

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,539	146,345	2,238				6,539				2	2	4
2012	7,181	322,633	4,492				7,181			1	2	1	4
2013	7,366	227,653	3,090				7,366			1	1	2	4
2014	7,297	289,405	3,966				7,297				3	3	6
2015	8,456	173,267	2,049				8,456				1	3	4
TOTAL	36,839	1,159,303	3,147				36,839			2	9	11	22

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				55,097	6,060				40,917	41,456	2,815	
2012			123,853	72,291	2,572			39,010	57,821	8,761	18,325	
2013			76,477	10,340	2,754			109,651	7,212	13,356	7,863	
2014				100,606	43,927				91,065	48,379	5,428	
2015				36,262	17,532				23,360	69,224	26,889	
TOTAL			200,330	274,596	72,845			148,661	220,375	181,176	61,320	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				83,637	12,023				104,706	117,652	2,939	
2012		8,407	229,104	106,335	7,074		5,678	122,577	135,391	22,983	19,425	
2013		4,322	143,768	17,552	5,691		15,797	338,180	33,437	33,069	7,863	
2014	3,757	3,895	125,610	142,413	55,600	3,396	1,693	141,299	211,368	107,474	6,020	
2015	976	2,771	96,976	52,983	20,460	1,863	2,732	153,999	123,986	93,805	32,966	
TOTAL	4,733	19,395	595,458	402,920	100,848	5,259	25,900	756,055	608,888	374,983	69,213	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,406,800	1,487,639	69,213	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,505,247	-585,834	685	
TOTAL LOSSES		901,805	69,898	
EXPECTED LOSSES	5,433,017	2,067,774	188,617	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.448	.190	2.638
INDICATED (POST-TEST)	.000	2.786	.216	3.002
PRES. ON RATE LEVEL	13.126	4.996	.455	18.577
DERIVED BY FORMULA	12.995	4.908	.445	18.348
UNDERLYING PRES. RATE	14.748	5.613	.512	20.873
PROPOSED	12.995	4.908	.445	18.348
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				23.47
MAN. RATES	29.49	27.51	26.17	+ 23.47
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
2011	5,165	130,426	2,525									2	2
2012	5,780	1,239,779	21,449							2	2	3	7
2013	5,613	184,585	3,288								1	2	3
2014	6,197	19,608	.316										
2015	5,978	69,758	1,166								1	3	4
TOTAL	28,733	1,644,156	5,722							2	4	10	16

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					3,425					20,010	106,991	
2012			670,162	39,513	39,103			409,683	59,969	21,202	147	
2013				68,980	3,638				95,607	15,939	421	
2014											19,608	
2015				26,736	7,020				16,133	16,977	2,892	
TOTAL			670,162	135,229	53,186			409,683	171,709	74,128	130,059	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					6,795					56,788	111,699	
2012		41,168	1,099,061	65,248	74,634		51,066	1,029,201	156,202	60,511	156	
2013		318	26,556	97,841	6,096		767	55,107	228,690	39,887	421	
2014											21,745	
2015	643	1,759	61,197	34,172	10,047	785	1,070	59,499	48,106	25,290	3,546	
TOTAL	643	43,245	1,186,814	197,261	97,572	785	52,903	1,143,807	432,998	182,476	137,567	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,428,197	910,307	137,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-492,897	-123,448	221	
TOTAL LOSSES	1,935,300	786,859	137,788	
EXPECTED LOSSES	1,073,465	435,018	63,787	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.735	2.739	.480	9.954
INDICATED (POST-TEST)	7.564	3.117	.546	11.327
PRES. ON RATE LEVEL	3.325	1.347	.198	4.870
DERIVED BY FORMULA	3.368	1.400	.208	4.976
UNDERLYING PRES. RATE	3.736	1.514	.222	5.472
PROPOSED	3.368	1.400	.208	4.976
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.37
MAN. RATES	7.29	7.21	6.86	+ 6.37
				PRESENT
				1230

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,168	4,712	.403				1,168						
2012	1,089						1,089						
2013	1,400						1,400						
2014	1,216	271,267	22.308				1,216	1					1
2015	1,276	36,161	2.833				1,276				1		1
TOTAL	6,149	312,140	5.076				6,149	1			1		2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											4,712	
2014	268,856										2,411	
2015				18,949					15,498		1,714	
TOTAL	268,856			18,949					15,498		8,837	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											4,919	
2014	640,378										2,674	
2015	400	1,005	34,697	20,100	2,875	486	595	32,368	26,369	3,409	2,101	
TOTAL	640,778	1,005	34,697	20,100	2,875	486	595	32,368	26,369	3,409	9,694	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	709,929	52,753	9,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,291	-56,587	55	
TOTAL LOSSES	617,638		9,749	
EXPECTED LOSSES	199,843	196,030	16,110	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.045	.000	.159	10.204
INDICATED (POST-TEST)	11.431	.000	.181	11.612
PRES. ON RATE LEVEL	2.893	2.837	.233	5.963
DERIVED BY FORMULA	2.893	2.809	.232	5.934
UNDERLYING PRES. RATE	3.250	3.188	.262	6.700
PROPOSED	2.907	2.823	.233	5.963

