975				62,864	47,052	8,654	
2012					23,013					26,412	22,546	
TOTAL				70,146	79,395				155,265	83,889	40,349	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				53,531	45,427				111,194	20,980	4,810	
2010		90	7,680	22,678	9,764		64	14,790	60,909	2,026	4,801	
2011		704	72,014	60,806	61,779		1,528	71,036	90,949	74,625	8,853	
2012		724	58,489	24,780	30,166		887	33,657	18,519	25,508	23,132	
TOTAL		1,518	138,183	161,795	147,136		2,479	119,483	281,571	123,139	41,596	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	261,663	713,641	41,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-196,075	-63,589	194	
TOTAL LOSSES	65,588	650,052	41,790	
EXPECTED LOSSES	315,940	199,156	23,468	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.707	7.008	.451	8.166
INDICATED (POST-TEST)	.868	8.606	.554	10.028
PRES. ON RATE LEVEL	3.628	2.288	.270	6.186
DERIVED BY FORMULA	3.600	2.414	.276	6.290
UNDERLYING PRES. RATE	3.406	2.147	.253	5.806
PROPOSED	3.600	2.414	.276	6.290

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	8.259
IND. RATES				8.26	MINIMUM PREMIUM	2000
MAN. RATES	6.75	7.63	7.24	+ 8.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010													
2011													
2012	36												
TOTAL	36												

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.	-475	-167	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	1,228	1,131	106	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	3.634	3.349	.314	7.297
DERIVED BY FORMULA	3.634	3.349	.314	7.297
UNDERLYING PRES. RATE	3.410	3.143	.295	6.848
PROPOSED	3.634	3.349	.314	7.297

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	9.581
IND. RATES				9.58	MINIMUM PREMIUM	2000
MAN. RATES	8.75	9.05	8.54	+ 9.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010													
2011													
2012													
TOTAL													

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.				
TOTAL LOSSES				
EXPECTED LOSSES				
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.870	1.527	.200	3.597
DERIVED BY FORMULA	1.870	1.527	.200	3.597
UNDERLYING PRES. RATE	1.755	1.433	.188	3.376
PROPOSED	1.870	1.527	.200	3.597
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.72
MAN. RATES	4.02	4.58	4.21	+ 4.72
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,027	87,753	4.329								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										
2012	1,145												
TOTAL	8,200	112,394	1.371								3	5	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				52,818	3,631				25,559	2,577	3,168
2009					58					714	4,815
2010				649	454				9,344	1,789	4,193
2011											2,625
TOTAL				53,467	4,143				34,903	5,080	14,801

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				105,900	8,391				51,579	5,224	3,482
2009			7	4	134			62	48	1,314	4,892
2010		4	473	1,267	907		17	3,952	15,512	3,149	4,218
2011											2,685
TOTAL		4	480	107,171	9,432		17	4,014	67,139	9,687	15,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,515	193,429	15,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,482	-39,345	80	
TOTAL LOSSES		154,084	15,357	
EXPECTED LOSSES	138,333	118,983	10,332	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.879	.187	2.066
INDICATED (POST-TEST)	.000	2.307	.230	2.537
PRES. ON RATE LEVEL	1.798	1.546	.134	3.478
DERIVED BY FORMULA	1.780	1.561	.136	3.477
UNDERLYING PRES. RATE	1.687	1.451	.126	3.264
PROPOSED	1.780	1.561	.136	3.477
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.57
MAN. RATES	4.08	4.49	4.07	+ 4.57
				PRESENT
				1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	23,835	2,246,150	9.423							3	9	14	26
2009	26,092	1,442,441	5.528							2	10	16	28
2010	26,570	2,129,677	8.015							6	5	19	30
2011	28,073	1,974,260	7.032							4	6	20	30
2012	29,531	1,454,375	4.924					1			3	16	20
TOTAL	134,101	9,246,903	6.895					1		15	33	85	134

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			412,902	268,339	148,971			964,409	171,712	212,990	66,827
2009			218,339	168,524	96,076			246,429	405,535	218,029	89,509
2010			717,320	53,317	70,412			974,581	38,644	145,954	129,449
2011			574,650	179,221	178,296			513,155	116,532	327,682	84,724
2012	866,422		129,211		86,544				116,043	165,542	90,613
TOTAL	866,422		1,923,211	798,612	580,299			2,698,574	848,466	1,070,197	461,122

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			800,648	538,020	344,272			1,703,752	346,515	431,731	73,443
2009		3,936	588,758	345,782	233,125		1,629	746,211	762,581	420,783	90,941
2010		27,174	1,512,032	133,152	167,516		11,310	1,834,564	141,922	249,476	130,226
2011		17,296	1,824,606	388,529	386,358		20,348	1,268,460	305,992	510,971	86,672
2012	925,951	7,471	647,945	250,269	138,336		9,934	494,673	231,378	178,534	92,969
TOTAL	925,951	55,877	5,373,989	1,655,752	1,269,607		43,221	6,047,660	1,788,388	1,791,495	474,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,446,698	6,505,242	474,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,582,126	-1,209,354	2,909	
TOTAL LOSSES	9,864,572	5,295,888	477,160	
EXPECTED LOSSES	4,405,218	3,992,187	290,999	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.356	3.949	.356	11.661
INDICATED (POST-TEST)	9.033	4.849	.437	14.319
PRES. ON RATE LEVEL	3.500	3.172	.231	6.903
DERIVED BY FORMULA	3.721	3.340	.254	7.315
UNDERLYING PRES. RATE	3.285	2.977	.217	6.479
PROPOSED	3.721	3.340	.254	7.315
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				9.61
MAN. RATES	6.75	8.04	8.08	+ 9.61
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	206												
2009	135												
2010	161												
2011	128												
2012	117												
TOTAL	747												

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.	-9,492	-3,164	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	15,426	10,003	1,471	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.200	1.427	.210	3.837
DERIVED BY FORMULA	2.200	1.427	.210	3.837
UNDERLYING PRES. RATE	2.065	1.339	.197	3.601
PROPOSED	2.200	1.427	.210	3.837

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.038
IND. RATES				5.04	MINIMUM PREMIUM	1600
MAN. RATES	4.23	4.84	4.49	+ 5.04	PRESENT	1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,898	19,430	.670								1		1
2009	2,788	455,480	16.337							1	5	1	7
2010	2,411	892	.036										
2011	2,726	234,348	8.596							1		3	4
2012	2,838	346,818	12.220								3	2	5
TOTAL	13,661	1,056,968	7.737							2	9	6	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				13,605					5,194		631
2009			99,789	98,332	19,705			52,970	167,513	5,166	12,005
2010											892
2011			75,916		8,824			132,842		10,402	6,364
2012				104,836	7,202				201,897	27,758	5,125
TOTAL			175,705	216,773	35,731			185,812	374,604	43,326	25,017

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				27,278					10,481		693
2009		1,799	269,458	198,557	51,520		350	167,135	307,471	16,220	12,197
2010											897
2011		1,970	211,353	10,396	21,978		4,972	319,190	22,817	23,237	6,510
2012		4,074	365,569	135,208	29,620		8,521	529,044	220,147	59,296	5,258
TOTAL		7,843	846,380	371,439	103,118		13,843	1,015,369	560,916	98,753	25,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,883,435	1,134,226	25,555	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-325,567	-157,592	429	
TOTAL LOSSES	1,557,868	976,634	25,984	
EXPECTED LOSSES	549,719	515,293	44,671	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	11.404	7.149	.190	18.743
INDICATED (POST-TEST)	14.004	8.779	.233	23.016
PRES. ON RATE LEVEL	4.288	4.019	.348	8.655
DERIVED BY FORMULA	4.385	4.114	.346	8.845
UNDERLYING PRES. RATE	4.024	3.772	.327	8.123
PROPOSED	4.385	4.114	.346	8.845
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				11.61
MAN. RATES	10.06	11.16	10.13	+ 11.61
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
2008	2,977	640	.021							1		1	
2009	464	140,066	30.186						1			1	
2010	306	409	.133										
2011	1,451	1,067	.073										
2012	1,919												
TOTAL	7,117	142,182	1.998						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			118,574					19,099			2,393
2010											409
2011											1,067
TOTAL			118,574	74				19,099	566		3,869

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				148					1,142		
2009		2,139	298,994	1,807	3,934		126	52,234	653	530	2,431
2010											411
2011											1,092
TOTAL		2,139	298,994	1,955	3,934		126	52,234	1,795	530	3,934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	353,493	8,214	3,934	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,212	-20,770	125	
TOTAL LOSSES	278,281		4,059	
EXPECTED LOSSES	130,313	75,226	11,886	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.910	.000	.057	3.967
INDICATED (POST-TEST)	4.801	.000	.070	4.871
PRES. ON RATE LEVEL	1.951	1.126	.178	3.255
DERIVED BY FORMULA	1.980	1.115	.176	3.271
UNDERLYING PRES. RATE	1.831	1.057	.167	3.055
PROPOSED	1.980	1.115	.176	3.271
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.30
MAN. RATES	3.61	4.14	3.81	+ 4.30
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	10,483	386	.003										
2009	10,545	79,618	.755									2	2
2010	10,441	2,123	.020										
2011	11,877	295,997	2.492									1	1
2012	12,880	37,842	.293								1	1	2
TOTAL	56,226	415,966	.740								1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											386
2009					21,151					50,856	7,611
2010											2,123
2011					69,457					218,201	8,339
2012				3,548	2,518				15,654	4,759	11,363
TOTAL				3,548	93,126				15,654	273,816	29,822

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											424
2009			2,593	1,616	48,631			4,536	3,508	93,591	7,733
2010											2,136
2011		405	53,663	32,033	125,951		655	57,625	63,834	312,467	8,531
2012		210	18,153	7,026	3,986		751	44,343	18,897	7,113	11,658
TOTAL		615	74,409	40,675	178,568		1,406	106,504	86,239	413,171	30,482

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	182,934	718,653	30,482	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,077	-68,496	275	
TOTAL LOSSES	5,857	650,157	30,757	
EXPECTED LOSSES	303,620	228,278	26,989	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.010	1.156	.055	1.221
INDICATED (POST-TEST)	.012	1.420	.068	1.500
PRES. ON RATE LEVEL	.575	.433	.051	1.059
DERIVED BY FORMULA	.564	.492	.052	1.108
UNDERLYING PRES. RATE	.540	.406	.048	.994
PROPOSED	.564	.492	.052	1.108
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				1.45
MAN. RATES	1.19	1.32	1.24	+ 1.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,212	73,900	1.024								2	2	4
2009	6,880	75,194	1.092								1	2	3
2010	7,384	42,703	.578									3	3
2011	10,315	56,466	.547									3	3
2012	9,862	230,309	2.335									5	5
TOTAL	41,653	478,572	1.149								3	15	18

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				19,388	926				48,419	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					38,541	6,538	
2012					92,210					126,024	12,075	
TOTAL				61,789	117,372				65,737	183,018	50,656	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				38,873	2,140				97,710	4,028	3,495	
2009			6,914	84,480	6,244			2,361	31,648	2,774	12,284	
2010		30	3,107	2,213	20,521		4	2,158	2,221	22,754	16,873	
2011		67	8,795	5,248	20,648		114	10,175	11,276	55,193	6,688	
2012		2,913	234,344	99,291	120,881		4,255	160,591	88,322	121,700	12,389	
TOTAL		3,010	253,160	230,105	170,434		4,373	175,285	231,177	206,449	51,729	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	435,828	838,165	51,729	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-544,511	-158,731	645	
TOTAL LOSSES		679,434	52,374	
EXPECTED LOSSES	949,271	539,824	60,815	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.631	.126	1.757
INDICATED (POST-TEST)	.000	2.003	.155	2.158
PRES. ON RATE LEVEL	2.428	1.381	.156	3.965
DERIVED BY FORMULA	2.379	1.412	.156	3.947
UNDERLYING PRES. RATE	2.279	1.296	.146	3.721
PROPOSED	2.379	1.412	.156	3.947
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.18
MAN. RATES	4.30	4.75	4.64	+ 5.18
IND. RATE				
				5.182
MINIMUM PREMIUM				1635
PRESENT				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,839	135,199	2.793								2		2
2009	4,704	33,139	.704									3	3
2010	4,790	108,541	2.265								1	1	2
2011	4,276	2,416	.056										
2012	4,634	4,423	.095									1	1
TOTAL	23,243	283,718	1.221								3	5	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				47,646					86,850		703
2009					6,476					25,306	1,357
2010				38,345	157				68,187	602	1,250
2011											2,416
2012					1,035					1,762	1,626
TOTAL				85,991	7,668				155,037	27,670	7,352

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				95,530					175,263		773
2009			793	496	14,887			2,256	1,743	46,571	1,379
2010		243	20,168	69,352	2,329		116	27,107	111,411	4,394	1,258
2011											2,472
2012		31	2,630	1,115	1,357		63	2,244	1,235	1,701	1,668
TOTAL		274	23,591	166,493	18,573		179	31,607	289,652	52,666	7,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,651	527,384	7,550	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,663	-76,635	315	
TOTAL LOSSES		450,749	7,865	
EXPECTED LOSSES	383,975	247,770	33,703	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.939	.034	1.973
INDICATED (POST-TEST)	.000	2.381	.042	2.423
PRES. ON RATE LEVEL	1.760	1.136	.155	3.051
DERIVED BY FORMULA	1.742	1.173	.152	3.067
UNDERLYING PRES. RATE	1.652	1.066	.145	2.863
PROPOSED	1.733	1.167	.151	3.051
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.01
MAN. RATES	3.46	3.86	3.57	+ 4.01
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.006
				1335
				1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	21,368	22,241	.104										
2009	19,096	122,324	.640								2		2
2010	19,428	69,594	.358									3	3
2011	19,003	46,669	.245									2	2
2012	20,424	150,309	.735								1	5	6
TOTAL	99,319	411,137	.414								3	10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											22,241
2009				54,495					57,784		10,045
2010					20,780					36,017	12,797
2011					14,460					22,682	9,527
2012				58,860	32,499				21,500	29,215	8,235
TOTAL				113,355	67,739				79,284	87,914	62,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											24,443
2009			8,544	108,363	1,607			7,522	105,315	1,810	10,206
2010		55	6,046	4,308	39,940		12	5,103	5,234	53,727	12,874
2011		84	11,173	6,672	26,218		68	5,987	6,636	32,478	9,746
2012		3,180	277,563	106,555	53,937		1,796	89,797	41,846	31,675	8,449
TOTAL		3,319	303,326	225,898	121,702		1,876	108,409	159,031	119,690	65,718

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	416,930	626,321	65,718	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-483,922	-171,611	718	
TOTAL LOSSES		454,710	66,436	
EXPECTED LOSSES	813,423	560,159	75,482	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.458	.067	.525
INDICATED (POST-TEST)	.000	.562	.082	.644
PRES. ON RATE LEVEL	.873	.601	.081	1.555
DERIVED BY FORMULA	.847	.598	.081	1.526
UNDERLYING PRES. RATE	.819	.564	.076	1.459
PROPOSED	.847	.598	.081	1.526
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.00
MAN. RATES	1.79	2.01	1.82	+ 2.00
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	117,676	180,026	.152							3	3	6	
2009	105,743	705,399	.667						2	8	4	14	
2010	126,651	206,678	.163						1		2	3	
2011	143,276	68,448	.047								3	3	
2012	133,671	192,560	.144							1	5	6	
TOTAL	627,017	1,353,111	.216						3	12	17	32	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				85,507	37,481				26,470	16,016	14,552
2009			161,466	116,057	5,756			157,685	234,707	6,772	22,956
2010			107,213		1,995			69,774		9,097	18,599
2011					26,237					20,686	21,525
2012				25,364	35,148				25,542	75,681	30,825
TOTAL			268,679	226,928	106,617			227,459	286,719	128,252	108,457

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				171,442	86,619				53,417	32,465	15,992
2009		2,910	426,050	233,680	22,014		1,042	462,411	433,628	24,191	23,324
2010		5,016	275,766	4,584	9,354		1,106	178,550	7,000	16,505	18,711
2011		155	20,265	12,097	47,578		64	5,460	6,050	29,622	22,020
2012		2,039	173,347	68,687	50,959		3,503	158,900	78,432	77,195	31,626
TOTAL		10,120	895,428	490,490	216,524		5,715	805,321	578,527	179,978	111,673

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,716,584	1,465,519	111,673			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-418,216	-252,726	564			
TOTAL LOSSES	1,298,368	1,212,793	112,237			
EXPECTED LOSSES	714,800	840,203	56,432			
CREDIBILITY	.11	.29	.30			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.207	.193	.018	.418		
INDICATED (POST-TEST)	.254	.237	.022	.513		
PRES. ON RATE LEVEL	.121	.143	.010	.274		
DERIVED BY FORMULA	.136	.170	.014	.320		
UNDERLYING PRES. RATE	.114	.134	.009	.257		
PROPOSED	.136	.170	.014	.320		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	.420
IND. RATES				.42	MINIMUM PREMIUM	400
MAN. RATES	.34	.36	.32	+ .42	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,928	36,022	.730									1	1
2009	5,229	1,259	.024										
2010	5,334												
2011	5,692	1,376	.024										
2012	5,293	886	.016										
TOTAL	26,476	39,543	.149									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					6,205					29,817		
2009											1,259	
2011											1,376	
2012											886	
TOTAL					6,205					29,817	3,521	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					14,340					60,439		
2009											1,279	
2011											1,408	
2012											909	
TOTAL					14,340					60,439	3,596	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		74,779	3,596	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,518	-31,912	150	
TOTAL LOSSES		42,867	3,746	
EXPECTED LOSSES	65,131	104,051	15,621	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.162	.014	.176
INDICATED (POST-TEST)	.000	.199	.017	.216
PRES. ON RATE LEVEL	.262	.419	.063	.744
DERIVED BY FORMULA	.259	.412	.061	.732
UNDERLYING PRES. RATE	.246	.393	.059	.698
PROPOSED	.259	.412	.061	.732
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.96
MAN. RATES	.85	.95	.87	+ .96
IND. RATE				
MINIMUM PREMIUM				540
PRESENT				520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	60,574	458,285	.756								5	18	23
2009	65,085	537,528	.825								7	19	26
2010	66,502	692,866	1.041							1	8	20	29
2011	69,470	788,511	1.135								9	13	22
2012	73,245	1,139,535	1.555					1		1	3	13	18
TOTAL	334,876	3,616,725	1.080					1		2	32	83	118

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				76,323	86,595				97,312	167,895	30,160
2009				90,864	40,346				130,163	190,576	85,579
2010			74,753	81,928	68,268			140,366	96,958	157,311	73,282
2011				173,098	157,526				235,154	201,370	21,363
2012	481,351		76,197	68,609	50,700			143,116	125,528	146,707	47,327
TOTAL	481,351		150,950	490,822	403,435			283,482	685,115	863,859	257,711

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				153,028	200,122				196,375	340,325	33,146
2009			19,195	183,762	95,447			33,946	250,375	354,799	86,949
2010		4,194	254,718	165,158	139,376		2,437	417,298	192,586	245,546	73,722
2011		3,776	382,117	326,127	306,557		5,804	272,439	347,636	315,458	21,854
2012	608,124	11,577	568,207	148,333	86,508		39,066	987,490	259,321	172,885	48,558
TOTAL	608,124	19,547	1,224,237	976,408	828,010		47,307	1,711,173	1,246,293	1,429,013	264,229

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,610,388	4,479,724	264,229	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-969,189	-867,430	2,665	
TOTAL LOSSES	2,641,199	3,612,294	266,894	
EXPECTED LOSSES	1,650,939	2,859,841	267,901	
CREDIBILITY	.07	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.789	1.079	.080	1.948
INDICATED (POST-TEST)	.969	1.325	.098	2.392
PRES. ON RATE LEVEL	.525	.910	.085	1.520
DERIVED BY FORMULA	.556	.989	.088	1.633
UNDERLYING PRES. RATE	.493	.854	.080	1.427
PROPOSED	.556	.989	.088	1.633

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2.144
IND. RATES				2.14	MINIMUM PREMIUM	845
MAN. RATES	1.66	1.89	1.78	+ 2.14	PRESENT	760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	951	24,101	2.534								1		1
2009	1,129	1,345	.119										
2010	1,349	646	.047										
2011	1,776	72	.004										
2012	2,092	37,086	1.772									1	1
TOTAL	7,297	63,250	.867								1	1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				15,000					8,849		252	
2009											1,345	
2010											646	
2011											72	
2012					12,000					25,086		
TOTAL				15,000	12,000				8,849	25,086	2,315	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				30,075					17,857		277	
2009											1,367	
2010											650	
2011											74	
2012		379	30,490	12,920	15,733		851	31,969	17,581	24,225		
TOTAL		379	30,490	42,995	15,733		851	31,969	35,438	24,225	2,368	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	63,689	118,391	2,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,824	-5,730	38	
TOTAL LOSSES	53,865	112,661	2,406	
EXPECTED LOSSES	17,586	20,140	3,210	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.738	1.544	.033	2.315
INDICATED (POST-TEST)	.906	1.896	.041	2.843
PRES. ON RATE LEVEL	.257	.294	.047	.598
DERIVED BY FORMULA	.263	.310	.047	.620
UNDERLYING PRES. RATE	.241	.276	.044	.561
PROPOSED	.263	.310	.047	.620
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.81
MAN. RATES	.64	.72	.70	+ .81
IND. RATE				
MINIMUM PREMIUM				500
PRESENT				475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,575	53,101	.807									2	2
2009	6,314	22,828	.361									1	1
2010	6,544	92,364	1.411										1
2011	6,756	37,235	.551								1	1	2
2012	6,528	52,374	.802									2	2
TOTAL	32,717	257,902	.788								2	6	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					4,322					35,193	13,586	
2009					6,362					7,431	9,035	
2010				37,001					50,607		4,756	
2011				14,575	1,055				16,209	3,269	2,127	
2012					10,536					40,022	1,816	
TOTAL				51,576	22,275				66,816	85,915	31,320	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					9,988					71,337	14,931	
2009			780	486	14,627			662	513	13,675	9,180	
2010		234	19,415	66,890	1,957		87	20,051	82,622	2,593	4,785	
2011		247	22,738	21,827	3,674		371	15,975	20,858	6,547	2,176	
2012		336	26,778	11,346	13,810		1,348	50,998	28,052	38,648	1,863	
TOTAL		817	69,711	100,549	44,056		1,806	87,686	132,045	132,800	32,935	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	160,020	409,450	32,935	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,865	-110,313	439	
TOTAL LOSSES		299,137	33,374	
EXPECTED LOSSES	378,863	359,560	46,131	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.914	.102	1.016
INDICATED (POST-TEST)	.000	1.122	.125	1.247
PRES. ON RATE LEVEL	1.234	1.171	.150	2.555
DERIVED BY FORMULA	1.209	1.169	.149	2.527
UNDERLYING PRES. RATE	1.158	1.099	.141	2.398
PROPOSED	1.209	1.169	.149	2.527
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.32
MAN. RATES	3.04	3.32	2.99	+ 3.32
PRESENT				
				1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	118,352	1,621,207	1.369						2	13	36	51	
2009	114,242	1,550,488	1.357						1	9	47	57	
2010	119,385	2,241,693	1.877						1	15	39	55	
2011	124,226	1,271,238	1.023							10	35	45	
2012	132,793	705,722	.531							5	32	37	
TOTAL	608,998	7,390,348	1.214						4	52	189	245	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			450,803	182,532	75,037			213,440	369,419	143,458	186,518
2009			85,288	134,357	158,386			171,828	432,093	321,466	247,070
2010			114,478	230,559	438,545			118,615	396,106	810,990	132,400
2011				189,070	236,512				237,381	435,420	172,855
2012				84,553	85,626				125,200	279,834	130,509
TOTAL			650,569	821,071	994,106			503,883	1,560,199	1,991,168	869,352

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			774,481	365,978	173,414			366,997	745,488	290,787	204,983
2009		1,509	251,512	280,544	370,915		1,114	546,086	815,460	609,811	251,023
2010		7,791	520,882	496,835	718,856		2,791	553,729	754,277	1,030,185	133,195
2011		4,501	467,143	385,949	451,720		6,555	336,323	418,853	650,897	176,831
2012		5,813	497,682	194,999	128,538		14,138	662,709	320,573	290,374	133,902
TOTAL		19,614	2,511,700	1,724,305	1,843,443		24,598	2,465,844	3,054,651	2,872,054	899,934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,021,756	9,494,453	899,934	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,618,429	-2,512,543	7,830	
TOTAL LOSSES	1,403,327	6,981,910	907,764	
EXPECTED LOSSES	6,150,880	8,294,553	791,699	
CREDIBILITY	.11	.28	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.230	1.146	.149	1.525
INDICATED (POST-TEST)	.282	1.407	.183	1.872
PRES. ON RATE LEVEL	1.076	1.451	.139	2.666
DERIVED BY FORMULA	.989	1.439	.152	2.580
UNDERLYING PRES. RATE	1.010	1.362	.130	2.502
PROPOSED	.989	1.439	.152	2.580
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.39
MAN. RATES	3.07	3.43	3.12	+ 3.39
				PRESENT
				1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	33,120	1,027,734	3.103							2	9	12	23
2009	32,084	2,734,390	8.522							3	14	5	22
2010	32,456	803,390	2.475							2	2	8	12
2011	33,848	1,585,415	4.683							1	7	6	14
2012	35,528	444,424	1.250								1	12	13
TOTAL	167,036	6,595,353	3.948							8	33	43	84

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			188,032	234,383	42,234			139,107	198,832	146,002	79,144	
2009			871,989	389,280	13,096			794,508	569,010	24,011	72,496	
2010			214,673	52,739	75,011			222,754	12,785	131,291	94,137	
2011			164,142	114,648	11,147			1,127,200	103,689	10,991	53,598	
2012				20,600	138,099				4,857	221,609	59,259	
TOTAL			1,438,836	811,650	279,587			2,283,569	889,173	533,904	358,634	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			464,063	469,938	97,604			361,122	401,243	295,947	86,979	
2009		8,758	1,287,954	782,484	57,721		2,363	1,054,404	1,050,947	71,936	73,656	
2010		10,564	600,498	119,231	158,018		3,592	589,567	58,087	205,875	94,702	
2011		3,075	300,173	176,715	37,541		13,616	822,617	175,693	46,749	54,830	
2012		5,124	419,202	173,749	185,017		7,675	294,262	160,138	214,786	60,800	
TOTAL		27,521	3,071,890	1,722,117	535,901		27,246	3,121,972	1,846,108	835,293	370,967	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,248,629	4,939,419	370,967	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,015,002	-1,243,373	3,538	
TOTAL LOSSES	4,233,627	3,696,046	374,505	
EXPECTED LOSSES	3,414,216	4,085,701	362,468	
CREDIBILITY	.05	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.535	2.213	.224	4.972
INDICATED (POST-TEST)	3.113	2.718	.275	6.106
PRES. ON RATE LEVEL	2.178	2.606	.231	5.015
DERIVED BY FORMULA	2.225	2.619	.236	5.080
UNDERLYING PRES. RATE	2.044	2.446	.217	4.707
PROPOSED	2.225	2.619	.236	5.080
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.67
MAN. RATES	5.46	6.24	5.87	+ 6.67
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,518	117,218	1.798								1	3	4
2009	6,464	274,040	4.239						1		1	1	3
2010	6,449	163,299	2.532								1	1	2
2011	7,662	21,837	.285									2	2
2012	8,192	8,957	.109										
TOTAL	35,285	585,351	1.659						1		3	7	11

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				30,000	4,630				54,574	8,351	19,663
2009			88,877	15,179	654			133,862	25,216	3,858	6,394
2010				58,852	148				46,478	36,047	21,774
2011					2,912					17,512	1,413
2012											8,957
TOTAL			88,877	104,031	8,344			133,862	126,268	65,768	58,201

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				60,150	10,700				110,130	16,927	21,610
2009		1,602	226,571	31,591	4,903		885	369,730	50,803	11,601	6,496
2010		370	30,925	106,424	3,397		92	23,522	81,123	56,154	21,905
2011		17	2,247	1,343	5,281		56	4,623	5,124	25,080	1,445
2012											9,190
TOTAL		1,989	259,743	199,508	24,281		1,033	397,875	247,180	109,762	60,646

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			660,640	580,731	60,646	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-152,141	-92,723	487	
TOTAL LOSSES			508,499	488,008	61,133	
EXPECTED LOSSES			261,816	310,508	47,282	
CREDIBILITY			.02	.04	.04	
PURE PREMIUMS						
INDICATED (PRE-TEST)			1.441	1.383	.173	2.997
INDICATED (POST-TEST)			1.770	1.698	.212	3.680
PRES. ON RATE LEVEL			.790	.938	.143	1.871
DERIVED BY FORMULA			.810	.968	.146	1.924
UNDERLYING PRES. RATE			.742	.880	.134	1.756
PROPOSED			.810	.968	.146	1.924

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2526
IND. RATES				2.53	MINIMUM PREMIUM	950
MAN. RATES	2.12	2.35	2.19	+ 2.53	PRESENT	865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	8,853												
2009	8,193	1,253	.015										
2010	8,187												
2011	7,625												
2012	5,907	974	.016										
TOTAL	38,765	2,227	.006										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009												1,253
2012												974
TOTAL												2,227

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2009												1,273
2012												999
TOTAL												2,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,272	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,198	-18,006	66	
TOTAL LOSSES			2,338	
EXPECTED LOSSES	131,414	56,597	7,753	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	.361	.156	.021	.538
DERIVED BY FORMULA	.354	.148	.020	.522
UNDERLYING PRES. RATE	.339	.146	.020	.505
PROPOSED	.354	.148	.020	.522
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.69
MAN. RATES	.69	.75	.63	+ .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
2008	766												
2009	813												
2010	873												
2011	912												
2012	1,064												
TOTAL	4,428												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,838	-9,236	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	41,048	30,951	2,215	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.988	.745	.053	1.786
DERIVED BY FORMULA	.988	.738	.052	1.778
UNDERLYING PRES. RATE	.927	.699	.050	1.676
PROPOSED	.988	.738	.052	1.778
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.33
MAN. RATES	2.15	2.32	2.09	+ 2.33

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	9,048												
2009	6,857												
2010	7,798												
2011	5,781												
2012	5,858												
TOTAL	35,342												

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.			-57,469	-13,086	80		
TOTAL LOSSES					80		
EXPECTED LOSSES			93,657	41,351	9,542		
CREDIBILITY			.02	.04	.04		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			.282	.125	.029	.436	
DERIVED BY FORMULA			.276	.120	.028	.424	
UNDERLYING PRES. RATE			.265	.117	.027	.409	
PROPOSED			.276	.120	.028	.424	

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		.556
IND. RATES				.56	MINIMUM PREMIUM		435
MAN. RATES	.59	.67	.51	+ .56	PRESENT		425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,638	4,851	.183				2,638					1	1
2009	2,237	75,273	3.364				2,237				1		1
2010	1,734						1,734						
2011	1,643						1,643						
2012	2,178	14,143	.649				2,178						
TOTAL	10,430	94,267	.904				10,430				1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,079					3,772	
2009				55,710					19,563		
2012											14,143
TOTAL				55,710	1,079				19,563	3,772	14,143

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					2,494					7,646	
2009			8,735	110,778	1,644			2,546	35,656	613	
2012											14,511
TOTAL			8,735	110,778	4,138			2,546	35,656	8,259	14,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,281	158,831	14,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-212,560	-66,882	202	
TOTAL LOSSES		91,949	14,713	
EXPECTED LOSSES	353,786	216,630	21,694	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.882	.141	1.023
INDICATED (POST-TEST)	.000	1.083	.173	1.256
PRES. ON RATE LEVEL	3.614	2.213	.222	6.049
DERIVED BY FORMULA	3.578	2.190	.221	5.989
UNDERLYING PRES. RATE	3.392	2.077	.208	5.677
PROPOSED	3.578	2.190	.221	5.989

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.864
IND. RATES				7.86	MINIMUM PREMIUM	2000
MAN. RATES	7.12	7.84	7.08	+ 7.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	261												
2009	225	7,848	34.880									1	1
2010	187	2,146	11.475										
2011	454												
2012	580												
TOTAL	1,707	9,994	5.855									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			264	165	4,954			507	392	10,479	
2010											2,159
TOTAL			264	165	4,954			507	392	10,479	2,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	771	15,990	2,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,343	-58,002	377	
TOTAL LOSSES			2,536	
EXPECTED LOSSES	197,687	216,123	29,311	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.486	1.486
INDICATED (POST-TEST)	.000	.000	1.825	1.825
PRES. ON RATE LEVEL	123.395	134.903	18.296	276.594
DERIVED BY FORMULA	122.161	129.507	17.472	269.140
UNDERLYING PRES. RATE	115.810	126.610	17.171	259.591
PROPOSED	122.161	129.507	17.472	269.140
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				353.407
MAN. RATES	273.45	331.44	323.72	353.41
				MINIMUM PREMIUM
				643
				PRESENT
				624

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	49	695	14.183										
2009	35	130,269	3721.971								1		1
2010	26												
2011	30	7,860	262.000										
2012	34												
TOTAL	174	138,824	797.839								1		1

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			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			17,337	243,837	8,805	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-2,726	-3,294	23	
TOTAL LOSSES			14,611	240,543	8,828	
EXPECTED LOSSES			4,524	10,685	2,436	
CREDIBILITY			.00	.01	.01	
PURE PREMIUMS						
INDICATED (PRE-TEST)			83.971	1382.431	50.736	1517.138
INDICATED (POST-TEST)			103.116	1697.625	62.304	1863.045
PRES. ON RATE LEVEL			27.706	65.429	14.907	108.042
DERIVED BY FORMULA			27.706	81.751	15.381	124.838
UNDERLYING PRES. RATE			26.003	61.407	13.990	101.400
PROPOSED			27.706	81.751	15.381	124.838
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	
IND. RATES				163.92	163.924	
MAN. RATES	114.39	134.05	126.45	+163.92	MINIMUM PREMIUM	
				PRESENT	453	
					421	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	640	1,822	.284				640						
2009	645	8,861	1.373				645					1	1
2010	685	108,038	15.771				685				1	1	2
2011	539						539						
2012	518	157,837	30.470				518				1		1
TOTAL	3,027	276,558	9.136				3,027				2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											1,822
2009					812					8,049	
2010				29,902	1,494				69,696	1,549	5,397
2012				60,990					96,847		
TOTAL				90,892	2,306				166,543	9,598	7,219

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											2,002
2009			100	63	1,866			717	556	14,812	
2010		191	16,127	54,366	4,452		118	27,836	114,016	5,881	5,429
2012		2,239	202,025	74,145	11,741		3,634	236,799	96,268	15,585	
TOTAL		2,430	218,252	128,574	18,059		3,752	265,352	210,840	36,278	7,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	489,786	393,751	7,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-84,957	-24,736	70	
TOTAL LOSSES	404,829	369,015	7,501	
EXPECTED LOSSES	139,726	78,127	7,900	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.374	12.191	.248	25.813
INDICATED (POST-TEST)	16.423	14.971	.305	31.699
PRES. ON RATE LEVEL	4.918	2.750	.278	7.946
DERIVED BY FORMULA	4.918	2.872	.278	8.068
UNDERLYING PRES. RATE	4.616	2.581	.261	7.458
PROPOSED	4.918	2.872	.278	8.068

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	10.594
IND. RATES				10.59	MINIMUM PREMIUM	2000
MAN. RATES	9.83	10.49	9.30	+ 10.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	11,188	564,822	5.048				11,188			2	2	2	6
2009	12,550	112,850	.899				12,550				1	2	3
2010	12,810	293,489	2.291				12,810			1	1	2	4
2011	13,338	765	.005				13,338						
2012	13,021	117,395	.901				13,021					1	1
TOTAL	62,907	1,089,321	1.732				62,907			3	4	7	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			362,625	7,236	4,397			171,841	1,586	13,806	3,331
2009				39,895	1,545				37,653	1,153	32,604
2010			95,150	25,134	9,593			109,500	23,767	10,861	19,484
2011											765
2012					33,000					78,500	5,895
TOTAL			457,775	72,265	48,535			281,341	63,006	104,320	62,079

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			894,959	14,508	10,162			446,099	3,201	27,985	3,661
2009			6,445	79,448	4,729			5,005	68,705	3,302	33,126
2010		4,629	260,205	51,126	24,664		1,777	289,139	49,291	22,025	19,601
2011											783
2012		1,044	83,869	35,537	43,262		2,647	100,027	55,016	75,807	6,048
TOTAL		5,673	1,245,478	180,619	82,817		4,424	840,270	176,213	129,119	63,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,095,845	568,768	63,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,063,078	-429,832	1,477	
TOTAL LOSSES	1,032,767	138,936	64,696	
EXPECTED LOSSES	1,802,915	1,405,342	151,607	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.642	.221	.103	1.966
INDICATED (POST-TEST)	2.016	.271	.126	2.413
PRES. ON RATE LEVEL	3.054	2.380	.257	5.691
DERIVED BY FORMULA	3.033	2.253	.248	5.534
UNDERLYING PRES. RATE	2.866	2.234	.241	5.341
PROPOSED	3.033	2.253	.248	5.534

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.266
IND. RATES				7.27	MINIMUM PREMIUM	2000
MAN. RATES	6.72	7.39	6.66	+ 7.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	100	82,033	820.330								1	1	2
2009	81	84	1.037										
2010	91												
2011	82	69,664	849.560								1		1
2012	74	2,296	31.027										
TOTAL	428	154,077	359.993								2	1	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				21,261	3,672				55,192	1,908		
2009											84	
2011				40,009					22,251		7,404	
2012											2,296	
TOTAL				61,270	3,672				77,443	1,908	9,784	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				42,628	8,486				111,377	3,868		
2009											85	
2011		663	60,188	58,588	4,835		493	20,746	27,321	2,565	7,574	
2012											2,356	
TOTAL		663	60,188	101,216	13,321		493	20,746	138,698	6,433	10,015	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82,090	259,668	10,015	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,803	-25,065	88	
TOTAL LOSSES	42,287	234,603	10,103	
EXPECTED LOSSES	65,742	80,154	10,015	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	98.801	548.138	23.605	670.544
INDICATED (POST-TEST)	121.328	673.113	28.987	823.428
PRES. ON RATE LEVEL	163.664	199.543	24.932	388.139
DERIVED BY FORMULA	163.241	209.014	25.013	397.268
UNDERLYING PRES. RATE	153.603	187.276	23.400	364.279
PROPOSED	163.241	209.014	25.013	397.268
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				521.652
MAN. RATES	392.78	465.86	454.27	521.65
				MINIMUM PREMIUM
				811
				PRESENT
				759

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	174	4,998	28.724								1		1
2009	162	7,514	46.382									1	1
2010	159	1,556	9.786										
2011	295	21,471	72.783									1	1
2012	348	39,102	112.362									2	2
TOTAL	1,138	74,641	65.590								1	4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				315					1,155		3,528	
2009					548					3,779	3,187	
2010											1,556	
2011					10,000					11,353	118	
2012					26,602					12,500		
TOTAL				315	37,150				1,155	27,632	8,389	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008				632					2,331		3,877	
2009			66	43	1,261			337	260	6,954	3,238	
2010											1,565	
2011		59	7,725	4,612	18,135		34	2,997	3,321	16,257	121	
2012		842	67,607	28,649	34,880		421	15,926	8,761	12,072		
TOTAL		901	75,398	33,936	54,276		455	19,260	14,673	35,283	8,801	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,014	138,168	8,801	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-183,891	-76,551	432	
TOTAL LOSSES		61,617	9,233	
EXPECTED LOSSES	334,479	276,211	35,634	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	54.145	8.113	62.258
INDICATED (POST-TEST)	.000	66.490	9.963	76.453
PRES. ON RATE LEVEL	313.169	258.614	33.363	605.146
DERIVED BY FORMULA	306.906	249.008	32.193	588.107
UNDERLYING PRES. RATE	293.917	242.716	31.313	567.946
PROPOSED	306.906	249.007	32.194	588.107
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				772.24
MAN. RATES	677.80	785.06	708.25	+772.24
IND. RATE				
MINIMUM PREMIUM				1062
PRESENT				1021

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	36,938	1,751,952	4.742							3	8	13	24
2009	41,593	619,595	1.489							1	9	7	17
2010	38,722	601,524	1.553								7	13	20
2011	37,672	690,187	1.832							1	3	9	13
2012	49,586	640,378	1.291								1	20	21
TOTAL	204,511	4,303,636	2.104							5	28	62	95

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			803,351	168,720	37,786			409,684	202,539	88,803	41,069
2009			94,912	84,722	13,731			211,827	123,491	26,844	64,068
2010				135,366	56,329				250,469	109,416	49,944
2011			65,867	80,327	36,230			266,376	68,956	83,098	89,333
2012				15,480	141,840				13,550	379,727	89,781
TOTAL			964,130	484,615	285,916			887,887	659,005	687,888	334,195

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,408,722	338,283	87,323			757,966	408,723	180,004	45,135
2009		1,711	254,301	170,965	37,220		1,401	597,798	234,166	59,143	65,093
2010		1,009	87,420	256,397	115,425		462	114,750	424,827	176,058	50,244
2011		3,039	308,730	139,291	80,065		10,704	657,976	144,699	142,006	91,388
2012		5,052	411,738	171,548	188,924		13,308	517,020	279,594	368,868	92,115
TOTAL		10,811	2,470,911	1,076,484	508,957		25,875	2,645,510	1,492,009	926,079	343,975

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,153,107	4,003,529	343,975	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,850,677	-1,028,164	3,278	
TOTAL LOSSES	3,302,430	2,975,365	347,253	
EXPECTED LOSSES	3,167,876	3,417,379	319,036	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.615	1.455	.170	3.240
INDICATED (POST-TEST)	1.983	1.787	.209	3.979
PRES. ON RATE LEVEL	1.650	1.780	.167	3.597
DERIVED BY FORMULA	1.667	1.781	.173	3.621
UNDERLYING PRES. RATE	1.549	1.671	.156	3.376
PROPOSED	1.667	1.781	.173	3.621

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	4.754
IND. RATES				4.75	MINIMUM PREMIUM	1525
MAN. RATES	4.02	4.58	4.21	+ 4.75	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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						
2012	3,369	3,090	.091				3,369						
TOTAL	14,735	99,282	.674				14,735				1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009				8,926	3,750				35,526	2,927	42,752
2010											1,837
2011											474
2012											3,090
TOTAL				8,926	3,750				35,526	2,927	48,153

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			1,859	18,036	8,884			4,888	64,951	6,500	43,436
2010											1,848
2011											485
2012											3,170
TOTAL			1,859	18,036	8,884			4,888	64,951	6,500	48,939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,747	98,371	48,939	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-153,770	-67,618	289	
TOTAL LOSSES		30,753	49,228	
EXPECTED LOSSES	265,377	227,508	28,145	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.209	.334	.543
INDICATED (POST-TEST)	.000	.257	.410	.667
PRES. ON RATE LEVEL	1.919	1.645	.204	3.768
DERIVED BY FORMULA	1.900	1.617	.208	3.725
UNDERLYING PRES. RATE	1.801	1.544	.191	3.536
PROPOSED	1.900	1.617	.208	3.725

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	4.891
IND. RATES				4.89	MINIMUM PREMIUM	1560
MAN. RATES	4.50	4.90	4.41	+ 4.89	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	74,544	2,027,871	2.720				74,544		1	2	8	19	30
2009	73,208	1,236,555	1.689				73,208			1	11	11	23
2010	76,464	1,657,292	2.167				76,464			5	7	18	30
2011	88,168	803,642	.911				88,168				10	16	26
2012	88,917	674,600	.758				88,917			1	1	18	20
TOTAL	401,301	6,399,960	1.595				401,301		1	9	37	82	129

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		109,127	181,934	145,579	188,582		146,484	459,835	219,370	509,764	67,196
2009			210,612	192,631	96,288			236,458	315,413	101,913	83,240
2010			793,202	84,451	42,551			316,651	203,977	103,508	112,952
2011				266,846	36,730				363,346	64,079	72,641
2012			98,872	2,580	104,100			60,108	2,084	311,695	95,161
TOTAL		109,127	1,284,620	692,087	468,251		146,484	1,073,052	1,104,190	1,090,959	431,190