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	7.628
IND. RATES				7.63	MINIMUM PREMIUM	2000
MAN. RATES	9.07	8.83	8.40	+ 7.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,351	560,991	41.524						1			1	
2012	1,345												
2013	1,378												
2014	1,219												
2015	929												
TOTAL	6,222	560,991	9.016						1			1	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			226,185					334,118			688	
TOTAL			226,185					334,118			688	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			327,665					617,392			718	
TOTAL			327,665					617,392			718	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	945,057		718	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,649	-28,383	34	
TOTAL LOSSES	852,408		752	
EXPECTED LOSSES	199,478	97,437	12,257	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.700	.000	.012	13.712
INDICATED (POST-TEST)	15.591	.000	.014	15.605
PRES. ON RATE LEVEL	2.853	1.394	.175	4.422
DERIVED BY FORMULA	2.853	1.380	.173	4.406
UNDERLYING PRES. RATE	3.206	1.566	.197	4.969
PROPOSED	2.863	1.385	.174	4.422

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	5.657
IND. RATES				5.66	MINIMUM PREMIUM	1805
MAN. RATES	6.32	6.55	6.23	+ 5.66	PRESENT	1990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012	1						1						
2013													
2014	1						1						
2015	1						1						
TOTAL	3						3						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	314	-48		
TOTAL LOSSES				
EXPECTED LOSSES	729	198	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	21.610	5.889	.178	27.677
DERIVED BY FORMULA	21.610	5.889	.178	27.677
UNDERLYING PRES. RATE	24.281	6.617	.200	31.098
PROPOSED	21.610	5.889	.178	27.677

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	35.407
IND. RATES				35.41	MINIMUM PREMIUM	2000
MAN. RATES	43.50	40.98	38.99	+ 35.41	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
2011	225	9,244	4.108				225					1	1
2012	217						217						
2013	178						178						
2014	276						276						
2015	1,364						1,364						
TOTAL	2,260	9,244	.409				2,260					1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,205					7,039		
TOTAL					2,205					7,039		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					4,375					19,977		
TOTAL					4,375					19,977		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		24,352		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,214	-10,484	72	
TOTAL LOSSES		13,868	72	
EXPECTED LOSSES	47,506	42,420	9,762	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.614	.003	.617
INDICATED (POST-TEST)	.000	.699	.003	.702
PRES. ON RATE LEVEL	1.871	1.671	.384	3.926
DERIVED BY FORMULA	1.871	1.661	.380	3.912
UNDERLYING PRES. RATE	2.102	1.877	.432	4.411
PROPOSED	1.871	1.661	.380	3.912

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	5.004
IND. RATES				5.00	MINIMUM PREMIUM	1630
MAN. RATES	6.15	5.81	5.53	+ 5.00	PRESENT	1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	44,515	1,006,804	2.261							3	7	14	24
2012	46,370	1,327,425	2.862							1	6	16	23
2013	52,681	1,262,890	2.397					1		2	8	19	30
2014	59,796	1,375,023	2.299							3	11	12	26
2015	61,600	4,141,810	6.723						1		9	16	26
TOTAL	264,962	9,113,952	3.440					1	1	9	41	77	129

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			284,101	174,900	42,947			128,748	149,005	130,566	96,537	
2012			156,055	205,042	163,601			52,542	503,378	202,297	44,510	
2013	41,125		270,413	98,506	105,951	7		363,669	90,582	161,238	131,399	
2014			323,692	196,449	71,345			230,924	366,357	139,559	46,697	
2015		411,000		133,075	53,433		3,200,000		178,698	105,195	60,409	
TOTAL	41,125	411,000	1,034,261	807,972	437,277	7	3,200,000	775,883	1,288,020	738,855	379,552	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			514,507	265,498	85,205			297,408	381,305	370,548	100,785	
2012		10,587	319,159	312,304	268,822		7,645	247,315	1,181,860	493,421	47,180	
2013	76,096	13,890	497,583	166,062	139,135	47	45,274	1,019,528	298,410	361,147	131,399	
2014	7,463	33,388	846,077	296,322	108,913	13,662	19,955	1,280,652	865,583	343,569	51,787	
2015	18,386	192,225	336,846	185,397	65,758	9,428	930,900	533,085	432,052	174,027	74,061	
TOTAL	101,945	250,090	2,514,172	1,225,583	667,833	23,137	1,003,774	3,377,988	3,159,210	1,742,712	405,212	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,271,106	6,795,338	405,212	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,457,819	-1,795,685	1,940	
TOTAL LOSSES	3,813,287	4,999,653	407,152	
EXPECTED LOSSES	7,567,314	6,348,489	519,325	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.439	1.887	.154	3.480
INDICATED (POST-TEST)	1.638	2.147	.175	3.960
PRES. ON RATE LEVEL	2.542	2.132	.175	4.849
DERIVED BY FORMULA	2.497	2.134	.175	4.806
UNDERLYING PRES. RATE	2.856	2.396	.196	5.448
PROPOSED	2.497	2.134	.175	4.806
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.15
MAN. RATES	7.67	7.18	6.83	+ 6.15
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
2011	2,871	38,843	1.352				2,871					2	2
2012	2,928	2,501	.085				2,928						
2013	3,083	9,121	.295				3,083					1	1
2014	3,019	38,738	1.283				3,019					3	3
2015	4,951	73,752	1.489				4,951					3	3
TOTAL	16,852	162,955	.967				16,852					9	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					19,382					18,485	976	
2012											2,501	
2013					610					5,460	3,051	
2014					14,199					24,539		
2015					30,349					41,970	1,433	
TOTAL					64,540					90,454	7,961	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					38,454					52,460	1,019	
2012											2,651	
2013		2	181	112	751		17	1,399	1,770	11,649	3,051	
2014		287	10,099	5,407	15,817		163	15,108	14,366	47,974		
2015	355	1,467	52,924	25,126	25,886	681	1,107	63,779	51,082	53,769	1,757	
TOTAL	355	1,756	63,204	30,645	80,908	681	1,287	80,286	67,218	165,852	8,478	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	147,569	344,623	8,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,036	-110,931	151	
TOTAL LOSSES		233,692	8,629	
EXPECTED LOSSES	483,315	399,223	35,558	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.387	.051	1.438
INDICATED (POST-TEST)	.000	1.578	.058	1.636
PRES. ON RATE LEVEL	2.553	2.108	.188	4.849
DERIVED BY FORMULA	2.527	2.097	.185	4.809
UNDERLYING PRES. RATE	2.868	2.369	.211	5.448
PROPOSED	2.527	2.097	.185	4.809
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.15
MAN. RATES	7.56	7.18	6.83	+ 6.15
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	9												
2012													
2013													
2014													
2015													
TOTAL	9												