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008		194,475	384,946	291,886	402,716		608,015	991,562	442,688	899,460	73,848
2009		2,523	394,809	392,542	231,715		1,038	479,776	587,267	201,792	84,572
2010		37,724	2,092,611	192,324	127,089		5,388	899,941	373,836	178,185	113,630
2011		4,628	429,801	407,712	98,850		8,218	355,680	464,877	133,643	74,312
2012		14,089	577,058	130,060	146,750		24,213	631,236	235,241	306,440	97,635
TOTAL		253,439	3,879,225	1,414,524	1,007,120		646,872	3,358,195	2,103,909	1,719,520	443,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,137,731	6,245,073	443,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,432,371	-1,404,274	4,329	
TOTAL LOSSES	5,705,360	4,840,799	448,326	
EXPECTED LOSSES	4,165,504	4,671,144	429,392	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.422	1.206	.112	2.740
INDICATED (POST-TEST)	1.746	1.481	.138	3.365
PRES. ON RATE LEVEL	1.106	1.240	.114	2.460
DERIVED BY FORMULA	1.157	1.291	.119	2.567
UNDERLYING PRES. RATE	1.038	1.164	.107	2.309
PROPOSED	1.157	1.291	.119	2.567
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.37
MAN. RATES	2.40	2.92	2.88	+ 3.37
				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
2008	88,445	1,903,179	2.151				88,445			4	6	36	46
2009	91,699	2,283,726	2.490				91,699			4	7	48	59
2010	93,931	2,951,798	3.142				93,931			5	7	49	61
2011	94,910	1,525,975	1.607				94,910			3	7	45	55
2012	109,708	2,235,812	2.037				109,708	1		1	4	43	49
TOTAL	478,693	10,900,490	2.277				478,693	1		17	31	221	270

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			389,647	102,916	201,502			534,368	246,128	335,172	93,446
2009			460,224	118,867	307,520			415,173	195,353	651,033	135,556
2010			660,494	154,949	339,678			726,401	186,337	703,511	180,428
2011			322,190	133,044	281,694			216,604	74,185	384,648	113,610
2012	384,303		76,687	96,265	357,791	15,000		27,201	59,869	1,089,573	129,123
TOTAL	384,303		1,909,242	606,041	1,488,185	15,000		1,919,747	761,872	3,163,937	652,163

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			811,626	206,347	465,671			1,078,345	496,687	679,395	102,698
2009		8,297	1,216,803	266,885	725,837		2,744	1,218,962	415,144	1,215,741	137,725
2010		32,627	1,867,511	376,070	694,920		12,024	2,012,367	465,397	1,089,445	181,511
2011		11,977	1,285,854	351,616	552,233		10,855	686,729	235,838	572,983	116,223
2012	485,515	23,156	1,463,940	513,780	495,186	65,830	45,162	1,638,429	829,815	1,064,129	132,480
TOTAL	485,515	76,057	6,645,734	1,714,698	2,933,847	65,830	70,785	6,634,832	2,442,881	4,621,693	670,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,978,753	11,713,119	670,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,773,553	-2,760,488	6,910	
TOTAL LOSSES	8,205,200	8,952,631	677,547	
EXPECTED LOSSES	9,856,289	9,152,610	684,530	
CREDIBILITY	.09	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.714	1.870	.142	3.726
INDICATED (POST-TEST)	2.105	2.296	.174	4.575
PRES. ON RATE LEVEL	2.194	2.037	.152	4.383
DERIVED BY FORMULA	2.186	2.099	.158	4.443
UNDERLYING PRES. RATE	2.059	1.912	.143	4.114
PROPOSED	2.186	2.099	.158	4.443
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.83
MAN. RATES	4.97	5.55	5.13	+ 5.83
				PRESENT
				1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	91,898	2.129				4,315				1	1	2
2012	4,843	481	.009				4,843						
TOTAL	20,818	221,867	1.066				20,818				2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,668					52,958	1,516
2009				29,959					33,753		2,366
2010											7,268
2011				56,688	474				26,096	2,484	6,156
2012											481
TOTAL				86,647	2,142				59,849	55,442	17,787

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					3,855					107,346	1,666
2009			4,696	59,573	885			4,396	61,516	1,058	2,404
2010											7,312
2011		940	85,649	83,232	7,707		583	24,987	32,769	6,563	6,298
2012											494
TOTAL		940	90,345	142,805	12,447		583	29,383	94,285	114,967	18,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	121,251	364,504	18,174	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,921	-106,656	337	
TOTAL LOSSES		257,848	18,511	
EXPECTED LOSSES	316,849	358,071	32,893	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.239	.089	1.328
INDICATED (POST-TEST)	.000	1.521	.109	1.630
PRES. ON RATE LEVEL	1.622	1.833	.168	3.623
DERIVED BY FORMULA	1.606	1.824	.166	3.596
UNDERLYING PRES. RATE	1.522	1.720	.158	3.400
PROPOSED	1.606	1.824	.166	3.596
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.72
MAN. RATES	4.07	4.60	4.24	+ 4.72
				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
2008	5,353	5,172	.096				5,353					2	2
2009	5,167	63,336	1.225				5,167				2	1	3
2010	4,966	60,775	1.223				4,966				1	3	4
2011	5,123	392,667	7.664				5,123				3	2	5
2012	5,438	26,068	.479				5,438					2	2
TOTAL	26,047	548,018	2.104				26,047				6	10	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					726					1,503	2,943
2009				10,231	575				41,387	7,364	3,779
2010				16,959	9,776				6,304	19,701	8,035
2011				63,103	3,017				315,987	8,913	1,647
2012					7,729					13,647	4,692
TOTAL				90,293	21,823				363,678	51,128	21,096

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,677					3,046	3,234
2009			1,676	20,389	1,624			6,047	75,938	14,848	3,839
2010		136	11,743	32,684	19,688		16	5,286	13,162	29,711	8,083
2011		1,050	96,226	92,793	13,013		6,947	294,130	386,860	48,829	1,685
2012		246	19,644	8,324	10,128		462	17,388	9,567	13,181	4,814
TOTAL		1,432	129,289	154,190	46,130		7,425	322,851	485,527	109,615	21,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	460,997	795,462	21,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-230,135	-98,941	346	
TOTAL LOSSES	230,862	696,521	22,001	
EXPECTED LOSSES	388,361	323,504	35,944	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.886	2.674	.084	3.644
INDICATED (POST-TEST)	1.088	3.284	.103	4.475
PRES. ON RATE LEVEL	1.589	1.323	.147	3.059
DERIVED BY FORMULA	1.584	1.382	.145	3.111
UNDERLYING PRES. RATE	1.491	1.242	.138	2.871
PROPOSED	1.584	1.382	.145	3.111
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.09
MAN. RATES	3.26	3.75	3.58	+ 4.09
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	
2008	18,448	250,440	1.357				18,448			1				1
2009	17,250	61,166	.354				17,250				1	1		2
2010	17,967	44,225	.246				17,967				1			1
2011	21,046	148,562	.705				21,046				2	1		3
2012	20,555	237	.001				20,555							
TOTAL	95,266	504,630	.530				95,266			1		4	2	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			76,508					155,397			18,535
2009				33,300	4,167				18,000	372	5,327
2010				19,109					21,694		3,422
2011				52,081	1				79,381	16,981	118
2012											237
TOTAL			76,508	104,490	4,168			155,397	119,075	17,353	27,639

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			188,822					403,411			20,370
2009			5,733	66,536	10,563			2,376	32,832	1,250	5,412
2010		119	10,025	34,546	1,011		37	8,597	35,418	1,113	3,443
2011		861	78,350	76,263	6,290		1,804	78,497	102,432	33,465	121
2012											243
TOTAL		980	282,930	177,345	17,864		1,841	492,881	170,682	35,828	29,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	778,632	401,719	29,589	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-278,949	-80,113	218	
TOTAL LOSSES	499,683	321,606	29,807	
EXPECTED LOSSES	476,330	265,792	21,912	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.525	.338	.031	.894
INDICATED (POST-TEST)	.645	.415	.038	1.098
PRES. ON RATE LEVEL	.533	.297	.025	.855
DERIVED BY FORMULA	.536	.306	.026	.868
UNDERLYING PRES. RATE	.500	.279	.023	.802
PROPOSED	.536	.306	.026	.868

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	1.139
IND. RATES				1.14	MINIMUM PREMIUM	585
MAN. RATES	.90	1.03	1.00	+ 1.14	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3,255	281,073	8.635							1		2	3
2009	2,873	40,112	1.396								1		1
2010	2,751	2,813	.102									1	1
2011	2,680	178,369	6.655								2		2
2012	2,656	43,668	1.644									2	2
TOTAL	14,215	546,035	3.841							1	3	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			144,565		7,767			96,964		16,906	14,871
2009				18,588					6,534		14,990
2010					597					728	1,488
2011				69,061					95,807		13,501
2012					5,765					22,347	15,556
TOTAL			144,565	87,649	14,129			96,964	102,341	39,981	60,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			356,786		17,949			251,719		34,268	16,343
2009			2,913	36,962	549			850	11,909	205	15,230
2010			174	123	1,148			104	104	1,086	1,497
2011		1,142	103,891	101,132	8,343		2,123	89,323	117,636	11,043	13,812
2012		183	14,655	6,209	7,558		751	28,473	15,663	21,576	15,960
TOTAL		1,325	478,419	144,426	35,547		2,874	370,469	145,312	68,178	62,842

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			853,087	393,463	62,842		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-291,229	-138,987	381		
TOTAL LOSSES			561,858	254,476	63,223		
EXPECTED LOSSES			484,306	447,204	41,933		
CREDIBILITY			.01	.02	.02		
PURE PREMIUMS							
INDICATED (PRE-TEST)			3.953	1.790	.445	6.188	
INDICATED (POST-TEST)			4.854	2.198	.546	7.598	
PRES. ON RATE LEVEL			3.630	3.352	.315	7.297	
DERIVED BY FORMULA			3.642	3.329	.320	7.291	
UNDERLYING PRES. RATE			3.407	3.146	.295	6.848	
PROPOSED			3.645	3.332	.320	7.297	
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		9.581
IND. RATES				9.58	MINIMUM PREMIUM		2000
MAN. RATES	7.90	9.05	8.54	+ 9.58	PRESENT		2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	45,264	848,592	1.874				45,264	1			7	23	31
2009	43,417	1,028,471	2.368				43,417			2	6	13	21
2010	46,037	484,162	1.051				46,037			1	1	14	16
2011	43,700	977,512	2.236				43,700			1	6	13	20
2012	43,923	318,757	.725				43,923				1	6	7
TOTAL	222,341	3,657,494	1.645				222,341	1		4	21	69	95

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	3,403			212,347	56,823				425,447	110,298	40,274
2009			228,185	79,250	204,546			182,799	93,449	179,472	60,770
2010			175,000	4,587	39,953			104,000	7,670	112,317	40,635
2011			209,602	137,010	99,695			39,483	332,972	107,364	51,386
2012				54,873	12,902				173,810	34,716	42,456
TOTAL	3,403		612,787	488,067	413,919			326,282	1,033,348	544,167	235,521

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	5,530			425,756	131,317				858,552	223,575	44,261
2009		4,114	612,881	176,701	480,208		1,208	528,117	188,944	338,284	61,742
2010		8,317	463,198	23,382	86,038		1,699	283,163	37,316	172,309	40,879
2011		8,141	847,870	264,102	213,844		9,143	432,847	446,134	194,603	52,568
2012		2,421	214,544	80,598	27,477		7,689	469,227	197,108	61,493	43,560
TOTAL	5,530	22,993	2,138,493	970,539	938,884		19,739	1,713,354	1,728,054	990,264	243,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,900,109	4,627,741	243,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,587,555	-1,234,353	2,509	
TOTAL LOSSES	1,312,554	3,393,388	245,519	
EXPECTED LOSSES	4,340,096	4,004,361	266,809	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.590	1.526	.110	2.226
INDICATED (POST-TEST)	.725	1.874	.135	2.734
PRES. ON RATE LEVEL	2.080	1.919	.128	4.127
DERIVED BY FORMULA	1.999	1.913	.129	4.041
UNDERLYING PRES. RATE	1.952	1.801	.120	3.873
PROPOSED	1.999	1.913	.129	4.041
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.31
MAN. RATES	4.73	5.28	4.83	+ 5.31
				PRESENT
				1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	720	5,402	.750										
2009	788	675	.085										
2010	622												
2011	785												
2012	888												
TOTAL	3,803	6,077	.160										

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											5,937	
2009											686	
TOTAL											6,623	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,623	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,761	-12,710	51	
TOTAL LOSSES			6,674	
EXPECTED LOSSES	76,858	42,290	4,981	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.175	.175
INDICATED (POST-TEST)	.000	.000	.215	.215
PRES. ON RATE LEVEL	2.153	1.185	.140	3.478
DERIVED BY FORMULA	2.153	1.173	.141	3.467
UNDERLYING PRES. RATE	2.021	1.112	.131	3.264
PROPOSED	2.153	1.173	.141	3.467
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.55
MAN. RATES	4.08	4.49	4.07	+ 4.55
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.552
				1475
				1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	80,719	1,647,928	2.041				80,719			5	17	28	50
2009	68,474	2,492,210	3.639				68,474			5	21	22	48
2010	66,868	2,226,039	3.329				66,868			5	8	15	28
2011	69,753	1,057,584	1.516				69,753			1	8	19	28
2012	77,392	637,330	.823				77,392					22	22
TOTAL	363,206	8,061,091	2.219				363,206			16	54	106	176

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			485,961	226,667	98,753			268,455	261,308	206,952	99,832
2009			728,508	434,414	44,662			557,724	557,650	108,051	61,201
2010			688,177	194,686	117,179			893,707	138,643	118,344	75,303
2011			290,764	102,961	144,641			126,468	106,766	180,987	104,997
2012					190,728					367,309	79,293
TOTAL			2,193,410	958,728	595,963			1,846,354	1,064,367	981,643	420,626

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,199,352	454,470	228,218			696,909	527,319	419,492	109,716
2009		12,325	1,797,691	877,659	138,189		3,431	1,501,722	1,041,557	230,710	62,180
2010		26,321	1,497,562	396,860	262,813		10,560	1,724,121	296,485	210,995	75,755
2011		7,588	803,688	234,098	290,425		6,116	353,863	196,930	276,914	107,412
2012		6,026	484,740	205,380	250,047		12,390	468,050	257,445	354,695	81,355
TOTAL		52,260	5,783,033	2,168,467	1,169,692		32,497	4,744,665	2,319,736	1,492,806	436,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,612,455	7,150,701	436,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,321,847	-1,611,795	4,700	
TOTAL LOSSES	6,290,608	5,538,906	441,118	
EXPECTED LOSSES	7,293,176	5,299,175	486,695	
CREDIBILITY	.08	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.732	1.525	.121	3.378
INDICATED (POST-TEST)	2.127	1.873	.149	4.149
PRES. ON RATE LEVEL	2.139	1.555	.143	3.837
DERIVED BY FORMULA	2.138	1.619	.144	3.901
UNDERLYING PRES. RATE	2.008	1.459	.134	3.601
PROPOSED	2.138	1.619	.144	3.901

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	5.122
IND. RATES				5.12	MINIMUM PREMIUM	1620
MAN. RATES	3.98	4.72	4.49	+ 5.12	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
2008	57,322	1,876,092	3.272				57,322			4	8	12	24
2009	57,005	770,579	1.351				57,005			1	12	7	20
2010	56,417	1,841,538	3.264				56,417			4	12	5	21
2011	58,894	684,432	1.162				58,894				9	17	26
2012	58,050	789,032	1.359				58,050				6	23	29
TOTAL	287,688	5,961,673	2.072				287,688			9	47	64	120

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			644,084	150,705	28,603			556,579	339,069	56,210	100,842
2009			80,265	206,764	21,324			90,405	308,684	21,133	42,004
2010			654,675	130,702	40,347			344,937	494,158	94,320	82,399
2011				158,783	43,069				262,797	124,805	94,978
2012				123,743	67,939				211,523	313,829	71,998
TOTAL			1,379,024	770,697	201,282			991,921	1,616,231	610,297	392,221

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,350,814	302,164	66,101			1,088,865	684,241	113,939	110,825
2009		1,446	237,419	414,000	57,795		598	289,319	567,147	51,068	42,676
2010		29,458	1,646,863	268,376	115,871		6,119	1,051,983	847,494	179,987	82,893
2011		2,867	272,129	252,372	97,274		6,190	277,979	359,177	209,006	97,162
2012		6,681	582,524	223,600	112,895		18,517	917,100	430,218	337,095	73,870
TOTAL		40,452	4,089,749	1,460,512	449,936		31,424	3,625,246	2,888,277	891,095	407,426

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,786,871	5,689,820	407,426	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,252,110	-1,077,776	3,544	
TOTAL LOSSES	5,534,761	4,612,044	410,970	
EXPECTED LOSSES	3,797,481	3,512,672	371,117	
CREDIBILITY	.07	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.924	1.603	.143	3.670
INDICATED (POST-TEST)	2.363	1.968	.176	4.507
PRES. ON RATE LEVEL	1.407	1.301	.137	2.845
DERIVED BY FORMULA	1.474	1.414	.144	3.032
UNDERLYING PRES. RATE	1.320	1.221	.129	2.670
PROPOSED	1.474	1.414	.144	3.032
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.98
MAN. RATES	3.00	3.47	3.33	+ 3.98
				PRESENT
				1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	18,483	1,138,126	6.157				18,483			2	2	5	9
2009	16,338	634,232	3.881				16,338			1	2	1	4
2010	16,900	77,050	.455				16,900				1	3	4
2011	17,412	104,757	.601				17,412				3	1	4
2012	18,146	358,199	1.973				18,146					5	5
TOTAL	87,279	2,312,364	2.649				87,279			3	8	15	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			250,821	34,478	44,513			655,744	121,655	19,792	11,123
2009			308,269	45,727	3,817			180,000	76,780	4,589	15,050
2010				41,135	5,796				4,086	17,661	8,372
2011				46,676	2,933				27,727	5,976	21,445
2012					60,028					286,659	11,512
TOTAL			559,090	168,016	117,087			835,744	230,248	334,677	67,502

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			449,580	69,129	102,870			1,155,400	245,500	40,118	12,224
2009		3,424	486,585	94,116	16,423		733	313,725	144,045	13,926	15,291
2010		277	23,268	75,570	13,323		12	4,121	9,238	26,558	8,422
2011		794	72,481	69,700	10,959		634	27,428	35,790	11,752	21,938
2012		1,895	152,553	64,643	78,692		9,684	365,284	200,910	276,818	11,811
TOTAL		6,390	1,184,467	373,158	222,267		11,063	1,865,958	635,483	369,172	69,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,067,878	1,600,080	69,686	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-981,143	-416,740	1,160	
TOTAL LOSSES	2,086,735	1,183,340	70,846	
EXPECTED LOSSES	1,655,684	1,366,789	120,445	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.391	1.356	.081	3.828
INDICATED (POST-TEST)	2.936	1.665	.099	4.700
PRES. ON RATE LEVEL	2.021	1.669	.147	3.837
DERIVED BY FORMULA	2.048	1.669	.143	3.860
UNDERLYING PRES. RATE	1.897	1.566	.138	3.601
PROPOSED	2.048	1.669	.143	3.860
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.07
MAN. RATES	4.23	4.84	4.49	+ 5.07
				PRESENT
				1475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	97,271	1,713,203	1.761						2	1	13	16	
2009	99,232	120,266	.121								6	6	
2010	96,681	404,242	.418						1	2	18	21	
2011	96,721	840,096	.868							11	16	27	
2012	100,633	586,566	.582								14	14	
TOTAL	490,538	3,664,373	.747						3	14	67	84	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			376,102	14,297	295,334			638,267	34,720	295,534	58,949	
2009					9,945					44,941	65,380	
2010			65,041	9,069	70,078			2,926	76,461	115,037	65,630	
2011				196,761	54,524				413,176	110,987	64,648	
2012					115,355					351,534	119,677	
TOTAL			441,143	220,127	545,236			641,193	524,357	918,033	374,284	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008			562,203	28,665	682,519			995,256	70,065	599,046	64,785	
2009			1,222	760	22,866			4,010	3,099	82,706	66,426	
2010		3,278	192,090	33,448	138,523		215	54,030	141,794	175,648	66,024	
2011		3,578	338,112	313,270	122,629		9,451	414,526	539,772	206,566	66,135	
2012		3,658	293,175	124,216	151,237		11,874	447,971	246,379	339,475	122,789	
TOTAL		10,514	1,386,802	500,359	1,117,774		21,540	1,915,793	1,001,109	1,403,441	386,159	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,334,649	4,022,683	386,159			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,834,012	-811,948	2,722			
TOTAL LOSSES	1,500,637	3,210,735	388,881			
EXPECTED LOSSES	3,090,389	2,644,000	284,512			
CREDIBILITY	.09	.24	.26			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.306	.655	.079	1.040		
INDICATED (POST-TEST)	.376	.804	.097	1.277		
PRES. ON RATE LEVEL	.671	.574	.062	1.307		
DERIVED BY FORMULA	.644	.629	.071	1.344		
UNDERLYING PRES. RATE	.630	.539	.058	1.227		
PROPOSED	.626	.612	.069	1.307		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	1.716
IND. RATES				1.72	MINIMUM PREMIUM	735
MAN. RATES	1.51	1.66	1.53	+ 1.72	PRESENT	695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	232,056	4,838,688	2.085				232,056	1		7	39	54	101
2009	227,279	4,250,687	1.870				227,279			3	43	55	101
2010	239,858	3,548,763	1.479				239,858			2	32	61	95
2011	245,013	4,538,335	1.852				245,013			5	41	50	96
2012	247,215	2,567,456	1.038				247,215				4	75	79
TOTAL	1,191,421	19,743,929	1.657				1,191,421	1		17	159	295	472

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	249,442		814,305	559,041	144,340	152,848		969,663	1,218,254	299,217	431,578
2009			295,925	842,669	228,351			360,518	1,528,958	570,477	423,789
2010			219,636	472,675	362,862			308,890	902,906	868,658	413,136
2011			589,202	697,234	380,527			362,052	1,524,167	633,923	351,230
2012				53,957	667,114				97,767	1,391,333	357,285
TOTAL	249,442		1,919,068	2,625,576	1,783,194	152,848		2,001,123	5,272,052	3,763,608	1,977,018

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008	405,343		1,916,247	1,120,876	333,571	81,621		2,296,975	2,458,436	606,513	474,305
2009		5,337	906,299	1,697,593	559,721		2,383	1,235,947	2,838,292	1,107,752	430,569
2010		12,675	832,694	936,961	732,057		5,793	1,113,903	1,620,673	1,352,558	415,615
2011		28,248	2,890,068	1,244,382	819,465		48,734	2,430,636	2,109,493	1,105,655	359,309
2012		23,060	1,874,186	783,964	884,984		50,540	2,011,962	1,072,315	1,359,306	366,575
TOTAL	405,343	69,320	8,419,494	5,783,776	3,329,798	81,621	107,450	9,089,423	10,099,209	5,531,784	2,046,373

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,172,651	24,744,567	2,046,373	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,086,145	-5,786,040	20,077	
TOTAL LOSSES	9,086,506	18,958,527	2,066,450	
EXPECTED LOSSES	15,369,331	18,955,509	2,073,072	
CREDIBILITY	.17	.44	.46	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.763	1.591	.173	2.527
INDICATED (POST-TEST)	.937	1.954	.212	3.103
PRES. ON RATE LEVEL	1.375	1.695	.185	3.255
DERIVED BY FORMULA	1.301	1.809	.197	3.307
UNDERLYING PRES. RATE	1.290	1.591	.174	3.055
PROPOSED	1.280	1.781	.194	3.255
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.27
MAN. RATES	3.61	4.14	3.81	+ 4.27
				PRESENT
				1290

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,630	1,143	.070									1	1
2009	943	11,994	1.271									1	1
2010	928	160	.017										
2011	563												
2012	1,038	150,588	14.507							1			1
TOTAL	5,102	163,885	3.212							1		2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					366					777		
2009					8,750					2,050	1,194	
2010											160	
2012			105,399					44,744			445	
TOTAL			105,399		9,116			44,744		2,827	1,799	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008					846					1,575		
2009			1,071	669	20,119			182	141	3,773	1,213	
2010											161	
2012		11,410	323,992	15,787	10,435		10,163	170,432	10,952	3,802	457	
TOTAL		11,410	325,063	16,456	31,400		10,163	170,614	11,093	9,150	1,831	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	517,250	68,099	1,831	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,963	-22,283	81	
TOTAL LOSSES	407,287	45,816	1,912	
EXPECTED LOSSES	179,183	71,785	9,235	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.983	.898	.037	8.918
INDICATED (POST-TEST)	9.803	1.103	.045	10.951
PRES. ON RATE LEVEL	3.742	1.499	.193	5.434
DERIVED BY FORMULA	3.742	1.495	.192	5.429
UNDERLYING PRES. RATE	3.512	1.407	.181	5.100
PROPOSED	3.746	1.496	.192	5.434
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.14
MAN. RATES	4.91	6.30	6.36	+ 7.14
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	12,657	39,101	.308									1	1
2009	11,170	66,552	.595								1	1	2
2010	14,720	161,496	1.097								2	1	3
2011	16,106	40,851	.253									1	1
2012	15,752	84,488	.536									2	2
TOTAL	70,405	392,488	.557								3	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					6,959					30,040	2,102
2009				27,327	1,040				30,355	7,118	712
2010				90,938	1,800				56,229	1,208	11,321
2011					5,520					21,203	14,128
2012					7,176					50,397	26,915
TOTAL				118,265	22,495				86,584	109,966	55,178

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					16,082					60,891	2,310
2009			4,412	54,419	3,197			4,586	55,815	14,050	723
2010		579	48,243	164,774	8,272		95	22,452	91,972	4,684	11,389
2011		31	4,266	2,545	10,009		64	5,601	6,202	30,364	14,453
2012		227	18,236	7,727	9,406		1,701	64,221	35,322	48,665	27,615
TOTAL		837	75,157	229,465	46,966		1,860	96,860	189,311	158,654	56,490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	174,714	624,396	56,490	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,082	-88,807	310	
TOTAL LOSSES		535,589	56,800	
EXPECTED LOSSES	326,679	297,813	30,275	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.761	.081	.842
INDICATED (POST-TEST)	.000	.935	.099	1.034
PRES. ON RATE LEVEL	.494	.451	.046	.991
DERIVED BY FORMULA	.479	.485	.050	1.014
UNDERLYING PRES. RATE	.464	.423	.043	.930
PROPOSED	.479	.485	.050	1.014
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				1.33
MAN. RATES	1.10	1.23	1.16	+ 1.33
				PRESENT
				595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,067	240,365	3.401				7,067			1	1	1	3
2009	6,572	152,329	2.317				6,572			1		3	4
2010	6,963	7,754	.111				6,963					2	2
2011	5,615	981	.017				5,615						
2012	5,451	139,647	2.561				5,451					2	2
TOTAL	31,668	541,076	1.709				31,668			2	1	8	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			182,790	758	3,268			23,831	1,320	19,175	9,223
2009			79,400		12,057			32,447		18,150	10,275
2010					249					1,852	5,653
2011											981
2012					96,265					41,514	1,868
TOTAL			262,190	758	111,839			56,278	1,320	80,691	28,000

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			451,126	1,520	7,552			61,865	2,664	38,868	10,136
2009		1,431	201,690	2,132	30,354		215	90,358	2,361	34,302	10,439
2010			73	52	477			259	270	2,765	5,687
2011											1,004
2012		3,042	244,659	103,661	126,202		1,408	52,901	29,094	40,093	1,917
TOTAL		4,473	897,548	107,365	164,585		1,623	205,383	34,389	116,028	29,183

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,109,027	422,367	29,183			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-679,996	-203,248	513			
TOTAL LOSSES	429,031	219,119	29,696			
EXPECTED LOSSES	1,118,198	643,811	58,903			
CREDIBILITY	.02	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.355	.692	.094	2.141		
INDICATED (POST-TEST)	1.664	.850	.115	2.629		
PRES. ON RATE LEVEL	3.763	2.166	.198	6.127		
DERIVED BY FORMULA	3.721	2.113	.195	6.029		
UNDERLYING PRES. RATE	3.531	2.033	.186	5.750		
PROPOSED	3.721	2.113	.195	6.029		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	7.916
IND. RATES				7.92	MINIMUM PREMIUM	2000
MAN. RATES	6.60	7.69	7.17	+ 7.92	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
2008	21,860	498,998	2.282				21,860			1		4	5
2009	23,581	601,777	2.551				23,581			1	4	5	10
2010	26,183	411,283	1.570				26,183				3	10	13
2011	25,608	1,080,341	4.218				25,608			2	3	11	16
2012	23,598	175,645	.744				23,598				1	8	9
TOTAL	120,830	2,768,044	2.291				120,830			4	11	38	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			116,890		35,890			280,150		35,767	30,301
2009			183,109	40,835	12,554			151,171	85,702	54,030	74,376
2010				53,249	21,539				238,954	52,139	45,402
2011			227,489	96,229	83,070			242,377	163,916	215,884	51,376
2012				47,826	23,090				7,875	56,716	40,138
TOTAL			527,488	238,139	176,143			673,698	496,447	414,536	241,593

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			262,979		82,942			662,971		72,499	33,301
2009		3,301	469,666	84,948	36,143		999	429,420	165,098	106,308	75,566
2010		396	34,208	100,727	44,222		421	102,076	397,703	90,024	45,674
2011		7,822	821,855	198,190	180,169		13,295	787,197	300,480	343,249	52,558
2012		2,483	217,099	83,014	39,483		2,218	91,534	47,578	56,039	41,182
TOTAL		14,002	1,805,807	466,879	382,959		16,933	2,073,198	910,859	668,119	248,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,909,940	2,428,816	248,281	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,231,974	-499,228	2,079	
TOTAL LOSSES	2,677,966	1,929,588	250,360	
EXPECTED LOSSES	2,075,860	1,620,330	218,702	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.216	1.597	.207	4.020
INDICATED (POST-TEST)	2.721	1.961	.254	4.936
PRES. ON RATE LEVEL	1.830	1.429	.193	3.452
DERIVED BY FORMULA	1.866	1.482	.199	3.547
UNDERLYING PRES. RATE	1.718	1.341	.181	3.240
PROPOSED	1.866	1.482	.199	3.547
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.66
MAN. RATES	3.95	4.42	4.04	+ 4.66
IND. RATE				
				4.657
				MINIMUM PREMIUM
				1500
				PRESENT
				1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	4,263	275,771	6.468				4,263			1	1	1	3
2009	3,875	1,157	.029				3,875						
2010	4,131	51,585	1.248				4,131					2	2
2011	4,221	12,074	.286				4,221					1	1
2012	4,080	28,231	.691				4,080					1	1
TOTAL	20,570	368,818	1.793				20,570			1	1	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			128,498	8,070	328			127,527	8,557	2,500	291
2009											1,157
2010					16,606					30,979	4,000
2011					1,667					8,942	1,465
2012					1					21,775	6,455
TOTAL			128,498	8,070	18,602			127,527	8,557	64,196	13,368

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			317,133	16,180	758			331,060	17,268	5,068	320
2009											1,176
2010		47	4,828	3,443	31,917		10	4,390	4,503	46,211	4,024
2011		8	1,291	766	3,020		26	2,362	2,616	12,806	1,499
2012					2		733	27,743	15,261	21,028	6,623
TOTAL		55	323,252	20,389	35,697		769	365,555	39,648	85,113	13,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	689,631	180,847	13,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-107,829	-52,804	228	
TOTAL LOSSES	581,802	128,043	13,870	
EXPECTED LOSSES	181,428	172,171	24,068	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.828	.622	.067	3.517
INDICATED (POST-TEST)	3.473	.764	.082	4.319
PRES. ON RATE LEVEL	.940	.892	.124	1.956
DERIVED BY FORMULA	.965	.888	.123	1.976
UNDERLYING PRES. RATE	.882	.837	.117	1.836
PROPOSED	.965	.888	.123	1.976
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.59
MAN. RATES	2.29	2.54	2.29	+ 2.59
				PRESENT
				890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	30,264	177,637	.586								2		2
2009	36,473	23,739	.065									1	1
2010	35,581	138											
2011	61,168	21,832	.035										
2012	58,512	6,406	.010										
TOTAL	221,998	229,752	.103								2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				79,766					97,278		593
2009					4,824					17,803	1,112
2010											138
2011											21,832
2012											6,406
TOTAL				79,766	4,824				97,278	17,803	30,081

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				159,930					196,307		652
2009			592	368	11,093			1,589	1,227	32,763	1,130
2010											139
2011											22,334
2012											6,573
TOTAL			592	160,298	11,093			1,589	197,534	32,763	30,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,181	401,688	30,828	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-405,805	-120,938	304	
TOTAL LOSSES		280,750	31,132	
EXPECTED LOSSES	725,933	421,797	26,640	
CREDIBILITY	.06	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.126	.014	.140
INDICATED (POST-TEST)	.000	.155	.017	.172
PRES. ON RATE LEVEL	.348	.203	.013	.564
DERIVED BY FORMULA	.327	.196	.014	.537
UNDERLYING PRES. RATE	.327	.190	.012	.529
PROPOSED	.327	.196	.014	.537

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	
IND. RATES				.71	MINIMUM PREMIUM	475
MAN. RATES	.64	.72	.66	+ .71	PRESENT	465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	14,402	225,741	1.567								4	5	9
2009	17,556	538,820	3.069							1	4	6	11
2010	19,152	294,606	1.538								5	5	10
2011	17,357	687,251	3.959							2	5	10	17
2012	17,087	586,824	3.434							1	4	5	10
TOTAL	85,554	2,333,242	2.727							4	22	31	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				77,410	24,010				99,840	11,945	12,536
2009			123,944	63,229	4,307			186,757	101,982	42,731	15,870
2010				118,052	9,941				104,648	23,594	38,371
2011			228,239	107,882	16,393			131,821	115,829	33,068	54,019
2012			78,738	104,533	19,284			221,698	115,199	20,824	26,548
TOTAL			430,921	471,106	73,935			540,276	537,498	132,162	147,344

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				155,207	55,486				201,477	24,213	13,777
2009		2,234	322,973	127,946	15,884		1,234	527,851	195,204	87,013	16,124
2010		770	64,832	215,478	25,350		181	44,805	174,288	40,564	38,601
2011		7,653	789,891	184,567	60,715		7,569	430,735	171,508	68,974	55,261
2012		10,821	576,295	156,661	51,234		42,673	939,784	169,689	52,738	27,238
TOTAL		21,478	1,753,991	839,859	208,669		51,657	1,943,175	912,166	273,502	151,001

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,770,301	2,234,196	151,001	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,532,640	-1,063,206	2,501	
TOTAL LOSSES	237,661	1,170,990	153,502	
EXPECTED LOSSES	5,951,136	3,440,126	261,794	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.278	1.369	.179	1.826
INDICATED (POST-TEST)	.341	1.681	.220	2.242
PRES. ON RATE LEVEL	7.412	4.284	.326	12.022
DERIVED BY FORMULA	7.200	4.076	.318	11.594
UNDERLYING PRES. RATE	6.956	4.021	.306	11.283
PROPOSED	7.200	4.076	.318	11.594

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	15.224
IND. RATES				15.22	MINIMUM PREMIUM	2000
MAN. RATES	14.72	15.84	14.07	+ 15.22	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
2008	116						116						
2009	111						111						
2010	134						134						
2011	40						40						
2012	36						36						
TOTAL	437						437						

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.	-9,457	-4,712	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	14,469	13,657	2,044	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.528	3.330	.498	7.356
DERIVED BY FORMULA	3.528	3.330	.498	7.356
UNDERLYING PRES. RATE	3.311	3.125	.468	6.904
PROPOSED	3.528	3.330	.498	7.356

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	9.659
IND. RATES				9.66	MINIMUM PREMIUM	2000
MAN. RATES	7.86	9.08	8.61	+ 9.66	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,941	18,808	.316									3	3
2009	5,957	36,661	.615									3	3
2010	6,094	304,160	4.991									2	5
2011	5,746	57,847	1.006								3	1	1
2012	6,213	4,782	.076										
TOTAL	29,951	422,258	1.410								4	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					6,109					1,679	11,020
2009					4,640					10,862	21,159
2010				101,857	1,644				158,557	7,175	34,927
2011				12,500					25,066		20,281
2012											4,782
TOTAL				114,357	12,393				183,623	19,716	92,169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					14,117					3,404	12,111
2009			567	355	10,671			969	749	19,990	21,498
2010		647	53,925	184,479	8,546		270	63,847	259,911	18,833	35,137
2011		208	18,806	18,308	1,508		557	23,370	30,777	2,890	20,747
2012											4,906
TOTAL		855	73,298	203,142	34,842		827	88,186	291,437	45,117	94,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	163,166	574,538	94,399	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-423,725	-238,461	888	
TOTAL LOSSES		336,077	95,287	
EXPECTED LOSSES	713,434	776,929	92,548	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.122	.318	1.440
INDICATED (POST-TEST)	.000	1.378	.391	1.769
PRES. ON RATE LEVEL	2.538	2.764	.329	5.631
DERIVED BY FORMULA	2.513	2.709	.331	5.553
UNDERLYING PRES. RATE	2.382	2.594	.309	5.285
PROPOSED	2.513	2.709	.331	5.553
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.29
MAN. RATES	6.19	7.00	6.59	+ 7.29
				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
2008	59,045	1,638,542	2.775							3	11	35	49
2009	59,338	1,082,195	1.823							2	7	39	48
2010	61,010	1,018,237	1.668								13	38	51
2011	65,034	1,266,118	1.946								13	30	43
2012	71,351	1,033,920	1.449								9	43	52
TOTAL	315,778	6,039,012	1.912							5	53	185	243

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			590,298	142,296	107,593			389,384	119,364	124,632	164,975
2009			158,704	64,395	157,094			385,111	73,671	190,406	52,814
2010				285,937	83,980				312,448	217,433	118,439
2011				305,149	65,973				501,672	227,489	165,835
2012				196,358	138,064				218,896	305,673	174,929
TOTAL			749,002	994,135	552,704			774,495	1,226,051	1,065,633	676,992

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,375,341	285,303	248,649			851,981	240,878	252,629	181,308
2009		2,616	395,433	142,273	367,916		2,082	888,039	158,172	361,445	53,659
2010		2,038	174,488	534,323	176,536		603	154,617	541,723	340,362	119,150
2011		5,436	510,003	477,254	156,481		11,779	527,800	682,522	383,573	169,649
2012		11,568	1,001,303	387,379	218,810		18,500	924,727	431,835	330,401	179,477
TOTAL		21,658	3,456,568	1,826,532	1,168,392		32,964	3,347,164	2,055,130	1,668,410	703,243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,858,354	6,718,464	703,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,450,778	-1,553,565	5,602	
TOTAL LOSSES	4,407,576	5,164,899	708,845	
EXPECTED LOSSES	4,187,217	5,156,655	555,770	
CREDIBILITY	.07	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.396	1.636	.224	3.256
INDICATED (POST-TEST)	1.714	2.009	.275	3.998
PRES. ON RATE LEVEL	1.413	1.740	.187	3.340
DERIVED BY FORMULA	1.434	1.788	.204	3.426
UNDERLYING PRES. RATE	1.326	1.633	.176	3.135
PROPOSED	1.434	1.788	.204	3.426
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.50
MAN. RATES	3.66	4.16	3.91	+ 4.50
				PRESENT
				1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	44,789	284,527	.635								4	22	26
2009	44,022	2,678,358	6.084					1		2	9	23	35
2010	53,898	453,919	.842							1	3	23	27
2011	59,512	576,307	.968							1	2	20	23
2012	60,568	989,594	1.633							1		28	29
TOTAL	262,789	4,982,705	1.896					1		5	18	116	140

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				130,526	19,115				44,075	59,139	31,672
2009	628,990		536,894	222,436	65,753			841,278	156,751	158,699	67,557
2010			83,338	34,376	92,730			31,864	10,451	148,053	53,107
2011			74,042	85,482	116,756			15,439	47,835	151,939	84,814
2012			185,480		169,594			250,486		334,484	49,550
TOTAL	628,990		879,754	472,820	463,948			1,139,067	259,112	852,314	286,700

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				261,705	44,174				88,942	119,875	34,808
2009	745,290	5,103	756,804	451,651	167,136		2,639	1,126,413	310,291	308,029	68,638
2010		4,365	258,925	84,597	184,344		577	106,066	41,179	222,729	53,426
2011		3,960	418,296	185,195	227,871		2,081	121,496	105,483	224,060	86,765
2012		16,104	736,204	197,499	232,159		41,726	936,910	267,244	334,387	50,838
TOTAL	745,290	29,532	2,170,229	1,180,647	855,684		47,023	2,290,885	813,139	1,209,080	294,475

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,282,959	4,058,550	294,475	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,005,513	-1,147,183	3,508	
TOTAL LOSSES	3,277,446	2,911,367	297,983	
EXPECTED LOSSES	3,458,304	3,852,488	338,997	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.247	1.108	.113	2.468
INDICATED (POST-TEST)	1.531	1.361	.139	3.031
PRES. ON RATE LEVEL	1.402	1.562	.138	3.102
DERIVED BY FORMULA	1.410	1.530	.138	3.078
UNDERLYING PRES. RATE	1.316	1.466	.129	2.911
PROPOSED	1.410	1.530	.138	3.078
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.04
MAN. RATES	3.64	4.07	3.63	+ 4.04
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	17,536	860,453	4.906						1	3	9	13	
2009	19,393	145,562	.750							2	9	11	
2010	20,123	162,048	.805							4	8	12	
2011	23,492	519,029	2.209						1	3	12	16	
2012	27,381	294,652	1.076							3	10	13	
TOTAL	107,925	1,981,744	1.836						2	15	48	65	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			278,152	68,301	24,372			399,340	45,349	36,010	8,929
2009				58,920	8,879				32,667	21,645	23,451
2010				19,381	38,075				30,381	45,056	29,155
2011			183,575	79,060	22,433			78,648	77,539	56,923	20,851
2012				69,405	38,517				43,277	110,030	33,423
TOTAL			461,727	295,067	132,276			477,988	229,213	269,664	115,809

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			368,882	136,944	56,323			557,068	91,514	72,993	9,813
2009			10,321	117,839	22,149			6,180	61,028	40,856	23,826
2010		221	21,256	42,925	74,205		67	18,418	56,148	68,768	29,330
2011		6,068	630,859	141,412	64,678		4,815	274,676	123,561	95,399	21,330
2012		3,771	327,782	125,864	63,858		5,307	246,021	120,139	113,213	34,292
TOTAL		10,060	1,359,100	564,984	281,213		10,189	1,102,363	452,390	391,229	118,591

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,481,712	1,689,816	118,591	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,367,342	-655,643	1,231	
TOTAL LOSSES	114,370	1,034,173	119,822	
EXPECTED LOSSES	4,123,815	2,226,493	114,401	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.106	.958	.111	1.175
INDICATED (POST-TEST)	.130	1.176	.136	1.442
PRES. ON RATE LEVEL	4.071	2.198	.113	6.382
DERIVED BY FORMULA	3.953	2.106	.115	6.174
UNDERLYING PRES. RATE	3.821	2.063	.106	5.990
PROPOSED	3.953	2.106	.115	6.174
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				8.11
MAN. RATES	7.78	8.38	7.47	+ 8.11
				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
2008	34,926	1,144,092	3.275				34,926			2	2	7	11
2009	32,205	1,220,571	3.790				32,205			1	2	10	13
2010	31,620	248,004	.784				31,620					9	9
2011	32,254	752,847	2.334				32,254			1	3	9	13
2012	31,441	416,900	1.325				31,441				4	12	16
TOTAL	162,446	3,782,414	2.328				162,446			4	11	47	62

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			283,605	21,337	50,394			514,845	132,156	69,626	72,129
2009			165,332	49,534	55,100			306,043	455,045	146,914	42,603
2010					60,235					149,760	38,009
2011			75,356	42,270	96,275			175,914	93,857	199,485	69,690
2012				53,743	40,384				179,121	100,824	42,828
TOTAL			524,293	166,884	302,388			996,802	860,179	666,609	265,259