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.	-605	-90		
TOTAL LOSSES				
EXPECTED LOSSES	1,301	355	10	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	12.861	3.507	.101	16.469
DERIVED BY FORMULA	12.861	3.507	.101	16.469
UNDERLYING PRES. RATE	14.451	3.940	.113	18.504
PROPOSED	12.861	3.507	.101	16.469

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	21.068
IND. RATES				21.07	MINIMUM PREMIUM	2000
MAN. RATES	26.43	24.39	23.20	+ 21.07	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,510	10,908	.722								1	1	
2012	1,501	327,444	21.815								2	2	
2013	1,577												
2014	143												
2015	209												
TOTAL	4,940	338,352	6.849								3	3	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					4,910					4,888	1,110	
2012					193,440					134,004		
TOTAL					198,350					138,892	1,110	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					9,741					13,872	1,159	
2012			25,132	15,123	312,291			13,209	17,332	319,570		
TOTAL			25,132	15,123	322,032			13,209	17,332	333,442	1,159	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,341	687,929	1,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,013	-27,211	16	
TOTAL LOSSES		660,718	1,175	
EXPECTED LOSSES	81,560	87,241	12,844	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	13.375	.024	13.399
INDICATED (POST-TEST)	.000	15.221	.027	15.248
PRES. ON RATE LEVEL	1.469	1.572	.232	3.273
DERIVED BY FORMULA	1.469	1.708	.230	3.407
UNDERLYING PRES. RATE	1.651	1.766	.260	3.677
PROPOSED	1.469	1.708	.230	3.407

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.358
IND. RATES				4.36	MINIMUM PREMIUM	885
MAN. RATES	5.08	4.85	4.61	+ 4.36	PRESENT	925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	26,318	638,361	2.425				26,318			1	4	2	7
2012	45,709	346,824	.758				45,709				4	2	6
2013	32,920	73,029	.221				32,920					3	3
2014	33,580	282,579	.841				33,580				2	1	3
2015	31,927	216,078	.676				31,927					9	9
TOTAL	170,454	1,556,871	.913				170,454			1	10	17	28

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			156,656	76,511	11,106			124,974	178,517	14,926	75,671	
2012				119,662	54,001				106,376	11,124	55,661	
2013					15,637					34,515	22,877	
2014				102,027	3,930				143,344	10,254	23,024	
2015					65,712					126,283	24,083	
TOTAL			156,656	298,200	150,386			124,974	428,237	197,102	201,316	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			283,704	116,143	22,035			288,690	456,825	42,360	79,001	
2012			17,151	178,312	88,246			16,958	245,159	28,572	59,001	
2013		41	4,674	2,900	19,253			8,863	11,180	73,628	22,877	
2014	3,809	3,134	98,501	128,953	11,140	5,346	2,220	181,835	294,099	40,314	25,534	
2015	774	3,171	114,590	54,396	56,055	2,035	3,342	191,921	153,680	161,757	29,526	
TOTAL	4,583	6,346	518,620	480,704	196,729	7,381	5,662	688,267	1,160,943	346,631	215,939	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,230,859	2,185,007	215,939	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,036,525	-715,397	1,392	
TOTAL LOSSES		1,469,610	217,331	
EXPECTED LOSSES	4,443,736	2,527,832	438,066	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.862	.128	.990
INDICATED (POST-TEST)	.000	.981	.146	1.127
PRES. ON RATE LEVEL	2.320	1.320	.229	3.869
DERIVED BY FORMULA	2.227	1.286	.221	3.734
UNDERLYING PRES. RATE	2.607	1.483	.257	4.347
PROPOSED	2.227	1.286	.221	3.734
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.78
MAN. RATES	6.12	5.73	5.45	+ 4.78
				PRESENT
				1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	896	2,222	.247										
2012	936	4,735	.505										
2013	1,300												
2014	1,583	14,939	.943									1	1
2015	1,168	4,720	.404									2	2
TOTAL	5,883	26,616	.452									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											2,222	
2012											4,735	
2014					4,310					10,629		
2015					1,861					2,859		
TOTAL					6,171					13,488	6,957	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											2,320	
2012											5,019	
2014		88	3,066	1,640	4,802		70	6,541	6,225	20,779		
2015	22	89	3,244	1,541	1,588	47	76	4,344	3,480	3,662		
TOTAL	22	177	6,310	3,181	6,390	47	146	10,885	9,705	24,441	7,339	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,587	43,717	7,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,126	-45,926	102	
TOTAL LOSSES			7,441	
EXPECTED LOSSES	109,306	160,018	29,121	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.126	.126
INDICATED (POST-TEST)	.000	.000	.143	.143
PRES. ON RATE LEVEL	1.654	2.421	.440	4.515
DERIVED BY FORMULA	1.654	2.397	.437	4.488
UNDERLYING PRES. RATE	1.858	2.720	.495	5.073
PROPOSED	1.654	2.397	.437	4.488
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.74
MAN. RATES	6.99	6.69	6.36	+ 5.74
				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
2011	5,682	690,980	12.160				5,682			1	2		3
2012	5,302	177,048	3.339				5,302			1		1	2
2013	5,013	168,124	3.353				5,013				1	2	3
2014	2,656	257,930	9.711				2,656			1	1		2
2015	3,054	2,595	.084				3,054						
TOTAL	21,707	1,296,677	5.974				21,707			3	4	3	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			263,450	87,365				243,855	94,920		1,390	
2012			68,081		291			104,139		3,522	1,015	
2013				57,046	34,140				53,461	16,882	6,595	
2014			88,075	4,647				139,367	24,988		853	
2015											2,595	
TOTAL			419,606	149,058	34,431			487,361	173,369	20,404	12,448	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			477,108	132,620				563,305	242,900		1,451	
2012		4,618	122,426	550	1,720		15,141	302,252	5,220	11,008	1,076	
2013		349	31,254	86,688	43,378		450	32,856	130,458	39,300	6,595	
2014	211	7,232	170,625	12,264	4,773	930	8,530	480,909	78,924	14,956	946	
2015											3,181	
TOTAL	211	12,199	801,413	232,122	49,871	930	24,121	1,379,322	457,502	65,264	13,249	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,218,196	804,759	13,249	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-364,416	-87,789	52	
TOTAL LOSSES	1,853,780	716,970	13,301	
EXPECTED LOSSES	763,000	298,254	21,056	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.540	3.303	.061	11.904
INDICATED (POST-TEST)	9.719	3.759	.069	13.547
PRES. ON RATE LEVEL	3.129	1.223	.086	4.438
DERIVED BY FORMULA	3.195	1.299	.085	4.579
UNDERLYING PRES. RATE	3.515	1.374	.097	4.986
PROPOSED	3.195	1.299	.085	4.579
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.71
MAN. RATES	7.45	7.38	7.02	+ 6.71
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
2011	322	19,175	5.954								1	1	
2012	216												
2013	334	2,016	.603										
2014	201												
2015	173												
TOTAL	1,246	21,191	1.701								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	
2013											2,016	
TOTAL					1,062					14,822	5,307	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,107					42,065	3,436	
2013											2,016	
TOTAL					2,107					42,065	5,452	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		44,172	5,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,866	-6,928	9	
TOTAL LOSSES		37,244	5,461	
EXPECTED LOSSES	44,195	23,101	3,862	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.989	.438	3.427
INDICATED (POST-TEST)	.000	3.401	.498	3.899
PRES. ON RATE LEVEL	3.157	1.650	.276	5.083
DERIVED BY FORMULA	3.157	1.650	.276	5.083
UNDERLYING PRES. RATE	3.547	1.854	.310	5.711
PROPOSED	3.157	1.650	.276	5.083

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	7.443
IND. RATES				7.44	MINIMUM PREMIUM	2000
MAN. RATES	8.42	8.45	8.04	+ 7.44	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
2011	39						39						
2012	41						41						
2013	40						40						
2014	41						41						
2015	120						120						
TOTAL	281						281						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,194	-1,623	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	9,000	6,123	1,775	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.851	1.939	.562	5.352
DERIVED BY FORMULA	2.851	1.939	.562	5.352
UNDERLYING PRES. RATE	3.203	2.179	.632	6.014
PROPOSED	2.851	1.939	.562	5.352
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.85
MAN. RATES	8.42	7.92	7.54	+ 6.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.846
				1215
				1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	7,898	4,934	.062										
2012	6,144	33,229	.540									1	1
2013	7,024	7,023	.099										
2014	7,960	10,619	.133										
2015	5,974	18,728	.313									1	1
TOTAL	35,000	74,533	.213									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											4,934	
2012					9,030					21,951	2,248	
2013											7,023	
2014											10,619	
2015					3,030					4,844	10,854	
TOTAL					12,060					26,795	35,678	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											5,151	
2012			1,173	706	14,577			2,165	2,840	52,348	2,383	
2013											7,023	
2014											11,776	
2015	36	145	5,285	2,509	2,582	76	129	7,360	5,895	6,205	13,307	
TOTAL	36	145	6,458	3,215	17,159	76	129	9,525	8,735	58,553	39,640	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,369	87,662	39,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-505,236	-100,655	190	
TOTAL LOSSES			39,830	
EXPECTED LOSSES	1,092,700	349,301	61,599	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.114	.114
INDICATED (POST-TEST)	.000	.000	.130	.130
PRES. ON RATE LEVEL	2.779	.887	.157	3.823
DERIVED BY FORMULA	2.751	.852	.156	3.759
UNDERLYING PRES. RATE	3.122	.998	.176	4.296
PROPOSED	2.751	.852	.156	3.759
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.93
MAN. RATES	6.51	6.64	6.32	+ 5.93
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	32,036	822,172	2.566					1	1	3	5		
2012	32,699	756,735	2.314					1	4	1	6		
2013	25,448	367,287	1.443						6		6		
2014	37,520	1,412,928	3.765					2	3		5		
2015	52,555	114,441	.217						1	1	2		
TOTAL	180,258	3,473,563	1.927					4	15	5	24		