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			526,555	42,781	116,461			965,253	266,691	141,133	79,270
2009		1,860	273,299	86,564	131,312		1,263	578,166	614,428	285,941	43,285
2010		162	17,514	12,478	115,766		56	21,213	21,774	223,399	38,237
2011		3,160	341,004	112,583	185,621		9,212	559,231	199,780	307,531	71,293
2012		3,245	280,633	108,833	63,295		10,115	566,442	248,714	126,186	43,942
TOTAL		8,427	1,439,005	363,239	612,455		20,646	2,690,305	1,351,387	1,084,190	276,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,158,383	3,411,271	276,027	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,703,217	-755,094	2,572	
TOTAL LOSSES	2,455,166	2,656,177	278,599	
EXPECTED LOSSES	2,852,552	2,446,436	276,159	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.511	1.635	.172	3.318
INDICATED (POST-TEST)	1.856	2.008	.211	4.075
PRES. ON RATE LEVEL	1.871	1.605	.181	3.657
DERIVED BY FORMULA	1.870	1.653	.185	3.708
UNDERLYING PRES. RATE	1.756	1.506	.170	3.432
PROPOSED	1.870	1.653	.185	3.708
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.87
MAN. RATES	4.14	4.63	4.28	+ 4.87
				PRESENT
				1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,647	66,749	.872				7,647				2	4	6
2009	5,467	222,839	4.076				5,467				3	2	5
2010	6,211	352,175	5.670				6,211				1	3	4
2011	6,305	147,467	2.338				6,305			1		2	3
2012	6,644	79,644	1.198				6,644				1	4	5
TOTAL	32,274	868,874	2.692				32,274			1	7	15	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				12,047	7,068				26,180	12,938	8,516
2009				91,926	10,571				107,569	9,264	3,509
2010				3,000	51,147				1	285,392	12,635
2011			73,718		3,623			33,955		7,970	28,201
2012				23,866	1,375				32,101	2,438	19,864
TOTAL			73,718	130,839	73,784			33,955	165,851	318,002	72,725

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				24,154	16,333				52,832	26,225	9,359
2009			15,711	183,600	27,020			14,832	196,688	20,421	3,565
2010		157	16,459	16,028	98,467		107	40,433	41,490	425,729	12,711
2011		1,887	201,418	7,819	12,373		1,285	82,983	7,383	13,545	28,850
2012		918	82,553	30,500	6,407		1,285	81,595	33,620	7,522	20,380
TOTAL		2,962	316,141	262,101	160,600		2,677	219,843	332,013	493,442	74,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	541,623	1,248,156	74,865	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-330,546	-147,181	545	
TOTAL LOSSES	211,077	1,100,975	75,410	
EXPECTED LOSSES	555,758	484,432	57,125	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.654	3.411	.234	4.299
INDICATED (POST-TEST)	.803	4.189	.287	5.279
PRES. ON RATE LEVEL	1.835	1.599	.189	3.623
DERIVED BY FORMULA	1.814	1.703	.193	3.710
UNDERLYING PRES. RATE	1.722	1.501	.177	3.400
PROPOSED	1.814	1.703	.193	3.710
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.87
MAN. RATES	3.97	4.48	4.24	+ 4.87
				PRESENT
				1405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	7,231	871	.012										
2009	12,211	273,635	2.240								3	3	6
2010	12,534	316,766	2.527							1	2	4	7
2011	13,107	192,260	1.466								2	2	4
2012	14,115	68,161	.482								2		2
TOTAL	59,198	851,693	1.439							1	9	9	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											871
2009				72,965	64,325				49,736	80,721	5,888
2010			73,944	19,473	12,627			104,575	76,039	14,109	15,999
2011				33,873	94,619				23,750	33,586	6,432
2012				24,079					42,298		1,784
TOTAL			73,944	150,390	171,571			104,575	191,823	128,416	30,974

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											957
2009			19,323	150,004	150,055			13,678	96,217	150,112	5,982
2010		3,615	203,681	40,690	29,104		1,789	297,798	134,706	29,347	16,095
2011		1,107	124,060	93,245	175,668		621	31,013	38,987	50,831	6,580
2012		882	79,762	29,276	4,635		1,588	103,427	42,045	6,809	1,830
TOTAL		5,604	426,826	313,215	359,462		3,998	445,916	311,955	237,099	31,444

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	882,344	1,221,731	31,444	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-780,586	-251,540	437	
TOTAL LOSSES	101,758	970,191	31,881	
EXPECTED LOSSES	1,352,674	837,060	41,440	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.172	1.639	.054	1.865
INDICATED (POST-TEST)	.211	2.013	.066	2.290
PRES. ON RATE LEVEL	2.435	1.507	.074	4.016
DERIVED BY FORMULA	2.391	1.537	.074	4.002
UNDERLYING PRES. RATE	2.285	1.414	.070	3.769
PROPOSED	2.391	1.537	.074	4.002
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.25
MAN. RATES	4.60	5.09	4.70	+ 5.26
				PRESENT
				1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,381	247,470	4.598						1	2	1	4	
2009	3,914	285,137	7.285							2	4	6	
2010	5,211	155,594	2.985						1		1	2	
2011	7,909	75,133	.949								3	3	
2012	10,045	16,639	.165								1	1	
TOTAL	32,460	779,973	2.403						2	4	10	16	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			78,539	44,397	2,684			111,724	5,846	1,998	2,282
2009				117,648	26,077				112,398	27,857	1,157
2010			100,228		1,121			50,869		1,379	1,997
2011					17,666					48,115	9,352
2012					7,500					394	8,745
TOTAL			178,767	162,045	55,048			162,593	118,244	79,743	23,533

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			193,834	89,016	6,203			290,036	11,797	4,050	2,508
2009			21,641	235,931	63,431			17,118	206,774	54,787	1,176
2010		4,688	257,583	4,130	7,313		805	129,428	4,341	4,199	2,009
2011		103	13,652	8,146	32,037		144	12,702	14,077	68,904	9,567
2012		236	19,064	8,078	9,832		14	500	278	383	8,972
TOTAL		5,027	505,774	345,301	118,816		963	449,784	237,267	132,323	24,232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	961,548	833,707	24,232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-656,046	-308,154	1,011	
TOTAL LOSSES	305,502	525,553	25,243	
EXPECTED LOSSES	1,187,386	1,115,650	83,746	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.941	1.619	.078	2.638
INDICATED (POST-TEST)	1.156	1.988	.096	3.240
PRES. ON RATE LEVEL	3.898	3.662	.275	7.835
DERIVED BY FORMULA	3.843	3.595	.268	7.706
UNDERLYING PRES. RATE	3.658	3.437	.258	7.353
PROPOSED	3.843	3.595	.268	7.706

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	10.118
IND. RATES				10.12	MINIMUM PREMIUM	2000
MAN. RATES	7.08	9.09	9.17	+ 10.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	16,521	96,385	.583								2	4	6
2009	12,866	882,342	6.857							1	3	9	13
2010	13,583	770,498	5.672							2	4	2	8
2011	10,108	32,395	.320								1		1
2012	11,475	32,153	.280									4	4
TOTAL	64,553	1,813,773	2.810							3	10	19	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				37,985	3,769				24,292	11,869	18,470
2009			152,907	88,588	8,960			176,088	411,213	35,752	8,834
2010			302,881	71,841	12,540			196,949	94,955	41,299	50,033
2011				12,000					7,021		13,374
2012					2,285					9,928	19,940
TOTAL			455,788	210,414	27,554			373,037	537,481	98,848	110,651

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				76,160	8,709				49,021	24,058	20,299
2009		2,136	313,093	169,377	27,007		902	424,205	675,743	81,072	8,975
2010		12,745	714,710	142,677	41,406		2,660	442,330	173,805	73,077	50,333
2011		197	18,048	17,572	1,450		157	6,548	8,622	810	13,682
2012		75	5,806	2,460	2,994		339	12,649	6,965	9,590	20,458
TOTAL		15,153	1,051,657	408,246	81,566		4,058	885,732	914,156	188,607	113,747

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,956,600	1,592,575	113,747	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-289,588	-218,642	641	
TOTAL LOSSES	1,667,012	1,373,933	114,388	
EXPECTED LOSSES	473,819	694,590	74,235	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.582	2.128	.177	4.887
INDICATED (POST-TEST)	3.171	2.613	.217	6.001
PRES. ON RATE LEVEL	.782	1.146	.123	2.051
DERIVED BY FORMULA	.830	1.234	.130	2.194
UNDERLYING PRES. RATE	.734	1.076	.115	1.925
PROPOSED	.830	1.234	.130	2.194
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.88
MAN. RATES	2.09	2.46	2.40	+ 2.88
				PRESENT
				920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	5,390	.059								1	1	
2012	5,447	27,344	.502								1	1	
TOTAL	51,253	50,086	.098							2	3	5	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					571					4,977	1,924
2009				7,622					143		841
2010				770					504		
2011					525					1,858	3,007
2012					2,690					20,127	4,527
TOTAL				8,392	3,786				647	26,962	10,299

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,320					10,088	2,114
2009			1,196	15,156	224			17	260	4	854
2010		4	407	1,391	42			199	823	27	
2011		2	403	243	950			494	544	2,662	3,076
2012		86	6,835	2,893	3,527		4	25,645	14,105	19,435	4,645
TOTAL		92	8,841	19,683	6,063		683	26,355	15,732	32,216	10,689

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,971	73,694	10,689	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,573	-58,881	152	
TOTAL LOSSES		14,813	10,841	
EXPECTED LOSSES	264,467	179,387	20,501	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.029	.021	.050
INDICATED (POST-TEST)	.000	.036	.026	.062
PRES. ON RATE LEVEL	.550	.373	.042	.965
DERIVED BY FORMULA	.539	.356	.041	.936
UNDERLYING PRES. RATE	.516	.350	.040	.906
PROPOSED	.539	.356	.041	.936

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	1.229
IND. RATES				1.23	MINIMUM PREMIUM	610
MAN. RATES	1.19	1.27	1.13	+ 1.23	PRESENT	590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	718,670	2,820,805	.392							6	8	25	39
2009	710,580	2,816,597	.396							6	13	20	39
2010	741,875	3,016,168	.406							4	13	30	47
2011	782,366	1,953,353	.249						1	1	10	25	37
2012	809,398	1,180,527	.145								4	36	40
TOTAL	3,762,889	11,787,450	.313						1	17	48	136	202

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			967,457	280,933	122,015			845,331	223,557	170,613	210,899
2009			819,927	270,105	122,910			630,305	422,977	262,295	288,078
2010			559,360	422,516	314,819			591,599	504,594	443,089	180,191
2011		475,338	77,802	264,255	67,298		397,705	34,078	354,361	103,686	178,830
2012			40,341		283,027				132,885	552,500	171,774
TOTAL		475,338	2,424,546	1,278,150	910,069		397,705	2,101,313	1,638,374	1,532,183	1,029,772

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,387,684	563,270	281,974			2,194,479	451,137	345,832	231,778
2009		14,779	2,124,920	559,000	317,769		4,169	1,802,299	810,552	513,432	292,687
2010		28,675	1,694,512	850,003	655,160		9,965	1,700,297	934,290	710,635	181,272
2011		360,324	830,415	424,834	160,795		613,184	533,021	470,763	191,675	182,943
2012		10,426	852,910	353,810	378,802		23,604	1,028,948	519,320	554,920	176,240
TOTAL		414,204	7,890,441	2,750,917	1,794,500		650,922	7,259,044	3,186,062	2,316,494	1,064,920

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,214,611	10,047,973	1,064,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,239,151	-2,180,402	10,019	
TOTAL LOSSES	8,975,460	7,867,571	1,074,939	
EXPECTED LOSSES	12,304,647	7,187,118	1,015,980	
CREDIBILITY	.36	.95	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.239	.209	.029	.477
INDICATED (POST-TEST)	.293	.257	.036	.586
PRES. ON RATE LEVEL	.348	.204	.029	.581
DERIVED BY FORMULA	.328	.254	.036	.618
UNDERLYING PRES. RATE	.327	.191	.027	.545
PROPOSED	.311	.241	.034	.586
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.77
MAN. RATES	.60	.74	.68	+ .77
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	62,764	195,576	.311							4	1	5	
2009	101,366	11,736	.011								1	1	
2010	111,266	646,715	.581						1			1	
2011	109,402	531,170	.485						1	1	7	9	
2012	105,488	241,730	.229							2	5	7	
TOTAL	490,286	1,626,927	.332							2	7	23	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				134,030	4,236				48,456	2,403	6,451
2009					856					2,016	8,864
2010			269,560					344,740			32,415
2011			111,129	6,495	24,717			232,479	51,243	77,155	27,952
2012				42,356	53,701				66,139	53,623	25,911
TOTAL			380,689	182,881	83,510			577,219	165,838	135,197	101,593

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				268,731	9,789				97,785	4,871	7,090
2009			105	65	1,968			180	139	3,711	9,006
2010		7,056	387,651	5,870	7,773		3,055	490,701	15,717	8,123	32,609
2011		3,043	326,382	30,120	54,304		9,969	618,416	119,865	130,900	28,595
2012		3,255	276,784	109,320	78,554		4,294	230,046	103,328	62,423	26,585
TOTAL		13,354	990,922	414,106	152,388		17,318	1,339,343	336,834	210,028	103,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,360,937	1,113,356	103,885	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,334,485	-321,808	1,631	
TOTAL LOSSES	1,026,452	791,548	105,516	
EXPECTED LOSSES	2,284,733	1,054,115	161,795	
CREDIBILITY	.09	.24	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.209	.161	.022	.392
INDICATED (POST-TEST)	.257	.198	.027	.482
PRES. ON RATE LEVEL	.497	.229	.035	.761
DERIVED BY FORMULA	.475	.222	.033	.730
UNDERLYING PRES. RATE	.466	.215	.033	.714
PROPOSED	.475	.222	.033	.730
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.96
MAN. RATES	.97	1.06	.89	+ .96
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				.958
				540
				525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3,636,335	8,428,739	.231							13	41	57	111
2009	3,700,610	8,423,011	.227					1		17	29	50	97
2010	4,146,421	6,250,360	.150							9	39	60	108
2011	4,294,903	4,680,602	.108							4	31	56	91
2012	4,449,315	3,125,781	.070							3	13	62	78
TOTAL	20,227,584	30,908,493	.153					1		46	153	285	485

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,481,435	781,246	672,482			2,526,957	885,143	646,150	435,326
2009	334,414		2,777,911	608,150	240,100			2,577,155	683,897	614,492	586,892
2010			1,193,038	631,770	422,728			1,367,997	841,931	1,211,139	581,757
2011			685,017	674,709	338,544			618,682	923,468	858,652	581,530
2012			301,345	170,395	465,701			414,814	331,972	904,101	537,453
TOTAL	334,414		7,438,746	2,866,270	2,139,555			7,505,605	3,666,411	4,234,534	2,722,958

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			4,471,507	1,566,401	1,417,829			4,294,978	1,786,216	1,256,236	478,424
2009	396,248	40,688	5,815,591	1,262,043	644,847		13,173	5,591,648	1,356,961	1,207,517	596,282
2010		54,460	3,162,781	1,270,751	900,233		17,970	3,091,058	1,633,466	1,892,668	585,247
2011		28,006	2,862,290	1,193,243	741,722		41,035	2,243,500	1,457,249	1,366,507	594,905
2012		44,307	2,410,680	740,921	664,655		90,728	2,765,526	1,015,165	944,355	551,427
TOTAL	396,248	167,461	18,722,849	6,033,359	4,369,286		162,906	17,986,710	7,249,057	6,667,283	2,806,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	37,436,174	24,318,985	2,806,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,251,099	-5,436,450	28,359	
TOTAL LOSSES	19,185,075	18,882,535	2,834,644	
EXPECTED LOSSES	31,150,479	18,002,550	2,831,861	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.095	.093	.014	.202
INDICATED (POST-TEST)	.117	.114	.017	.248
PRES. ON RATE LEVEL	.164	.095	.015	.274
DERIVED BY FORMULA	.117	.114	.017	.248
UNDERLYING PRES. RATE	.154	.089	.014	.257
PROPOSED	.117	.114	.017	.248
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.33
MAN. RATES	.34	.36	.32	+ .33
				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
2008	41,404	837,940	2.023				41,404			2	9	3	14
2009	39,911	282,560	.707				39,911			1	4	6	11
2010	40,983	1,634,009	3.987				40,983			3	2	9	14
2011	43,040	310,794	.722				43,040				2	7	9
2012	43,994	781,967	1.777				43,994				5	10	15
TOTAL	209,332	3,847,270	1.838				209,332			6	22	35	63

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			153,477	204,608	12,525			126,114	304,427	10,250	26,539
2009			70,622	11,315	14,296			65,495	3,672	70,202	46,958
2010			473,158	56,475	45,965			870,857	69,868	79,172	38,514
2011				57,838	51,376				126,617	42,455	32,508
2012				168,537	142,273				254,796	194,278	22,083
TOTAL			697,257	498,773	266,435			1,062,466	759,380	396,357	166,602

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			378,781	410,239	28,946			327,392	614,333	20,777	29,166
2009		1,274	181,609	24,667	35,545		433	185,865	13,775	131,128	47,709
2010		16,878	943,931	125,267	109,404		10,230	1,658,628	177,462	148,498	38,745
2011		1,261	126,701	108,388	100,153		2,914	129,256	167,881	75,390	33,256
2012		10,679	919,838	358,093	218,965		16,104	870,573	389,446	228,606	22,657
TOTAL		30,092	2,550,860	1,026,654	493,013		29,681	3,171,714	1,362,897	604,399	171,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,782,347	3,486,963	171,533	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,386,467	-1,062,045	1,875	
TOTAL LOSSES	3,395,880	2,424,918	173,408	
EXPECTED LOSSES	4,042,200	3,487,471	192,585	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.622	1.158	.083	2.863
INDICATED (POST-TEST)	1.992	1.422	.102	3.516
PRES. ON RATE LEVEL	2.058	1.775	.098	3.931
DERIVED BY FORMULA	2.055	1.726	.099	3.880
UNDERLYING PRES. RATE	1.931	1.666	.092	3.689
PROPOSED	2.055	1.726	.099	3.880
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.09
MAN. RATES	4.49	5.10	4.60	+ 5.09
				PRESENT
				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	392,184	143,611	.036				392,184					3	3
2009	359,689	439,845	.122				359,689				5	5	10
2010	418,727	1,164,895	.278				418,727			2	2	9	13
2011	488,110	771,687	.158				488,110			1	2	7	10
2012	457,349	124,077	.027				457,349				1	3	4
TOTAL	2,116,059	2,644,115	.125				2,116,059			3	10	27	40

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					9,117					54,507	79,987
2009				100,646	14,149				213,405	61,410	50,235
2010			285,119	84,702	47,747			357,440	122,696	188,915	78,276
2011			69,102	48,513	136,838			7,227	6,869	481,540	21,598
2012				13,868	5,616				15,890	9,564	79,139
TOTAL			354,221	247,729	213,467			364,667	358,860	795,936	309,235

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					21,070					110,486	87,906
2009			17,517	201,217	35,502			33,268	393,182	119,701	51,039
2010		13,562	766,986	173,748	110,461		5,738	953,316	255,901	302,630	78,745
2011		3,344	364,891	139,912	259,436		1,859	150,792	150,386	690,825	22,095
2012		689	60,205	22,906	10,036		923	51,042	22,492	11,790	81,197
TOTAL		17,595	1,209,599	537,783	436,505		8,520	1,188,418	821,961	1,235,432	320,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,424,132	3,031,681	320,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,124,261	-863,603	2,765	
TOTAL LOSSES	299,871	2,168,078	323,747	
EXPECTED LOSSES	3,639,620	2,877,841	275,088	
CREDIBILITY	.25	.65	.68	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.014	.102	.015	.131
INDICATED (POST-TEST)	.017	.125	.018	.160
PRES. ON RATE LEVEL	.183	.145	.014	.342
DERIVED BY FORMULA	.142	.132	.017	.291
UNDERLYING PRES. RATE	.172	.136	.013	.321
PROPOSED	.142	.132	.017	.291
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.38
MAN. RATES	.72	.56	.40	+ .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
2008	356,181	242,599	.068								3	1	4
2009	371,597	753,011	.202					1		1	2	1	5
2010	376,997	144,108	.038								1	3	4
2011	391,230	521,472	.133							1	4		5
2012	390,942	272,545	.069								1	5	6
TOTAL	1,886,947	1,933,735	.102					1		2	11	10	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				59,244	2,714				114,820		65,821
2009	280,560		137,001	19,415	12,997	35,000		196,039	25,383		46,616
2010				19,724	27,464				55,113	22,856	18,951
2011			139,501	57,292				190,000	85,778		48,901
2012				16,776	56,591				13,584	163,860	21,734
TOTAL	280,560		276,502	172,451	99,766	35,000		386,039	294,678	186,716	202,023

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				118,784	6,272				231,706		72,337
2009	332,435	2,470	350,093	41,691	35,000	41,688	1,296	539,452	52,966	6,231	47,362
2010		200	18,343	41,348	53,832		101	25,076	93,303	36,920	19,065
2011		4,471	462,046	95,528	17,903		8,971	532,572	133,597	21,818	50,026
2012		2,405	199,400	81,332	77,414		6,037	242,008	128,349	160,421	22,299
TOTAL	332,435	9,546	1,029,882	378,683	190,421	41,688	16,405	1,339,108	639,921	225,390	211,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,769,064	1,434,415	211,089	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-925,181	-328,813	2,195	
TOTAL LOSSES	1,843,883	1,105,602	213,284	
EXPECTED LOSSES	1,566,167	1,075,559	226,435	
CREDIBILITY	.23	.60	.63	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.098	.059	.011	.168
INDICATED (POST-TEST)	.120	.072	.014	.206
PRES. ON RATE LEVEL	.088	.061	.013	.162
DERIVED BY FORMULA	.095	.068	.014	.177
UNDERLYING PRES. RATE	.083	.057	.012	.152
PROPOSED	.095	.068	.014	.177
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.23
MAN. RATES	.19	.21	.19	+ .23
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	653,195	3,144,676	.481						5	13	26	44	
2009	676,831	3,711,149	.548						7	17	29	53	
2010	715,871	2,423,933	.338						4	11	27	42	
2011	733,170	2,564,258	.349						4	18	23	45	
2012	765,736	2,674,290	.349						4	5	36	45	
TOTAL	3,544,803	14,518,306	.410						24	64	141	229	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,015,890	415,514	117,446			875,022	295,609	241,707	183,488
2009			931,223	357,635	105,829			1,391,989	449,162	312,814	162,497
2010			467,814	170,864	249,966			513,675	361,318	398,523	261,773
2011			656,879	350,381	177,652			377,022	485,697	284,582	232,045
2012			668,489	59,865	703,306			289,551	107,023	637,905	208,151
TOTAL			3,740,295	1,354,259	1,354,199			3,447,259	1,698,809	1,875,531	1,047,954