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			156,295	41,977	7,914			512,940	37,415	7,451	58,180	
2012			257,861	154,774	1,754			155,058	86,228	1,496	99,564	
2013				102,972					168,038		96,277	
2014			767,321	79,224				450,189	96,200		19,994	
2015				56,702	2,024				35,275	157	20,283	
TOTAL			1,181,477	435,649	11,692			1,118,187	423,156	9,104	294,298	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			182,227	63,721	15,702			762,830	95,745	21,146	60,740	
2012		17,034	464,576	227,257	8,830		21,953	450,583	204,657	9,004	105,538	
2013		458	38,012	145,047	2,416		1,261	89,655	392,869	10,341	96,277	
2014	3,087	28,781	693,558	123,020	21,881	3,578	13,134	763,273	234,485	29,974	22,173	
2015	1,222	3,107	107,353	61,826	10,336	1,102	1,362	73,914	60,207	7,953	24,867	
TOTAL	4,309	49,380	1,485,726	620,871	59,165	4,680	37,710	2,140,255	987,963	78,418	309,595	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,722,060	1,746,417	309,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,437,577	-702,269	1,413	
TOTAL LOSSES	1,284,483	1,044,148	311,008	
EXPECTED LOSSES	5,279,757	2,575,887	329,873	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.713	.579	.173	1.465
INDICATED (POST-TEST)	.811	.659	.197	1.667
PRES. ON RATE LEVEL	2.606	1.272	.163	4.041
DERIVED BY FORMULA	2.534	1.205	.167	3.906
UNDERLYING PRES. RATE	2.929	1.429	.183	4.541
PROPOSED	2.534	1.205	.167	3.906
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.17
MAN. RATES	7.06	7.02	6.68	+ 6.17

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES						
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,629	95,369	5.854				1,629				1		1	2
2012	1,186	494	.041				1,186							
2013	1,176	796	.067				1,176							
2014	1,426	950	.066				1,426							
2015	751						751							
TOTAL	6,168	97,609	1.583				6,168				1		1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				62,936	3,074				23,668	4,631	1,060	
2012											494	
2013											796	
2014											950	
TOTAL				62,936	3,074				23,668	4,631	3,300	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				95,537	6,099				60,566	13,143	1,107	
2012											524	
2013											796	
2014											1,054	
TOTAL				95,537	6,099				60,566	13,143	3,481	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		175,345	3,481	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-81,192	-32,819	20	
TOTAL LOSSES		142,526	3,501	
EXPECTED LOSSES	174,308	112,997	7,463	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.311	.057	2.368
INDICATED (POST-TEST)	.000	2.630	.065	2.695
PRES. ON RATE LEVEL	2.515	1.630	.108	4.253
DERIVED BY FORMULA	2.515	1.640	.108	4.263
UNDERLYING PRES. RATE	2.826	1.832	.121	4.779
PROPOSED	2.509	1.636	.108	4.253

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	6.713
IND. RATES				6.71	MINIMUM PREMIUM	2000
MAN. RATES	6.88	7.39	7.03	+ 6.71	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
2011	1,572	323	.020				1,572						
2012	1,542	121,192	7.859				1,542			1		1	2
2013	1,609						1,609						
2014	1,637	190,691	11.648				1,637				1		1
2015	1,710	49,030	2.867				1,710				1	1	2
TOTAL	8,070	361,236	4.476				8,070			1	2	2	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											323	
2012			94,305		826			21,200		1,302	3,559	
2014				50,224					138,786		1,681	
2015				11,692	1,000				23,284	2,596	10,458	
TOTAL			94,305	61,916	1,826			21,200	162,070	3,898	16,021	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											337	
2012		6,401	169,638	795	3,066		3,080	61,587	1,141	3,635	3,773	
2014	1,873	1,505	47,112	62,744	3,329	5,172	2,086	169,946	278,928	19,622	1,864	
2015	259	667	23,150	13,231	2,626	780	964	52,579	42,779	8,447	12,822	
TOTAL	2,132	8,573	239,900	76,770	9,021	5,952	6,130	284,112	322,848	31,704	18,796	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	546,799	440,343	18,796	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,199	-61,653	69	
TOTAL LOSSES	370,600	378,690	18,865	
EXPECTED LOSSES	381,147	216,518	20,094	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.592	4.693	.234	9.519
INDICATED (POST-TEST)	5.226	5.341	.266	10.833
PRES. ON RATE LEVEL	4.203	2.388	.222	6.813
DERIVED BY FORMULA	4.203	2.418	.222	6.843
UNDERLYING PRES. RATE	4.723	2.683	.249	7.655
PROPOSED	4.203	2.418	.222	6.843
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				10.80
MAN. RATES	11.62	11.83	11.26	+ 10.80
+PROPOSED				