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,076,254	833,105	271,418			1,818,530	596,540	489,939	201,653
2009		14,528	2,100,925	731,529	280,604		7,636	3,245,880	879,710	621,777	165,097
2010		23,629	1,363,153	378,880	513,572		8,879	1,504,606	689,633	634,610	263,344
2011		22,100	2,291,685	645,375	412,014		23,767	1,308,304	728,351	484,072	237,382
2012		76,804	3,211,699	738,469	777,763		74,248	1,834,526	552,004	574,029	213,563
TOTAL		137,061	11,043,716	3,327,358	2,255,371		114,530	9,711,846	3,446,238	2,804,427	1,081,039

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,007,153	11,833,394	1,081,039	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,839,099	-2,615,677	10,863	
TOTAL LOSSES	13,168,054	9,217,717	1,091,902	
EXPECTED LOSSES	13,328,459	8,613,871	1,098,889	
CREDIBILITY	.35	.91	.96	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.371	.260	.031	.662
INDICATED (POST-TEST)	.456	.319	.038	.813
PRES. ON RATE LEVEL	.401	.259	.033	.693
DERIVED BY FORMULA	.420	.314	.038	.772
UNDERLYING PRES. RATE	.376	.243	.031	.650
PROPOSED	.420	.314	.038	.772

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	1.013
IND. RATES				1.01	MINIMUM PREMIUM	555
MAN. RATES	.74	.85	.81	+ 1.01	PRESENT	505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	24,492	474,231	1.936						2	2	4	8	
2009	26,504	179,041	.675							2	3	5	
2010	28,051	227,804	.812						1	2	4	7	
2011	31,472	473,143	1.503						1	2	11	14	
2012	33,882	620,993	1.832							5	11	16	
TOTAL	144,401	1,975,212	1.368						4	13	33	50	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			247,116	50,600	2,791			123,953	2,061	5,310	42,400
2009				66,323	5,886				57,228	16,881	32,723
2010			76,409	8,488	7,724			85,172	1,861	12,580	35,570
2011			69,039	32,803	70,024			98,729	30,972	93,430	78,146
2012				164,904	148,279				134,423	131,517	41,870
TOTAL			392,564	323,118	234,704			307,854	226,545	259,718	230,709

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			609,883	101,453	6,450			321,782	4,159	10,763	46,598
2009			11,117	132,330	15,488			8,959	105,465	32,859	33,247
2010		3,649	202,819	19,918	19,231		1,352	218,889	11,800	22,440	35,783
2011		2,692	289,474	86,097	136,371		4,638	288,731	80,055	143,552	79,943
2012		10,728	923,088	360,145	226,136		9,456	496,266	225,804	148,632	42,959
TOTAL		17,069	2,036,381	699,943	403,676		15,446	1,334,627	427,283	358,246	238,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,403,523	1,889,148	238,530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-644,051	-215,161	1,901	
TOTAL LOSSES	2,759,472	1,673,987	240,431	
EXPECTED LOSSES	1,110,444	720,560	183,389	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.911	1.159	.167	3.237
INDICATED (POST-TEST)	2.347	1.423	.205	3.975
PRES. ON RATE LEVEL	.819	.532	.135	1.486
DERIVED BY FORMULA	.880	.630	.143	1.653
UNDERLYING PRES. RATE	.769	.499	.127	1.395
PROPOSED	.880	.630	.143	1.653

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	2.170
IND. RATES				2.17	MINIMUM PREMIUM	855
MAN. RATES	1.64	1.84	1.74	+ 2.17	PRESENT	750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	32,336	204,778	.633				32,336				3	7	10
2009	33,923	170,748	.503				33,923					6	6
2010	34,890	1,443,721	4.137				34,890				4	4	10
2011	34,773	577,186	1.659				34,773			2		8	9
2012	38,788	211,832	.546				38,788			1	1	9	10
TOTAL	174,710	2,608,265	1.493				174,710			3	8	34	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				30,577	19,323				35,003	34,665	85,210
2009					8,080					51,546	111,122
2010			309,716	144,778	3,330			584,913	226,471	16,473	158,040
2011			117,633		57,276			43,130		191,704	167,443
2012				2,894	22,717				15,522	57,162	113,537
TOTAL			427,349	178,249	110,726			628,043	276,996	351,550	635,352

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				61,307	44,657				70,636	70,267	93,646
2009			987	614	18,580			4,599	3,555	94,860	112,900
2010		10,039	577,979	270,013	24,106		5,921	980,253	400,591	50,886	158,988
2011		3,305	361,194	36,222	113,126		2,169	153,374	62,502	277,233	171,294
2012		823	67,318	27,982	30,347		2,516	110,799	55,488	57,690	116,489
TOTAL		14,167	1,007,478	396,138	230,816		10,606	1,249,025	592,772	550,936	653,317

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,281,276	1,770,662	653,317	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-843,143	-425,433	3,826	
TOTAL LOSSES	1,438,133	1,345,229	657,143	
EXPECTED LOSSES	1,434,369	1,402,922	384,363	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.823	.770	.376	1.969
INDICATED (POST-TEST)	1.011	.946	.462	2.419
PRES. ON RATE LEVEL	.875	.856	.234	1.965
DERIVED BY FORMULA	.882	.867	.264	2.013
UNDERLYING PRES. RATE	.821	.803	.220	1.844
PROPOSED	.882	.867	.264	2.013
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.643
MAN. RATES	2.17	2.45	2.30	2.64
				MINIMUM PREMIUM
				975
				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
2008	172,573	3,923,247	2.273				172,573			5	18	71	94
2009	170,945	6,130,560	3.586				170,945		1	9	28	59	97
2010	158,568	4,413,321	2.783				158,568			6	23	65	94
2011	162,053	4,432,548	2.735				162,053			4	21	70	95
2012	186,876	2,171,271	1.161				186,876				12	73	85
TOTAL	851,015	21,070,947	2.476				851,015		1	24	102	338	465

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			948,357	441,551	260,716			770,898	432,732	814,993	254,000
2009		286,738	1,404,655	485,658	178,035		290,754	1,935,086	592,104	497,099	460,431
2010			919,326	441,544	268,672			1,538,584	496,703	434,711	313,781
2011			657,900	643,782	287,935			769,796	1,295,034	540,145	237,956
2012			298,475		324,867				470,350	704,510	373,069
TOTAL		286,738	3,930,238	2,311,010	1,320,225		290,754	5,014,364	3,286,923	2,991,458	1,639,237

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,691,612	885,310	601,597			1,060,226	873,253	1,621,174	279,146
2009		390,022	2,901,401	995,435	458,712		243,575	4,011,659	1,159,837	970,981	467,798
2010		35,383	2,061,257	880,402	574,891		16,916	2,817,403	956,105	716,295	315,663
2011		27,054	2,765,763	1,110,485	645,161		51,178	2,759,211	1,670,890	947,075	243,429
2012		21,216	1,814,323	712,662	483,355		41,384	2,047,789	961,304	756,018	382,769
TOTAL		473,675	11,234,356	4,584,294	2,763,716		353,053	12,696,288	5,621,389	5,011,543	1,688,805

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,757,372	17,980,942	1,688,805	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,726,758	-3,946,711	16,695	
TOTAL LOSSES	13,030,614	14,034,231	1,705,500	
EXPECTED LOSSES	19,862,690	12,969,469	1,702,030	
CREDIBILITY	.13	.35	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.531	1.649	.200	3.380
INDICATED (POST-TEST)	1.880	2.025	.246	4.151
PRES. ON RATE LEVEL	2.487	1.624	.213	4.324
DERIVED BY FORMULA	2.408	1.764	.225	4.397
UNDERLYING PRES. RATE	2.334	1.524	.200	4.058
PROPOSED	2.368	1.735	.221	4.324
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.68
MAN. RATES	5.31	5.66	5.06	+ 5.68
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	338,000	3,358,879	.993							7	9	46	62
2009	354,502	2,439,063	.688							2	5	48	55
2010	340,743	2,129,262	.624							4	8	29	41
2011	374,535	1,566,901	.418							3	4	41	48
2012	379,780	1,434,637	.377							2	2	51	55
TOTAL	1,787,560	10,928,742	.611							18	28	215	261

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,500,947	214,832	120,735			917,800	159,898	257,643	187,024
2009			654,941	53,150	264,930			782,272	122,857	369,943	190,970
2010			671,996	188,730	172,604			398,218	259,737	281,176	156,801
2011			409,626	85,407	228,192			157,103	91,524	500,629	94,420
2012			284,802	41,809	239,538			99,000	31,150	560,383	177,955
TOTAL			3,522,312	583,928	1,025,999			2,354,393	665,166	1,969,774	807,170

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,932,784	430,738	279,017			1,601,704	322,674	522,242	205,540
2009		5,438	801,473	130,531	620,704		2,526	1,093,987	262,501	695,260	194,025
2010		27,858	1,588,984	398,760	370,605		5,200	891,753	488,920	445,142	157,742
2011		13,089	1,408,425	264,452	456,347		9,358	591,763	282,208	737,320	96,591
2012		39,946	1,622,774	351,430	350,279		42,536	1,167,356	447,949	554,580	182,582
TOTAL		86,331	8,354,440	1,575,911	2,076,952		59,620	5,346,563	1,804,252	2,954,544	836,480

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,846,954	8,411,659	836,480	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,649,939	-2,633,500	8,071	
TOTAL LOSSES	8,197,015	5,778,159	844,551	
EXPECTED LOSSES	9,599,198	8,651,790	822,278	
CREDIBILITY	.22	.58	.61	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.459	.323	.047	.829
INDICATED (POST-TEST)	.564	.397	.058	1.019
PRES. ON RATE LEVEL	.572	.516	.049	1.137
DERIVED BY FORMULA	.570	.447	.054	1.071
UNDERLYING PRES. RATE	.537	.484	.046	1.067
PROPOSED	.570	.447	.054	1.071
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				1.41
MAN. RATES	1.34	1.50	1.33	+ 1.41
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.406
				655
				640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	84,558	2,715	.003										
2009	88,169	224,186	.254								1	1	2
2010	81,381	2,769	.003										
2011	98,725	5,269	.005										
2012	102,718	87,989	.085								1		1
TOTAL	455,551	322,928	.071								2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											2,715
2009				58,073	15,000				140,607	4,246	6,260
2010											2,769
2011											5,269
2012				35,276					41,135		11,578
TOTAL				93,349	15,000				181,742	4,246	28,591

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008											2,984
2009			10,943	116,623	36,205			18,688	256,559	12,220	6,360
2010											2,786
2011											5,390
2012		1,292	116,847	42,882	6,790		1,548	100,582	40,893	6,619	11,879
TOTAL		1,292	127,790	159,505	42,995		1,548	119,270	297,452	18,839	29,399

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	249,900	518,791	29,399	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-231,084	-64,375	462	
TOTAL LOSSES	18,816	454,416	29,861	
EXPECTED LOSSES	396,329	214,108	45,556	
CREDIBILITY	.09	.23	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.004	.100	.007	.111
INDICATED (POST-TEST)	.005	.123	.009	.137
PRES. ON RATE LEVEL	.093	.050	.010	.153
DERIVED BY FORMULA	.085	.067	.010	.162
UNDERLYING PRES. RATE	.087	.047	.010	.144
PROPOSED	.080	.063	.010	.153

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	
IND. RATES				.20	MINIMUM PREMIUM	340
MAN. RATES	.17	.19	.18	+ .20	PRESENT	340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	60,036	88,209	.146							2	1	3	
2009	59,049	244,882	.414							2	6	8	
2010	59,458	39,034	.065										
2011	57,962	5,737	.009										
2012	62,241	22,484	.036										
TOTAL	298,746	400,346	.134							4	7	11	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				16,345	2,191				55,899	4,567	9,207
2009				33,975	24,337				118,357	65,599	2,614
2010											39,034
2011											5,737
2012											22,484
TOTAL				50,320	26,528				174,256	70,166	79,076

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				32,772	5,063				112,805	9,257	10,118
2009			8,312	69,420	56,957			21,264	220,238	124,432	2,656
2010											39,268
2011											5,869
2012											23,069
TOTAL			8,312	102,192	62,020			21,264	333,043	133,689	80,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,576	630,944	80,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-515,735	-183,952	1,750	
TOTAL LOSSES		446,992	82,730	
EXPECTED LOSSES	869,351	600,479	182,235	
CREDIBILITY	.07	.18	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.150	.028	.178
INDICATED (POST-TEST)	.000	.184	.034	.218
PRES. ON RATE LEVEL	.310	.214	.065	.589
DERIVED BY FORMULA	.288	.209	.059	.556
UNDERLYING PRES. RATE	.291	.201	.061	.553
PROPOSED	.288	.209	.059	.556

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	.730
IND. RATES				.73	MINIMUM PREMIUM	480
MAN. RATES	.72	.78	.69	+ .73	PRESENT	470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	15,273	116,259	.761							4	4	8	
2009	16,366	89,283	.545							1	5	6	
2010	15,672	776,362	4.953						1	11	13	25	
2011	14,572	428,565	2.941						1	4	13	18	
2012	12,722	715,411	5.623						1	1	13	15	
TOTAL	74,605	2,125,880	2.850						3	21	48	72	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				27,843	1,981				29,782	9,309	47,344
2009				14,094	2,946				13,170	25,550	33,523
2010			115,196	210,505	13,978			78,705	253,655	50,863	53,460
2011			68,438	63,187	13,251			78,653	82,837	32,979	89,220
2012			268,328	19,811	33,439			200,000	74,574	75,187	44,072
TOTAL			451,962	335,440	65,595			357,358	454,018	193,888	267,619

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				55,825	4,579				60,099	18,870	52,031
2009			2,568	28,251	7,193			3,992	25,765	47,433	34,059
2010		6,740	410,200	387,932	43,928		1,685	307,664	427,932	92,181	53,780
2011		2,844	289,682	104,344	37,050		4,861	273,295	123,067	61,711	91,272
2012		14,777	519,607	78,070	59,542		25,638	618,958	148,733	92,211	45,218
TOTAL		24,361	1,222,057	654,422	152,292		32,184	1,203,909	785,596	312,406	276,360

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,482,511	1,904,716	276,360	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-482,936	-445,505	1,984	
TOTAL LOSSES	1,999,575	1,459,211	278,344	
EXPECTED LOSSES	799,020	1,411,526	224,562	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.680	1.956	.373	5.009
INDICATED (POST-TEST)	3.291	2.402	.458	6.151
PRES. ON RATE LEVEL	1.141	2.016	.321	3.478
DERIVED BY FORMULA	1.206	2.043	.331	3.580
UNDERLYING PRES. RATE	1.071	1.892	.301	3.264
PROPOSED	1.206	2.043	.331	3.580

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	4.700
IND. RATES				4.70	MINIMUM PREMIUM	1510
MAN. RATES	3.56	4.24	4.07	+ 4.70	PRESENT	1360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	257,613	1,540,314	.597							2	2	15	19
2009	258,702	713,097	.275							1	6	7	14
2010	257,408	484,355	.188								1	7	8
2011	264,802	1,338,617	.505					1		1	7	9	18
2012	274,808	482,302	.175					1			2	4	7
TOTAL	1,313,333	4,558,685	.347					2		4	18	42	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			306,093	24,508	159,200			343,005	34,504	527,026	145,978
2009			72,413	111,361	43,734			89,767	207,117	33,657	155,048
2010				24,563	124,210				117,271	47,568	170,743
2011	3,500		109,747	116,944	222,967			367,955	186,866	172,977	157,661
2012	190,864			48,000	8,568	2,500			37,081	44,410	150,879
TOTAL	194,364		488,253	325,376	558,679	2,500		800,727	582,839	825,638	780,309

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			634,441	49,138	367,912			657,572	69,629	1,068,282	160,430
2009		1,306	205,415	225,887	106,245		594	275,473	382,877	70,917	157,529
2010		497	49,024	70,148	240,037		214	53,205	198,374	76,970	171,767
2011	5,359	4,957	532,950	279,812	423,833		13,210	767,588	314,251	283,682	161,287
2012	241,131	2,038	180,771	67,577	20,471	10,969	2,887	147,253	67,987	48,856	154,802
TOTAL	246,490	8,798	1,602,601	692,562	1,158,498	10,969	16,905	1,901,091	1,033,118	1,548,707	805,815

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,786,854	4,432,885	805,815	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,840,610	-1,095,471	6,489	
TOTAL LOSSES	1,946,244	3,337,414	812,304	
EXPECTED LOSSES	3,112,600	3,585,398	669,800	
CREDIBILITY	.18	.47	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.148	.254	.062	.464
INDICATED (POST-TEST)	.182	.312	.076	.570
PRES. ON RATE LEVEL	.253	.291	.054	.598
DERIVED BY FORMULA	.240	.301	.065	.606
UNDERLYING PRES. RATE	.237	.273	.051	.561
PROPOSED	.237	.297	.064	.598
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.79
MAN. RATES	.64	.72	.70	+ .79
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,406	18,195	.336									1	1
2009	4,136	333,324	8.059							2	1		3
2010	3,915	32,325	.825								1	1	2
2011	4,181	9,898	.236										
2012	5,118	118,807	2.321									2	2
TOTAL	22,756	512,549	2.252							2	2	4	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					6,022					6,022	6,151
2009			227,389	15,341				83,384	2,890		4,320
2010				2,246	137				10,601	4,615	14,726
2011											9,898
2012					63,100					52,073	3,634
TOTAL			227,389	17,587	69,259			83,384	13,491	62,710	38,729

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					13,917					12,207	6,760
2009		4,101	575,783	33,974	7,997		551	228,423	8,120	2,404	4,389
2010		13	1,218	4,087	381		21	4,854	17,978	7,429	14,814
2011											10,126
2012		1,993	160,373	67,947	82,730		1,760	66,356	36,499	50,285	3,728
TOTAL		6,107	737,374	106,008	105,025		2,332	299,633	62,597	72,325	39,817

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,045,446	345,955	39,817	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,124	-74,416	223	
TOTAL LOSSES	896,322	271,539	40,040	
EXPECTED LOSSES	252,364	246,903	22,756	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.939	1.193	.176	5.308
INDICATED (POST-TEST)	4.837	1.465	.216	6.518
PRES. ON RATE LEVEL	1.182	1.156	.106	2.444
DERIVED BY FORMULA	1.219	1.165	.109	2.493
UNDERLYING PRES. RATE	1.109	1.085	.100	2.294
PROPOSED	1.219	1.165	.109	2.493
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.69
MAN. RATES	3.20	3.46	3.32	+ 3.69
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.691
				1250
				1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	14,851	.156								1	1	
2012	10,927	12,798	.117										
TOTAL	48,066	990,743	2.061						1		6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			305,771		91,577			484,700		38,164	10,374
2009					6,560					14,112	3,559
2010											8,277
2011					476					154	14,221
2012											12,798
TOTAL			305,771		98,613			484,700		52,430	49,229

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			397,279		211,635			662,419		77,359	11,401
2009			805	500	15,082			1,259	974	25,971	3,616
2010											8,327
2011		2	371	220	864			41	44	220	14,548
2012											13,131
TOTAL		2	398,455	720	227,581			663,719	1,018	103,550	51,023

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,062,176	332,869	51,023			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-142,167	-57,437	602			
TOTAL LOSSES	920,009	275,432	51,625			
EXPECTED LOSSES	242,253	190,821	60,083			
CREDIBILITY	.02	.05	.05			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.914	.573	.107	2.594		
INDICATED (POST-TEST)	2.350	.704	.131	3.185		
PRES. ON RATE LEVEL	.537	.423	.133	1.093		
DERIVED BY FORMULA	.573	.437	.133	1.143		
UNDERLYING PRES. RATE	.504	.397	.125	1.026		
PROPOSED	.573	.437	.133	1.143		
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	1.500
IND. RATES				1.50	MINIMUM PREMIUM	680
MAN. RATES	1.15	1.34	1.28	+ 1.50	PRESENT	625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	6,706	1,084	.016				6,706					1	1
2009	6,453	9,637	.149				6,453				1	1	2
2010	6,532	6,024	.092				6,532						
2011	6,735	15,091	.224				6,735					1	1
2012	6,680	181,093	2.710				6,680			1		1	2
TOTAL	33,106	212,929	.643				33,106			1	1	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					803					155	126
2009				2,963	622				705	1,582	3,765
2010											6,024
2011					7,248					2,823	5,020
2012			75,207		10,203			60,510		9,321	25,852
TOTAL			75,207	2,963	18,876			60,510	705	13,881	40,787

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					1,856					314	138
2009			541	5,939	1,517			232	1,395	2,934	3,825
2010											6,060
2011		44	5,598	3,343	13,144		9	745	826	4,043	5,135
2012		8,466	257,107	22,253	20,820		14,054	242,367	21,345	14,141	26,524
TOTAL		8,510	263,246	31,535	37,337		14,063	243,344	23,566	21,432	41,682

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	529,163	113,870	41,682	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-208,052	-57,156	321	
TOTAL LOSSES	321,111	56,714	42,003	
EXPECTED LOSSES	350,593	186,386	33,769	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.970	.171	.127	1.268
INDICATED (POST-TEST)	1.191	.210	.156	1.557
PRES. ON RATE LEVEL	1.128	.600	.109	1.837
DERIVED BY FORMULA	1.129	.584	.111	1.824
UNDERLYING PRES. RATE	1.059	.563	.102	1.724
PROPOSED	1.129	.584	.111	1.824
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.395
MAN. RATES	2.40	2.48	2.15	2.40
				MINIMUM PREMIUM
				PRESENT
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	20,017	1,753,066	8.757				20,017			1	8	7	16
2009	19,299	95,495	.494				19,299				3	1	4
2010	17,410	230,886	1.326				17,410				4	6	10
2011	20,285	159,909	.788				20,285				4	1	5
2012	15,924	114,085	.716				15,924					4	4
TOTAL	92,935	2,353,441	2.532				92,935			1	19	19	39

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			278,716	181,531	14,481			208,194	947,308	80,864	41,972
2009				12,384	372				54,408	223	28,108
2010				75,854	11,899				62,334	46,056	34,743
2011				28,377	563				53,952	181	76,836
2012					23,414					71,965	18,706
TOTAL			278,716	298,146	50,729			208,194	1,118,002	199,289	200,365

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			518,531	326,069	33,465			407,419	1,561,064	163,911	46,127
2009			1,988	24,651	1,221			7,103	99,178	2,115	28,558
2010		516	43,261	139,592	26,881		121	31,225	108,463	71,898	34,951
2011		475	43,120	41,813	4,446		1,191	50,349	66,294	6,478	78,603
2012		739	59,510	25,214	30,701		2,417	91,696	50,436	69,495	19,192
TOTAL		1,730	666,410	557,339	96,714		3,729	587,792	1,885,435	313,897	207,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,259,661	2,853,385	207,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,556,777	-660,737	2,120	
TOTAL LOSSES		2,192,648	209,551	
EXPECTED LOSSES	2,595,674	2,117,059	236,054	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.359	.225	2.584
INDICATED (POST-TEST)	.000	2.897	.276	3.173
PRES. ON RATE LEVEL	2.976	2.427	.271	5.674
DERIVED BY FORMULA	2.887	2.465	.271	5.623
UNDERLYING PRES. RATE	2.793	2.278	.254	5.325
PROPOSED	2.887	2.465	.271	5.623
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.38
MAN. RATES	6.47	7.22	6.64	+ 7.38
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008													
2009													
2010													
2011	16												
2012	8												
TOTAL	24												

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-274	-167	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	600	732	772	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.061	.061
PRES. ON RATE LEVEL	2.664	3.246	3.429	9.339
DERIVED BY FORMULA	2.664	3.246	3.429	9.339
UNDERLYING PRES. RATE	2.500	3.047	3.218	8.765
PROPOSED	2.664	3.246	3.429	9.339

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.263
IND. RATES				12.26	MINIMUM PREMIUM	2000
MAN. RATES	10.80	11.93	10.93	+ 12.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	124,238	3,481,296	2.802						7	13	21	41	
2009	122,383	3,982,197	3.253						9	12	36	57	
2010	120,013	1,908,111	1.589						2	16	38	56	
2011	122,052	1,736,649	1.422						1	12	32	45	
2012	126,527	1,122,266	.886						2	7	34	43	
TOTAL	615,213	12,230,519	1.988						21	60	161	242	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,311,095	219,438	282,573			798,590	467,146	293,033	109,421
2009			1,177,537	246,336	324,602			1,306,038	369,573	443,180	114,931
2010			375,585	226,494	160,096			395,913	260,479	340,910	148,634
2011			93,005	298,500	171,769			243,191	378,147	322,325	229,712
2012			186,817	87,694	129,469			150,410	118,494	303,459	145,923
TOTAL			3,144,039	1,078,462	1,068,509			2,894,142	1,593,839	1,702,907	748,621

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			2,886,641	439,974	653,026			1,902,501	942,701	593,977	120,254
2009		17,885	2,579,763	529,768	786,514		7,320	3,116,395	742,017	857,876	116,770
2010		17,409	1,019,884	455,578	336,823		6,176	1,053,846	503,730	536,832	149,526
2011		8,286	832,340	524,094	354,838		18,369	1,016,984	594,781	520,417	234,996
2012		27,536	1,193,809	273,995	205,126		48,812	1,249,346	367,276	324,890	149,717
TOTAL		71,116	8,512,437	2,223,409	2,336,327		80,677	8,339,072	3,150,505	2,833,992	771,263

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,003,302	10,544,233	771,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,268,902	-3,134,226	7,545	
TOTAL LOSSES	7,734,400	7,410,007	778,808	
EXPECTED LOSSES	15,626,410	10,224,840	787,474	
CREDIBILITY	.11	.28	.30	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.257	1.204	.127	2.588
INDICATED (POST-TEST)	1.544	1.479	.156	3.179
PRES. ON RATE LEVEL	2.706	1.771	.137	4.614
DERIVED BY FORMULA	2.578	1.689	.143	4.410
UNDERLYING PRES. RATE	2.540	1.662	.128	4.330
PROPOSED	2.578	1.689	.143	4.410
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.79
MAN. RATES	5.48	5.95	5.40	+ 5.79
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
2008	42,703	2,340,838	5.481				42,703			3	10	22	35
2009	39,221	565,343	1.441				39,221				8	17	25
2010	41,913	1,055,148	2.517				41,913			2	4	17	23
2011	44,086	699,704	1.587				44,086				7	12	19
2012	45,194	889,610	1.968				45,194				5	21	26
TOTAL	213,117	5,550,643	2.605				213,117			5	34	89	128

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2008			371,091	240,217	189,327			843,318	453,005	213,271	30,609
2009				121,706	93,326				148,852	98,164	103,295
2010			397,227	27,017	68,615			266,866	161,037	105,732	28,654
2011				162,597	25,243				318,133	93,528	100,203
2012				97,811	225,511				137,621	380,788	47,879
TOTAL			768,318	649,348	602,022			1,110,184	1,218,648	891,483	310,640

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2008			794,396	481,636	437,534			911,180	914,164	432,302	33,640
2009			30,524	249,143	218,167			28,137	278,063	185,315	104,948
2010		17,157	956,981	77,033	151,812		4,040	678,756	297,506	175,909	28,826
2011		2,831	264,113	249,741	65,411		7,310	321,301	417,969	170,596	102,508
2012		10,701	897,131	361,741	314,487		18,008	821,762	403,677	389,868	49,124
TOTAL		30,689	2,943,145	1,419,294	1,187,411		29,358	2,761,136	2,311,379	1,353,990	319,046

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,764,328	6,272,074	319,046	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,062,361	-1,128,785	2,293	
TOTAL LOSSES	3,701,967	5,143,289	321,339	
EXPECTED LOSSES	3,497,250	3,718,891	234,428	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.737	2.413	.151	4.301
INDICATED (POST-TEST)	2.133	2.963	.185	5.281
PRES. ON RATE LEVEL	1.749	1.859	.117	3.725
DERIVED BY FORMULA	1.768	2.014	.127	3.909
UNDERLYING PRES. RATE	1.641	1.745	.110	3.496
PROPOSED	1.768	2.014	.127	3.909
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.13
MAN. RATES	4.03	4.65	4.36	+ 5.13
				PRESENT
				1440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	32,858	1,120,588	3.410				32,858			1	3	22	26
2009	39,519	268,626	.679				39,519				3	15	18
2010	33,405	1,091,752	3.268				33,405			1	8	15	24
2011	42,737	1,166,151	2.728				42,737			1	11	13	25
2012	55,196	368,789	.668				55,196				3	13	16
TOTAL	203,715	4,015,906	1.971				203,715			3	28	78	109

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			169,118	42,364	397,899			91,064	26,199	344,727	49,217
2009				37,269	43,301				27,026	88,502	72,528
2010			124,525	115,879	132,367			142,861	255,178	285,514	35,428
2011			87,040	215,803	72,763			45,732	500,099	144,721	99,993
2012				68,611	16,933				82,864	107,032	93,349
TOTAL			380,683	479,926	663,263			279,657	891,366	970,496	350,515

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			417,383	84,940	919,545			236,402	52,869	698,762	54,089
2009			11,144	77,427	100,662			11,408	55,364	163,722	73,688
2010		6,916	418,939	241,755	266,954		2,798	504,491	469,741	444,998	35,641
2011		6,191	615,361	356,811	164,849		13,196	613,417	663,169	267,747	102,293
2012		3,047	270,296	101,634	35,401		6,701	338,992	157,387	116,689	95,776
TOTAL		16,154	1,733,123	862,567	1,487,411		22,695	1,704,710	1,398,530	1,691,918	361,487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,476,682	5,440,426	361,487	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,030,650	-1,060,940	3,560	
TOTAL LOSSES	1,446,032	4,379,486	365,047	
EXPECTED LOSSES	3,562,974	3,630,202	321,870	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.710	2.150	.179	3.039
INDICATED (POST-TEST)	.872	2.640	.220	3.732
PRES. ON RATE LEVEL	1.864	1.899	.168	3.931
DERIVED BY FORMULA	1.814	2.003	.175	3.992
UNDERLYING PRES. RATE	1.749	1.782	.158	3.689
PROPOSED	1.786	1.973	.172	3.931
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				5.16
MAN. RATES	4.27	4.83	4.60	+ 5.16
				PRESENT
				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	203,261	2,160,278	1.062				203,261			1	28	52	81
2009	203,975	2,042,868	1.001				203,975			1	19	50	70
2010	224,505	2,183,882	.972				224,505			2	23	54	79
2011	224,153	1,970,314	.879				224,153			1	17	52	70
2012	226,717	1,559,375	.687				226,717			1	12	57	70
TOTAL	1,082,611	9,916,717	.916				1,082,611			6	99	265	370

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			83,037	378,351	301,148			287,990	444,237	337,721	327,794
2009			80,645	213,481	170,756			189,979	236,936	818,105	332,966
2010			247,054	486,125	116,832			73,956	593,349	375,634	290,932
2011			89,681	314,192	234,972			40,617	493,833	465,750	331,269
2012			70,213	207,619	139,940			54,407	332,635	429,674	324,887
TOTAL			570,630	1,599,768	963,648			646,949	2,100,990	2,426,884	1,607,848

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			148,301	758,595	695,956			541,017	896,472	684,558	360,246
2009		1,352	243,470	438,680	400,987		1,167	585,159	492,908	1,480,941	338,293
2010		14,935	923,198	912,626	262,988		2,305	476,204	1,029,347	593,872	292,678
2011		8,825	895,786	575,946	471,102		13,793	680,161	748,640	726,424	338,888
2012		19,656	1,259,185	413,619	230,398		39,308	1,568,068	645,092	473,080	333,335
TOTAL		44,768	3,469,940	3,099,466	2,061,431		56,573	3,850,609	3,812,459	3,958,875	1,663,440

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,421,890	12,932,231	1,663,440	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,067,566	-3,517,896	14,563	
TOTAL LOSSES	2,354,324	9,414,335	1,678,003	
EXPECTED LOSSES	8,585,106	11,540,633	1,494,003	
CREDIBILITY	.16	.41	.43	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.217	.870	.155	1.242
INDICATED (POST-TEST)	.266	1.068	.190	1.524
PRES. ON RATE LEVEL	.845	1.136	.147	2.128
DERIVED BY FORMULA	.752	1.108	.165	2.025
UNDERLYING PRES. RATE	.793	1.066	.138	1.997
PROPOSED	.752	1.108	.165	2.025
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.659
MAN. RATES	2.61	2.84	2.49	2.66
				MINIMUM PREMIUM
				980
				PRESENT
				945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	51,868	572,608	1.103								1	7	8
2009	51,897	354,121	.682								3	11	14
2010	53,288	527,440	.989								4	12	16
2011	53,582	918,702	1.714							1	5	11	17
2012	55,471	247,499	.446								1	12	13
TOTAL	266,106	2,620,370	.985							1	14	53	68

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				42,417	90,518				75,622	304,288	59,763
2009				54,937	95,758				22,311	108,589	72,526
2010				84,318	31,369				118,469	173,271	120,013
2011			76,932	127,064	150,265			113,596	229,307	125,615	95,923
2012				7,299	30,318				16,365	146,452	47,065
TOTAL			76,932	316,035	398,228			113,596	462,074	858,215	395,290

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				85,046	209,187				152,605	616,791	65,680
2009			20,349	116,559	221,794			12,588	48,156	200,542	73,686
2010		604	53,371	158,937	64,753		264	71,489	218,606	264,537	120,734
2011		4,920	514,527	261,782	293,894		9,694	517,563	335,200	213,443	98,129
2012		1,221	101,222	41,520	41,139		5,547	226,628	118,903	144,050	48,289
TOTAL		6,745	689,469	663,844	830,767		15,505	828,268	873,470	1,439,363	406,518

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,539,987	3,807,444	406,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-902,186	-842,723	3,371	
TOTAL LOSSES	637,801	2,964,721	409,889	
EXPECTED LOSSES	1,524,788	2,756,859	348,598	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.240	1.114	.154	1.508
INDICATED (POST-TEST)	.295	1.368	.189	1.852
PRES. ON RATE LEVEL	.610	1.104	.140	1.854
DERIVED BY FORMULA	.591	1.146	.148	1.885
UNDERLYING PRES. RATE	.573	1.036	.131	1.740
PROPOSED	.581	1.127	.146	1.854
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.43
MAN. RATES	2.14	2.34	2.17	+ 2.43
				PRESENT
				860

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	42,333	287,598	.679				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	43,724	36,003	.082				43,724				1	1	2
2012	42,697	19,325	.045				42,697					1	1
TOTAL	212,235	538,188	.254				212,235				4	7	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				63,602	4,632				210,742	5,202	3,420
2009				33,782					100,147		13,823
2010					20,835					18,813	7,862
2011				1,176	296				21,459	633	12,439
2012					4,892					4,086	10,347
TOTAL				98,560	30,655				332,348	28,734	47,891

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				127,522	10,705				425,277	10,544	3,759
2009			5,295	67,174	997			13,040	182,526	3,139	14,044
2010		55	6,062	4,318	40,045		6	2,665	2,734	28,063	7,909
2011		23	1,997	1,860	679		476	20,174	26,532	3,378	12,725
2012		157	12,437	5,268	6,411		136	5,209	2,865	3,945	10,616
TOTAL		235	25,791	206,142	58,837		618	41,088	639,934	49,069	49,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	67,732	953,982	49,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-344,838	-197,283	649	
TOTAL LOSSES		756,699	49,702	
EXPECTED LOSSES	581,524	643,072	67,916	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.357	.023	.380
INDICATED (POST-TEST)	.000	.438	.028	.466
PRES. ON RATE LEVEL	.292	.323	.034	.649
DERIVED BY FORMULA	.277	.339	.033	.649
UNDERLYING PRES. RATE	.274	.303	.032	.609
PROPOSED	.277	.339	.033	.649
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.85
MAN. RATES	.73	.82	.76	+ .85
				PRESENT
				490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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	39,205	1.092									4	4
2012	4,060	3,795	.093										
TOTAL	17,829	237,577	1.333								2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				21,295					77,838		5,160
2009											17,874
2010				49,696					17,711		5,003
2011					3,474					34,294	1,437
2012											3,795
TOTAL				70,991	3,474				95,549	34,294	33,269

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				42,696					157,077		5,671
2009											18,160
2010		315	26,077	89,840	2,628		31	7,018	28,916	907	5,033
2011		16	2,683	1,606	6,302		98	9,053	10,035	49,111	1,470
2012											3,894
TOTAL		331	28,760	134,142	8,930		129	16,071	196,028	50,018	34,228

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,291	389,118	34,228	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-195,423	-48,502	363	
TOTAL LOSSES		340,616	34,591	
EXPECTED LOSSES	333,759	160,640	36,015	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.910	.194	2.104
INDICATED (POST-TEST)	.000	2.345	.238	2.583
PRES. ON RATE LEVEL	1.995	.960	.215	3.170
DERIVED BY FORMULA	1.975	1.002	.216	3.193
UNDERLYING PRES. RATE	1.872	.901	.202	2.975
PROPOSED	1.961	.995	.214	3.170
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.16
MAN. RATES	3.78	4.07	3.71	+ 4.16
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	12,774	221,423	1.733								3	7	10
2009	12,912	236,034	1.828								3	5	8
2010	13,986	821,041	5.870							1	5	5	11
2011	14,696	360,594	2.453								2	11	13
2012	15,203	356,967	2.348								2	14	16
TOTAL	69,571	1,996,059	2.869							1	15	42	58

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				68,104	26,309				83,081	27,373	16,556
2009				27,385	35,256				57,706	70,939	44,748
2010			130,649	88,834	113,297			114,655	168,497	187,076	18,033
2011				53,653	126,719				52,198	92,853	35,171
2012				55,278	79,418				83,353	105,027	33,891
TOTAL			130,649	293,254	380,999			114,655	444,835	483,268	148,399

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				136,549	60,800				167,657	55,485	18,195
2009			8,612	57,150	81,872			13,841	110,065	132,360	45,464
2010		6,970	414,912	189,151	229,184		2,169	384,549	311,620	292,526	18,141
2011		1,622	178,619	137,013	236,260		1,438	73,177	91,254	138,995	35,980
2012		4,542	384,945	152,718	114,753		6,666	337,637	156,475	114,840	34,772
TOTAL		13,134	987,088	672,581	722,869		10,273	809,204	837,071	734,206	152,552

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,819,699	2,966,727	152,552	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-962,240	-458,847	1,276	
TOTAL LOSSES	857,459	2,507,880	153,828	
EXPECTED LOSSES	1,640,485	1,517,344	128,011	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.232	3.605	.221	5.058
INDICATED (POST-TEST)	1.513	4.427	.271	6.211
PRES. ON RATE LEVEL	2.512	2.324	.196	5.032
DERIVED BY FORMULA	2.482	2.471	.201	5.154
UNDERLYING PRES. RATE	2.358	2.181	.184	4.723
PROPOSED	2.482	2.471	.201	5.154
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.77
MAN. RATES	5.55	6.37	5.89	+ 6.77
				PRESENT
				1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	39,081	514,132	1.315							2	20	22	
2009	38,920	1,634,402	4.199						2	1	28	31	
2010	38,070	1,300,118	3.415						1	7	24	32	
2011	39,443	538,222	1.364							1	18	19	
2012	40,155	770,280	1.918								26	26	
TOTAL	195,669	4,757,154	2.431						3	11	116	130	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				38,695	158,487				72,880	177,696	66,374
2009			259,928	30,220	314,777			277,908	12,086	665,741	73,742
2010			166,848	125,749	89,533			257,192	236,845	332,059	91,892
2011				31,459	86,130				87,236	256,948	76,449
2012					131,965					522,745	115,570
TOTAL			426,776	226,123	780,892			535,100	409,047	1,955,189	424,027

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				77,583	366,264				147,072	360,188	72,945
2009		4,688	698,750	88,117	733,260		1,836	821,017	77,450	1,233,256	74,922
2010		8,846	520,287	252,369	187,332		4,595	794,281	455,874	518,299	92,443
2011		1,025	113,871	85,788	159,996		2,699	149,194	182,281	378,020	78,207
2012		4,182	335,397	142,110	172,993		17,596	666,101	366,369	504,801	118,575
TOTAL		18,741	1,668,305	645,967	1,619,845		26,726	2,430,593	1,229,046	2,994,564	437,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,144,365	6,489,422	437,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,549,861	-1,218,834	3,963	
TOTAL LOSSES	1,594,504	5,270,588	441,055	
EXPECTED LOSSES	4,302,761	3,977,951	412,862	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.815	2.694	.225	3.734
INDICATED (POST-TEST)	1.001	3.308	.276	4.585
PRES. ON RATE LEVEL	2.343	2.166	.225	4.734
DERIVED BY FORMULA	2.276	2.314	.232	4.822
UNDERLYING PRES. RATE	2.199	2.033	.211	4.443
PROPOSED	2.234	2.272	.228	4.734
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.22
MAN. RATES	4.93	5.76	5.54	+ 6.22
				PRESENT
				1750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	35,571	487,183	1.369								2	16	18
2009	42,512	1,606,699	3.779							3	8	14	25
2010	72,300	986,685	1.364							1	11	25	37
2011	61,415	1,409,142	2.294							2	10	21	33
2012	69,549	621,770	.894								3	27	30
TOTAL	281,347	5,111,479	1.817							6	34	103	143

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				53,431	75,937				57,101	166,412	134,302
2009			295,278	45,753	18,148			581,532	378,899	104,844	182,245
2010			130,754	145,005	71,181			53,247	231,602	252,312	102,584
2011			227,881	246,736	46,824			166,509	489,097	139,412	92,683
2012				28,237	100,746				50,222	377,993	64,572
TOTAL			653,913	519,162	312,836			801,288	1,206,921	1,040,973	576,386

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				107,130	175,491				115,229	337,316	147,598
2009		4,439	630,396	96,119	51,243		3,025	1,310,292	713,447	217,506	185,160
2010		7,227	432,393	281,966	151,210		1,323	262,793	419,133	390,482	103,200
2011		9,641	971,722	400,370	131,203		16,730	845,613	663,347	265,294	94,815
2012		4,213	349,564	142,804	137,513		14,638	604,468	314,846	373,096	66,251
TOTAL		25,520	2,384,075	1,028,389	646,660		35,716	3,023,166	2,226,002	1,583,694	597,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,468,477	5,484,745	597,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,623,370	-1,222,247	6,069	
TOTAL LOSSES	2,845,107	4,262,498	603,093	
EXPECTED LOSSES	4,552,195	4,132,987	565,507	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.011	1.515	.214	2.740
INDICATED (POST-TEST)	1.242	1.860	.263	3.365
PRES. ON RATE LEVEL	1.724	1.565	.214	3.503
DERIVED BY FORMULA	1.695	1.615	.223	3.533
UNDERLYING PRES. RATE	1.618	1.469	.201	3.288
PROPOSED	1.681	1.601	.221	3.503
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.60
MAN. RATES	3.90	4.43	4.10	+ 4.60
				PRESENT
				1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	2,861	12,324	.430								3	1	4
2009	3,151	434,476	13.788							1	1	1	3
2010	3,554	149,375	4.203								2	2	4
2011	3,293	158,093	4.800							1	1	1	3
2012	2,906	510,940	17.582							2	2	1	5
TOTAL	15,765	1,265,208	8.025							4	9	6	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				3,251	536				6,011	136	2,390
2009			126,890	14,368	2,570			254,485	19,575	6,031	10,557
2010				35,780	4,127				94,927	2,942	11,599
2011			69,432	8,847	2,932			39,265	27,862	3,348	6,407
2012			284,262	41,734	7,141			113,543	16,420	14,236	33,604
TOTAL			480,584	103,980	17,306			407,293	164,795	26,693	64,557