IND. RATES				10.80	MINIMUM PREMIUM	2000
MAN. RATES	11.62	11.83	11.26	+ 10.80	PRESENT	2000

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,499	1,676	.111										
2012	1,713	3,069	.179										
2013	1,351	15,485	1.146									2	2
2014	1,389	922	.066										
2015	1,741	5,909	.339										
TOTAL	7,693	27,061	.352									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,676	
2012											3,069	
2013					6,219					9,266	922	
2014											5,909	
2015											11,576	
TOTAL					6,219					9,266		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,750	
2012											3,253	
2013		16	1,856	1,155	7,659		24	2,380	3,000	19,769	1,022	
2014											7,244	
2015											13,269	
TOTAL		16	1,856	1,155	7,659		24	2,380	3,000	19,769		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,276	31,583	13,269	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,425	-31,649	33	
TOTAL LOSSES			13,302	
EXPECTED LOSSES	149,168	112,780	9,462	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.173	.173
INDICATED (POST-TEST)	.000	.000	.197	.197
PRES. ON RATE LEVEL	1.726	1.305	.109	3.140
DERIVED BY FORMULA	1.726	1.292	.110	3.128
UNDERLYING PRES. RATE	1.939	1.466	.123	3.528
PROPOSED	1.726	1.292	.110	3.128
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.94
MAN. RATES	5.31	5.46	5.19	+ 4.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,982	62,478	1.569							1	1	2	
2012	4,474	24,469	.546										
2013	5,089	24,242	.476								1	1	
2014	5,658	7,665	.135								1	1	
2015	6,310	4,795	.075								1	1	
TOTAL	25,513	123,649	.485							1	4	5	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				11,166	607				34,066	10,611	6,028	
2012											24,469	
2013					1,764					19,688	2,790	
2014					5,209						2,456	
2015					604					2,225	1,966	
TOTAL				11,166	8,184				34,066	32,524	37,709	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				16,950	1,204				87,175	30,114	6,293	
2012											25,937	
2013		5	528	328	2,173		58	5,057	6,374	41,998	2,790	
2014		103	3,705	1,984	5,800						2,724	
2015	7	27	1,053	498	516	41	59	3,382	2,706	2,848	2,410	
TOTAL	7	135	5,286	19,760	9,693	41	117	8,439	96,255	74,960	40,154	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,025	200,668	40,154	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-294,489	-153,273	224	
TOTAL LOSSES		47,395	40,378	
EXPECTED LOSSES	645,479	543,937	57,659	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.186	.158	.344
INDICATED (POST-TEST)	.000	.212	.180	.392
PRES. ON RATE LEVEL	2.252	1.897	.201	4.350
DERIVED BY FORMULA	2.229	1.846	.200	4.275
UNDERLYING PRES. RATE	2.530	2.132	.226	4.888
PROPOSED	2.229	1.846	.200	4.275

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	6.748
IND. RATES				6.75	MINIMUM PREMIUM	2000
MAN. RATES	7.69	7.56	7.19	+ 6.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,326	1,383,046	104,302							1		1	2
2012	1,896	51,840	2,734								1		1
2013	2,657	223,615	8,416								1	6	7
2014	2,760	299,307	10,844							1		1	2
2015	2,988	48,950	1,638								1	1	2
TOTAL	11,627	2,006,758	17,259							2	3	9	14

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			545,760		838			831,003		2,574	2,871	
2012				17,021					34,819			
2013				1,814	24,923				86,152	108,244	2,482	
2014			145,389		910			147,670		584	4,754	
2015				10,534	10,000				14,200	7,500	6,716	
TOTAL			691,149	29,369	36,671			978,673	135,171	118,902	16,823	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			351,087		1,663			681,883		7,305	2,997	
2012			1,442	24,763	153			5,191	79,775	670		
2013		77	8,113	7,177	30,736		967	73,764	236,470	236,206	2,482	
2014	55	11,724	275,110	11,007	8,386		8,646	477,496	30,759	13,243	5,272	
2015	342	1,043	36,727	19,453	10,129	568	745	41,058	33,291	12,728	8,234	
TOTAL	397	12,844	672,479	62,400	51,067	568	10,358	1,279,392	380,295	270,152	18,985	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,976,038	763,914	18,985	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-183,252	-70,672	116	
TOTAL LOSSES	1,792,786	693,242	19,101	
EXPECTED LOSSES	407,759	249,050	28,487	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15,419	5,962	.164	21,545
INDICATED (POST-TEST)	17,547	6,785	.187	24,519
PRES. ON RATE LEVEL	3,121	1,907	.218	5,246
DERIVED BY FORMULA	3,265	2,005	.217	5,487
UNDERLYING PRES. RATE	3,507	2,142	.245	5,894
PROPOSED	3,265	2,005	.217	5,487
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.66
MAN. RATES	8.95	9.11	8.67	+ 8.66
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	78												
2012	118												
2013	257												
2014	246												
2015	256												
TOTAL	955												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,042	-5,560	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	18,155	19,320	2,713	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.692	1.800	.253	3.745
DERIVED BY FORMULA	1.692	1.800	.253	3.745
UNDERLYING PRES. RATE	1.901	2.023	.284	4.208
PROPOSED	1.692	1.800	.253	3.745
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.91
MAN. RATES	6.43	6.51	6.19	+ 5.91
				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
2011	65						65						
2012	63						63						
2013	66						66						
2014	74						74						
2015	90						90						
TOTAL	358						358						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,331	-4,454	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	9,395	15,878	987	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.335	3.947	.246	6.528
DERIVED BY FORMULA	2.335	3.947	.246	6.528
UNDERLYING PRES. RATE	2.624	4.435	.276	7.335
PROPOSED	2.335	3.947	.246	6.528

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.304
IND. RATES				10.30	MINIMUM PREMIUM	2000
MAN. RATES	9.62	11.34	10.79	+ 10.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	9,872	354,129	3.587				9,872				5	10	15
2012	10,135	140,332	1.384				10,135				1	12	13
2013	10,280	1,146,964	11.157				10,280			2	5	7	14
2014	10,405	75,107	.721				10,405				7	5	12
2015	13,377	333,041	2.489				13,377					13	13
TOTAL	54,069	2,049,573	3.791				54,069			2	18	47	67