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				6,519	1,239				12,131	276	2,627
2009		2,033	286,944	30,486	10,075		1,495	621,663	43,829	17,983	10,726
2010		239	19,978	65,537	9,821		163	38,034	155,412	9,255	11,669
2011		1,921	202,645	20,096	11,855		2,085	120,397	41,036	10,472	6,555
2012		32,530	1,030,217	101,005	45,545		26,883	490,781	54,091	26,038	34,477
TOTAL		36,723	1,539,784	223,643	78,535		30,626	1,270,875	306,499	64,024	66,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,878,008	672,701	66,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-443,351	-189,638	512	
TOTAL LOSSES	2,434,657	483,063	66,566	
EXPECTED LOSSES	742,059	609,632	55,335	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.443	3.064	.422	18.929
INDICATED (POST-TEST)	18.964	3.763	.518	23.245
PRES. ON RATE LEVEL	5.016	4.120	.374	9.510
DERIVED BY FORMULA	5.155	4.113	.378	9.646
UNDERLYING PRES. RATE	4.707	3.867	.351	8.925
PROPOSED	5.155	4.113	.378	9.646
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				12.66
MAN. RATES	10.62	12.07	11.13	+ 12.67
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	341,444	942,911	.276						3	4	6	13	
2009	315,978	619,837	.196						2	3	7	12	
2010	321,978	270,946	.084							4	5	9	
2011	355,391	232,197	.065							1	6	7	
2012	320,167	163,363	.051							2	3	5	
TOTAL	1,654,958	2,229,254	.135						5	14	27	46	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			370,546	55,492	36,980			373,379	5,053	54,684	46,777
2009			197,783	77,975	61,922			128,161	60,031	68,282	25,683
2010				76,183	15,917				121,521	22,232	35,093
2011				17,928	39,384				8,052	126,011	40,822
2012				24,861	6,781				52,845	40,406	38,470
TOTAL			568,329	252,439	160,984			501,540	247,502	311,615	186,845

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			914,508	111,262	85,461			969,292	10,197	110,844	51,407
2009		3,565	518,539	162,802	151,240		847	364,417	118,504	131,092	26,094
2010		528	44,604	141,018	34,621		212	51,300	201,631	39,393	35,304
2011		523	57,401	44,412	73,585		563	40,787	46,753	181,380	41,761
2012		1,128	99,578	37,526	13,674		3,353	180,704	80,849	47,519	39,470
TOTAL		5,744	1,634,630	497,020	358,581		4,975	1,606,500	457,934	510,228	194,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,251,849	1,823,763	194,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,152,241	-462,351	1,717	
TOTAL LOSSES	1,099,608	1,361,412	195,753	
EXPECTED LOSSES	3,624,358	1,506,012	182,046	
CREDIBILITY	.21	.55	.58	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.066	.082	.012	.160
INDICATED (POST-TEST)	.081	.101	.015	.197
PRES. ON RATE LEVEL	.233	.097	.012	.342
DERIVED BY FORMULA	.201	.099	.014	.314
UNDERLYING PRES. RATE	.219	.091	.011	.321
PROPOSED	.201	.099	.014	.314
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.41
MAN. RATES	.40	.45	.40	+ .41
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	22,668	1,550,169	6.838						3	1	10	14	
2009	22,231	1,009,328	4.540						2	3	11	16	
2010	21,906	821,783	3.751						1	5	10	16	
2011	23,057	500,411	2.170							4	5	9	
2012	23,896	210,754	.881							2	7	9	
TOTAL	113,758	4,092,445	3.598						6	15	43	64	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			666,282	3,054	47,354			642,718	2,488	158,004	30,269
2009			701,592	68,965	27,093			88,858	34,302	17,926	70,592
2010			173,850	170,031	146,076			14,468	147,383	112,005	57,970
2011				172,314	13,901				191,301	49,198	73,697
2012				48,442	20,979				67,879	38,063	35,391
TOTAL			1,541,724	462,806	255,403			746,044	443,353	375,196	267,919

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,415,970	6,123	109,436			1,365,679	5,021	320,274	33,265
2009		10,623	1,499,970	148,185	83,870		571	242,698	66,710	36,459	71,721
2010		9,589	577,936	344,408	298,707		520	111,020	258,085	175,244	58,318
2011		2,930	269,950	258,742	46,023		4,369	191,347	249,278	92,497	75,392
2012		2,439	213,771	81,480	36,834		3,824	214,480	94,159	47,681	36,311
TOTAL		25,581	3,977,597	838,938	574,870		9,284	2,125,224	673,253	672,155	275,007

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,137,686	2,759,216	275,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,997,877	-597,903	2,970	
TOTAL LOSSES	4,139,809	2,161,313	277,977	
EXPECTED LOSSES	3,380,887	1,960,050	306,008	
CREDIBILITY	.04	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.639	1.900	.244	5.783
INDICATED (POST-TEST)	4.469	2.333	.300	7.102
PRES. ON RATE LEVEL	3.167	1.836	.286	5.289
DERIVED BY FORMULA	3.219	1.881	.287	5.387
UNDERLYING PRES. RATE	2.972	1.723	.269	4.964
PROPOSED	3.219	1.881	.287	5.387
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.07
MAN. RATES	5.74	6.57	6.19	+ 7.07
				PRESENT
				1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	16,727	403,374	2.411								4	5	9
2009	17,389	154,217	.886								1	3	4
2010	15,437	40,428	.261								1	6	7
2011	15,353	340,006	2.214								4	5	9
2012	14,811	241,578	1.631							1	1	2	4
TOTAL	79,717	1,179,603	1.480							1	11	21	33

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				61,738	23,598				266,900	30,759	20,379
2009				32,081	9,348				20,627	82,319	9,842
2010				6,114	7,339				3,462	15,897	7,616
2011				108,472	20,639				113,212	96,244	1,439
2012			91,117	44,363	1,293			57,292	37,343	9,222	948
TOTAL			91,117	252,768	62,217			57,292	441,544	234,441	40,224

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008				123,785	54,535				538,604	62,349	22,397
2009			6,174	64,507	22,440			10,031	43,272	152,139	9,999
2010		56	5,341	12,575	14,432		14	3,620	7,965	23,887	7,662
2011		1,915	179,129	168,359	50,530		2,782	130,970	167,165	150,866	1,472
2012		11,532	430,314	68,963	19,258		14,725	321,291	57,609	19,782	973
TOTAL		13,503	620,958	438,189	161,195		17,521	465,912	814,615	409,023	42,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,117,894	1,823,022	42,503	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-454,098	-238,702	589	
TOTAL LOSSES	663,796	1,584,320	43,092	
EXPECTED LOSSES	756,514	764,486	64,571	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.833	1.987	.054	2.874
INDICATED (POST-TEST)	1.023	2.440	.066	3.529
PRES. ON RATE LEVEL	1.011	1.022	.086	2.119
DERIVED BY FORMULA	1.011	1.121	.084	2.216
UNDERLYING PRES. RATE	.949	.959	.081	1.989
PROPOSED	1.011	1.121	.084	2.216
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.91
MAN. RATES	2.21	2.60	2.48	+ 2.91
				PRESENT
				945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	1,026,645	1,505,623	.146							2	4	7	13
2009	726,732	1,382,045	.190							4	12	12	28
2010	736,910	810,108	.109							1	6	16	23
2011	742,543	727,816	.098							1	6	7	14
2012	680,060	479,349	.070								4	11	15
TOTAL	3,912,890	4,904,941	.125							8	32	53	93

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			703,543	115,750	65,414			422,028	73,262	52,636	72,990
2009			409,251	295,047	61,428			228,389	197,093	150,559	40,278
2010			140,150	172,558	31,695			37,255	200,555	139,104	88,791
2011			150,252	164,394	33,514			130,325	135,785	63,440	50,106
2012				22,323	144,794				36,627	186,682	88,923
TOTAL			1,403,196	770,072	336,845			817,997	643,322	592,421	341,088

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,163,100	232,079	151,172			722,235	147,843	106,693	80,216
2009		7,378	1,085,745	597,634	163,524		1,510	663,718	377,407	289,583	40,922
2010		7,729	459,479	323,971	77,270		982	193,822	350,683	219,355	89,324
2011		6,722	678,006	268,709	92,467		8,041	453,789	204,674	114,674	51,258
2012		5,399	441,928	183,060	194,113		7,657	327,453	167,245	186,177	91,235
TOTAL		27,228	3,828,258	1,605,453	678,546		18,190	2,361,017	1,247,852	916,482	352,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,234,693	4,448,333	352,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,054,116	-1,120,878	3,431	
TOTAL LOSSES	2,180,577	3,327,455	356,386	
EXPECTED LOSSES	6,691,043	3,599,858	391,289	
CREDIBILITY	.37	.98	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.056	.085	.009	.150
INDICATED (POST-TEST)	.069	.104	.011	.184
PRES. ON RATE LEVEL	.182	.098	.011	.291
DERIVED BY FORMULA	.140	.104	.011	.255
UNDERLYING PRES. RATE	.171	.092	.010	.273
PROPOSED	.140	.104	.011	.255
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.33
MAN. RATES	.32	.35	.34	+ .33
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	493												
2009	507												
2010	759												
2011	645												
2012	401												
TOTAL	2,805												

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.	-69,648	-28,174	363	
TOTAL LOSSES			363	
EXPECTED LOSSES	114,836	88,778	42,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.013	.013
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	4.362	3.372	1.605	9.339
DERIVED BY FORMULA	4.362	3.338	1.589	9.289
UNDERLYING PRES. RATE	4.094	3.165	1.506	8.765
PROPOSED	4.362	3.338	1.589	9.289
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				12.20
MAN. RATES	10.80	11.93	10.93	+ 12.20
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
2008	2,163	18,691	.864								1	1	
2009	2,130	261,872	12.294						1		1	2	
2010	2,211	31,227	1.412								2	2	
2011	2,134	1,529	.071										
2012	2,437	15,457	.634										
TOTAL	11,075	328,776	2.969						1		4	5	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					5,425					13,266	
2009			206,233		1,714			49,975		3,950	
2010					7,848					14,037	9,342
2011											1,529
2012											15,457
TOTAL			206,233		14,987			49,975		31,253	26,328

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008					12,537					26,890	
2009		3,719	520,244	3,275	10,782		331	137,030	1,983	8,655	
2010		21	2,284	1,628	15,084		4	1,988	2,041	20,940	9,398
2011											1,564
2012											15,859
TOTAL		3,740	522,528	4,903	38,403		335	139,018	4,024	56,485	26,821

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	665,621	103,815	26,821	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-181,165	-68,978	118	
TOTAL LOSSES	484,456	34,837	26,939	
EXPECTED LOSSES	307,110	227,039	12,072	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.374	.315	.243	4.932
INDICATED (POST-TEST)	5.371	.387	.298	6.056
PRES. ON RATE LEVEL	2.955	2.184	.116	5.255
DERIVED BY FORMULA	2.979	2.148	.120	5.247
UNDERLYING PRES. RATE	2.773	2.050	.109	4.932
PROPOSED	2.984	2.151	.120	5.255
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				6.90
MAN. RATES	5.88	6.65	6.15	+ 6.90
				PRESENT
				1910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	24,076	1,820,181	7.560						3	2	8	13	
2009	25,446	1,388,248	5.455						3	2	6	11	
2010	26,477	1,419,429	5.360						3	5	3	11	
2011	29,579	1,586,251	5.362						3	5	3	11	
2012	32,314	1,019,242	3.154							8	6	14	
TOTAL	137,892	7,233,351	5.246						12	22	26	60	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			717,311	16,102	19,126			952,593	15,041	65,158	34,850
2009			734,571	58,802	15,580			477,699	58,829	23,587	19,180
2010			507,647	140,156	37,328			594,346	30,864	82,997	26,091
2011			511,557	218,553	113,832			432,047	236,369	43,608	30,285
2012				164,047	11,084				763,701	48,649	31,761
TOTAL			2,471,086	597,660	196,950			2,456,685	1,104,804	263,999	142,167

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			1,450,581	32,284	44,200			1,613,836	30,353	132,074	38,300
2009		12,819	1,804,030	128,959	61,142		2,987	1,245,971	124,309	57,782	19,487
2010		20,258	1,142,645	277,142	100,382		6,469	1,050,027	95,321	142,377	26,248
2011		17,206	1,795,011	415,191	273,096		21,427	1,261,064	367,272	116,808	30,982
2012		6,192	556,179	205,721	45,210		21,267	1,340,857	554,006	131,137	32,587
TOTAL		56,475	6,748,446	1,059,297	524,030		52,150	6,511,755	1,171,261	580,178	147,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,368,826	3,334,766	147,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,719,811	-1,280,020	3,517	
TOTAL LOSSES	8,649,015	2,054,746	151,121	
EXPECTED LOSSES	8,125,976	4,282,927	340,594	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.272	1.490	.110	7.872
INDICATED (POST-TEST)	7.702	1.830	.135	9.667
PRES. ON RATE LEVEL	6.279	3.310	.263	9.852
DERIVED BY FORMULA	6.336	3.162	.249	9.747
UNDERLYING PRES. RATE	5.893	3.106	.247	9.246
PROPOSED	6.336	3.162	.249	9.747

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.798
IND. RATES				12.80	MINIMUM PREMIUM	2000
MAN. RATES	11.43	12.55	11.53	+ 12.80	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
2008	6,996						6,996						
2009	7,609	12,593	.165				7,609					1	1
2010	7,773	208,970	2.688				7,773			1		1	2
2011	7,991						7,991						
2012	7,590						7,590						
TOTAL	37,959	221,563	.584				37,959			1		2	3

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009					719					6,335	5,539
2010			141,452		378			46,468		16,774	3,898
TOTAL			141,452		1,097			46,468		23,109	9,437

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2009			88	55	1,654			565	437	11,658	5,628
2010		6,613	363,177	5,575	8,006		741	120,427	6,220	26,976	3,921
TOTAL		6,613	363,265	5,630	9,660		741	120,992	6,657	38,634	9,549

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			491,611	60,581	9,549		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-167,252	-47,604	128		
TOTAL LOSSES			324,359	12,977	9,677		
EXPECTED LOSSES			282,415	154,873	13,287		
CREDIBILITY			.02	.04	.05		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.854	.034	.025	.913	
INDICATED (POST-TEST)			1.049	.042	.031	1.122	
PRES. ON RATE LEVEL			.793	.435	.037	1.265	
DERIVED BY FORMULA			.798	.419	.037	1.254	
UNDERLYING PRES. RATE			.744	.408	.035	1.187	
PROPOSED			.798	.419	.037	1.254	
YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE		1.646
IND. RATES				1.65	MINIMUM PREMIUM		720
MAN. RATES	1.38	1.54	1.48	+ 1.65	PRESENT		680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
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										
2012	1,364	711	.052										
TOTAL	6,576	29,976	.456									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008											912	
2009					4,312					13,678	4,813	
2010					1,643					1,174	969	
2011											1,764	
2012											711	
TOTAL					5,955					14,852	9,169	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008											1,002	
2009			529	329	9,915			1,220	943	25,171	4,890	
2010		4	478	342	3,159			166	171	1,751	975	
2011											1,805	
2012											729	
TOTAL		4	1,007	671	13,074			1,386	1,114	26,922	9,401	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,397	41,781	9,401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-120,734	-45,865	187	
TOTAL LOSSES			9,588	
EXPECTED LOSSES	204,449	150,196	19,202	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.146	.146
INDICATED (POST-TEST)	.000	.000	.179	.179
PRES. ON RATE LEVEL	3.313	2.434	.310	6.057
DERIVED BY FORMULA	3.280	2.410	.309	5.999
UNDERLYING PRES. RATE	3.109	2.284	.292	5.685
PROPOSED	3.280	2.410	.309	5.999
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				7.88
MAN. RATES	6.85	7.67	7.09	+ 7.88

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	45						45						
2009	27						27						
2010	53						53						
2011	34						34						
2012	29						29						
TOTAL	188						188						

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.	-6,667	-1,714	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	10,848	5,437	539	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	6.148	3.081	.306	9.535
DERIVED BY FORMULA	6.148	3.081	.306	9.535
UNDERLYING PRES. RATE	5.770	2.892	.287	8.949
PROPOSED	6.148	3.081	.306	9.535

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	12.520
IND. RATES				12.52	MINIMUM PREMIUM	2000
MAN. RATES	10.76	12.02	11.16	+ 12.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	459												
2009	896												
2010	825												
2011	755												
2012	323												
TOTAL	3,258												

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.	-34,455	-3,931	12	
TOTAL LOSSES			12	
EXPECTED LOSSES	55,809	11,795	1,369	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.825	.386	.045	2.256
DERIVED BY FORMULA	1.825	.382	.045	2.252
UNDERLYING PRES. RATE	1.713	.362	.042	2.117
PROPOSED	1.825	.382	.045	2.252
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				2.96
MAN. RATES	1.91	2.55	2.64	+ 2.96
IND. RATE				
MINIMUM PREMIUM				2.957
PRESENT				1060
				1220

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	84												
2009	54												
2010	37												
2011													
2012													
TOTAL	175												

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-782	-264		
TOTAL LOSSES				
EXPECTED LOSSES	1,117	717	229	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.680	.437	.139	1.256
DERIVED BY FORMULA	.680	.437	.139	1.256
UNDERLYING PRES. RATE	.638	.410	.131	1.179
PROPOSED	.680	.437	.139	1.256
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				1.65
MAN. RATES	1.73	1.68	1.47	+ 1.65
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.649
				720
				760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	5,131	3,313	.064										
2009	4,893	36											
2010	5,231	2,662	.050										
2011	5,481												
2012	4,436												
TOTAL	25,172	6,011	.024										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												3,313
2009												36
2010												2,662
TOTAL												6,011

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2008												3,641
2009												37
2010												2,678
TOTAL												6,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,356	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,327	-13,770	169	
TOTAL LOSSES			6,525	
EXPECTED LOSSES	296,275	44,304	18,628	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.032	.032
PRES. ON RATE LEVEL	1.253	.188	.079	1.520
DERIVED BY FORMULA	1.240	.182	.077	1.499
UNDERLYING PRES. RATE	1.177	.176	.074	1.427
PROPOSED	1.240	.182	.077	1.499
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				1.97
MAN. RATES	2.11	2.04	1.78	+ 1.97
IND. RATE				
MINIMUM PREMIUM				800
PRESENT				760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	3,993												
2009	3,265												
2010	2,654	817	.030										
2011	3,373	3,106	.092										
2012	4,262	3,000	.070										
TOTAL	17,547	6,923	.039										

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
2012												3,000
TOTAL												6,923

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010												822
2011												3,177
2012												3,078
TOTAL												7,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-282,171	-29,308	101	
TOTAL LOSSES			7,178	
EXPECTED LOSSES	483,771	98,613	10,002	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.041	.041
INDICATED (POST-TEST)	.000	.000	.050	.050
PRES. ON RATE LEVEL	2.937	.599	.061	3.597
DERIVED BY FORMULA	2.908	.581	.061	3.550
UNDERLYING PRES. RATE	2.757	.562	.057	3.376
PROPOSED	2.908	.581	.061	3.550
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				4.66
MAN. RATES	4.96	4.79	4.21	+ 4.66
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.661
				1500
				1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	59,457	750,644	1.262							1		6	7
2009	40,565	1,143,346	2.818							2	6	6	14
2010	53,873	868,057	1.611							3	1	8	12
2011	43,963	198,129	.450								3	7	10
2012	48,213	324,529	.673									10	10
TOTAL	246,071	3,284,705	1.335							6	10	37	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			289,733		7,688			264,391		42,584	146,248
2009			428,905	204,738	14,353			221,780	94,126	121,369	58,075
2010			429,787	32,214	9,221			292,718	27,554	15,901	60,662
2011				16,319	40,498				8,614	86,303	46,395
2012					43,366					177,536	103,627
TOTAL			1,148,425	253,271	115,126			778,889	130,294	443,693	415,007

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2008			624,693		17,768			599,618		86,317	160,727
2009		7,734	1,115,374	414,755	53,273		1,466	629,627	187,506	232,458	59,004
2010		20,305	1,122,725	76,849	41,553		4,678	756,812	71,114	37,446	61,026
2011		513	55,836	42,577	75,408		450	30,819	35,823	124,578	47,462
2012		1,382	110,221	46,697	56,858		5,986	226,221	124,422	171,438	106,321
TOTAL		29,934	3,028,849	580,878	244,860		12,580	2,243,097	418,865	652,237	434,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,314,460	1,896,840	434,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,974,547	-491,445	3,193	
TOTAL LOSSES	3,339,913	1,405,395	437,733	
EXPECTED LOSSES	3,282,586	1,599,464	346,960	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.357	.571	.178	2.106
INDICATED (POST-TEST)	1.666	.701	.219	2.586
PRES. ON RATE LEVEL	1.421	.693	.150	2.264
DERIVED BY FORMULA	1.436	.694	.161	2.291
UNDERLYING PRES. RATE	1.334	.650	.141	2.125
PROPOSED	1.436	.694	.161	2.291
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				3.01
MAN. RATES	2.38	2.78	2.65	+ 3.01
				PRESENT
				990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	459												
2009	896												
2010	825												
2011	755												
2012	323												
TOTAL	3,258												

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.	-5,370	-4,452	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	8,699	13,359	945	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.284	.437	.031	.752
DERIVED BY FORMULA	.284	.433	.031	.748
UNDERLYING PRES. RATE	.267	.410	.029	.706
PROPOSED	.284	.433	.031	.748
YEAR	12-1-12	12-1-13	12-1-14	12-1-15
IND. RATES				.98
MAN. RATES	.64	.85	.88	+ .98
IND. RATE				
MINIMUM PREMIUM				545
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	84												
2009	54												
2010	37												
2011													
2012													
TOTAL	175												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244	-30		
TOTAL LOSSES				
EXPECTED LOSSES	348	81	6	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.212	.050	.003	.265
DERIVED BY FORMULA	.212	.050	.003	.265
UNDERLYING PRES. RATE	.199	.047	.003	.249
PROPOSED	.212	.050	.003	.265

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	.347
IND. RATES				.35	MINIMUM PREMIUM	380
MAN. RATES	.36	.36	.31	+ .35	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2008	159												
2009	158												
2010	154												
2011	184												
2012	156												
TOTAL	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.	-38,457	-4		
TOTAL LOSSES				
EXPECTED LOSSES	65,022	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	85.426	.016	.000	85.442
DERIVED BY FORMULA	84.572	.016	.000	84.588
UNDERLYING PRES. RATE	80.175	.015	.000	80.190
PROPOSED	84.572	.016	.000	84.588

YEAR	12-1-12	12-1-13	12-1-14	12-1-15	IND. RATE	111.072
IND. RATES				111.07	MINIMUM PREMIUM	401
MAN. RATES	100.00	100.00	100.00	+111.07	PRESENT	

+PROPOSED