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				124,528	29,688				145,403	34,290	20,220	
2012				35,500	16,104				14,102	42,794	31,832	
2013			410,962	91,139	12,349			450,500	149,289	23,391	9,334	
2014				13,842	4,747				19,134	10,307	27,077	
2015					158,443					165,501	9,097	
TOTAL			410,962	265,009	221,331			450,500	327,928	276,283	97,560	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				189,034	58,901				372,086	97,316	21,110	
2012			5,100	52,902	26,315			6,326	37,844	102,327	33,742	
2013		21,384	720,240	142,823	27,452		59,132	1,307,031	401,836	74,337	9,334	
2014	518	509	16,369	19,097	6,207	720	358	29,773	44,500	22,848	30,028	
2015	1,870	7,662	276,314	131,164	135,145	2,684	4,382	251,507	201,421	211,995	11,153	
TOTAL	2,388	29,555	1,018,023	535,020	254,020	3,404	63,872	1,594,637	1,057,687	508,823	105,367	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,711,879	2,355,550	105,367	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,880,083	-784,007	1,138	
TOTAL LOSSES	831,796	1,571,543	106,505	
EXPECTED LOSSES	4,063,286	2,786,176	299,543	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.538	2.907	.197	4.642
INDICATED (POST-TEST)	1.750	3.308	.224	5.282
PRES. ON RATE LEVEL	6.689	4.586	.493	11.768
DERIVED BY FORMULA	6.590	4.522	.480	11.592
UNDERLYING PRES. RATE	7.515	5.153	.554	13.222
PROPOSED	6.590	4.522	.480	11.592
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				18.30
MAN. RATES	20.32	20.44	19.45	+ 18.30
IND. RATE				
				18.297
				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
2011	6,660	90,098	1.352							1	5	6	
2012	6,817	62,871	.922								3	3	
2013	305												
2014	118												
2015	306												
TOTAL	14,206	152,969	1.077							1	8	9	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				7,693	29,614				16,509	30,753	5,529	
2012					12,840					19,557	30,474	
TOTAL				7,693	42,454				16,509	50,310	36,003	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				11,678	58,755				42,247	87,277	5,772	
2012			1,671	1,004	20,731			1,930	2,529	46,640	32,302	
TOTAL			1,671	12,682	79,486			1,930	44,776	133,917	38,074	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,601	270,861	38,074	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-124,331	-50,191	29	
TOTAL LOSSES		220,670	38,103	
EXPECTED LOSSES	241,075	180,700	35,942	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.553	.268	1.821
INDICATED (POST-TEST)	.000	1.767	.305	2.072
PRES. ON RATE LEVEL	1.511	1.132	.225	2.868
DERIVED BY FORMULA	1.496	1.145	.227	2.868
UNDERLYING PRES. RATE	1.697	1.272	.253	3.222
PROPOSED	1.496	1.145	.227	2.868

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.527
IND. RATES				4.53	MINIMUM PREMIUM	1505
MAN. RATES	4.85	4.98	4.74	+ 4.53	PRESENT	1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	99												
2012	101												
2013	114												
2014	104												
2015	59												
TOTAL	477												

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.	-9,784	-5,964	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	21,260	20,244	1,980	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	3.967	3.777	.369	8.113
DERIVED BY FORMULA	3.967	3.777	.369	8.113
UNDERLYING PRES. RATE	4.457	4.244	.415	9.116
PROPOSED	3.967	3.777	.369	8.113

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	12.806
IND. RATES				12.81	MINIMUM PREMIUM	2000
MAN. RATES	14.11	14.10	13.41	+ 12.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	153												
2012	165												
2013													
2014													
2015													
TOTAL	318												

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.	-2,067	-1,103		
TOTAL LOSSES				
EXPECTED LOSSES	3,991	3,997	1,068	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.117	1.119	.299	2.535
DERIVED BY FORMULA	1.117	1.119	.299	2.535
UNDERLYING PRES. RATE	1.255	1.257	.336	2.848
PROPOSED	1.117	1.119	.299	2.535

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.001
IND. RATES				4.00	MINIMUM PREMIUM	1365
MAN. RATES	4.14	4.40	4.19	+ 4.00	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	844	14,418	1.708				844					2	2
2012	781						781						
2013	775	20,750	2.677				775					1	1
2014	864	4,242	.490				864						
2015	664						664						
TOTAL	3,928	39,410	1.003				3,928					3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					3,652					10,766		
2013					20,750							
2014											4,242	
TOTAL					24,402					10,766	4,242	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					7,245					30,554		
2013		57	6,197	3,850	25,551							
2014											4,704	
TOTAL		57	6,197	3,850	32,796					30,554	4,704	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,254	67,200	4,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,435	-20,646	51	
TOTAL LOSSES		46,554	4,755	
EXPECTED LOSSES	115,640	71,882	16,498	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.185	.121	1.306
INDICATED (POST-TEST)	.000	1.349	.138	1.487
PRES. ON RATE LEVEL	2.620	1.629	.374	4.623
DERIVED BY FORMULA	2.620	1.626	.372	4.618
UNDERLYING PRES. RATE	2.944	1.830	.420	5.194
PROPOSED	2.620	1.626	.372	4.618

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	7.289
IND. RATES				7.29	MINIMUM PREMIUM	2000
MAN. RATES	8.15	8.03	7.64	+ 7.29	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	127												
2012	61												
2013													
2014													
2015													
TOTAL	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.	-5,339	-1,071		
TOTAL LOSSES				
EXPECTED LOSSES	9,893	3,760	124	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	4.683	1.780	.059	6.522
DERIVED BY FORMULA	4.683	1.780	.059	6.522
UNDERLYING PRES. RATE	5.262	2.000	.066	7.328
PROPOSED	4.683	1.780	.059	6.522

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.294
IND. RATES				10.29	MINIMUM PREMIUM	2000
MAN. RATES	11.10	11.33	10.78	+ 10.29	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	11,878	191	.001										
2012	11,848	424	.003										
2013	11,783												
2014	12,175												
2015	10,877	69,623	.640								2		2
TOTAL	58,561	70,238	.120								2		2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											191	
2012											424	
2015				22,771					46,852			
TOTAL				22,771					46,852		615	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											199	
2012											449	
2015	482	1,210	41,697	24,157	3,458	1,471	1,802	97,856	79,714	10,300		
TOTAL	482	1,210	41,697	24,157	3,458	1,471	1,802	97,856	79,714	10,300	648	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	144,518	117,629	648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-299,938	-120,444	246	
TOTAL LOSSES			894	
EXPECTED LOSSES	648,856	420,469	77,301	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.986	.639	.118	1.743
DERIVED BY FORMULA	.966	.607	.112	1.685
UNDERLYING PRES. RATE	1.108	.718	.132	1.958
PROPOSED	.966	.607	.112	1.685

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.659
IND. RATES				2.66	MINIMUM PREMIUM	1010
MAN. RATES	3.07	3.03	2.88	+ 2.66	PRESENT	1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	840	1,133	.134								1	1	
2012	763												
2013	652												
2014	853	3,966	.464										
2015	677	261	.038										
TOTAL	3,785	5,360	.142								1	1	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					165					279	689	
2014											3,966	
2015											261	
TOTAL					165					279	4,916	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					327					792	719	
2014											4,398	
2015											320	
TOTAL					327					792	5,437	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		1,119	5,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,887	-15,438	50	
TOTAL LOSSES			5,487	
EXPECTED LOSSES	103,482	54,428	15,784	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.145	.145
INDICATED (POST-TEST)	.000	.000	.165	.165
PRES. ON RATE LEVEL	2.433	1.280	.371	4.084
DERIVED BY FORMULA	2.433	1.267	.369	4.069
UNDERLYING PRES. RATE	2.734	1.438	.417	4.589
PROPOSED	2.433	1.267	.369	4.069

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	6.422
IND. RATES				6.42	MINIMUM PREMIUM	2000
MAN. RATES	7.07	7.09	6.75	+ 6.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	204												
2012	328												
2013	398												
2014	482												
2015	522												
TOTAL	1,934												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,116	-8,334	25	
TOTAL LOSSES			25	
EXPECTED LOSSES	33,768	29,784	5,995	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.554	1.371	.275	3.200
DERIVED BY FORMULA	1.554	1.357	.272	3.183
UNDERLYING PRES. RATE	1.746	1.540	.310	3.596
PROPOSED	1.554	1.357	.272	3.183
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.02
MAN. RATES	5.36	5.56	5.29	+ 5.02
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.024
				1635
				1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	987	419	.042										
2012	1,006	47,501	4.721								1		1
2013	1,086	4,277	.393										
2014	965	131,214	13.597									1	1
2015	963	9,743	1.011										
TOTAL	5,007	193,154	3.858								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											419
2012				12,270					32,639		2,592
2013											4,277
2014					36,225					93,422	1,567
2015											9,743
TOTAL				12,270	36,225				32,639	93,422	18,598

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											437
2012			1,040	17,850	110			4,868	74,780	627	2,748
2013											4,277
2014		729	25,766	13,796	40,350		625	57,510	54,720	182,651	1,738
2015											11,945
TOTAL		729	26,806	31,646	40,460		625	62,378	129,500	183,278	21,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,538	384,884	21,145	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69,646	-34,841	48	
TOTAL LOSSES	20,892	350,043	21,193	
EXPECTED LOSSES	150,361	120,969	14,921	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.417	6.991	.423	7.831
INDICATED (POST-TEST)	.475	7.956	.481	8.912
PRES. ON RATE LEVEL	2.673	2.150	.265	5.088
DERIVED BY FORMULA	2.673	2.208	.267	5.148
UNDERLYING PRES. RATE	3.003	2.416	.298	5.717
PROPOSED	2.673	2.208	.267	5.148
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.13
MAN. RATES	8.61	8.84	8.41	+ 8.13
				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
2011	15,956	740,270	4.639				15,956			1	5	6	12
2012	13,932	221,708	1.591				13,932				1	3	4
2013	13,377	317,267	2.371				13,377			1	1	4	6
2014	13,208	316,616	2.397				13,208			1	1	2	4
2015	13,221	360,785	2.728				13,221			1		5	6
TOTAL	69,694	1,956,646	2.807				69,694			4	8	20	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			108,791	105,980	12,641			280,913	187,984	11,583	32,378
2012				34,749	44,683				84,500	33,866	23,910
2013			103,660	1,689	33,902			87,237	2,030	47,984	40,765
2014			90,804	7,076	63,144			54,922	40,400	19,325	40,945
2015			273,075		8,261			47,042		12,181	20,226
TOTAL			576,330	149,494	162,631			470,114	314,914	124,939	158,224

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			197,021	160,878	25,079			648,909	481,051	32,873	33,803
2012			8,749	54,048	72,446			15,939	197,980	82,384	25,345
2013		5,886	199,326	12,027	44,580		12,652	276,669	30,031	105,773	40,765
2014	298	8,796	222,971	39,543	75,410	1,506	3,950	238,826	103,827	47,996	45,408
2015	448	16,861	522,124	41,148	29,325	306	3,760	177,878	30,774	22,316	24,797
TOTAL	746	31,543	1,150,191	307,644	246,840	1,812	20,362	1,358,221	843,663	291,342	170,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,562,875	1,689,489	170,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,095,003	-571,842	595	
TOTAL LOSSES	1,467,872	1,117,647	170,713	
EXPECTED LOSSES	2,342,416	1,999,521	187,477	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.106	1.604	.245	3.955
INDICATED (POST-TEST)	2.397	1.825	.279	4.501
PRES. ON RATE LEVEL	2.991	2.553	.240	5.784
DERIVED BY FORMULA	2.979	2.509	.242	5.730
UNDERLYING PRES. RATE	3.361	2.869	.269	6.499
PROPOSED	2.979	2.509	.242	5.730
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.04
MAN. RATES	9.85	10.05	9.56	+ 9.04
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,967	1,236	.041										
2012	2,832	116,532	4.114								1		1
2013	2,786	26,742	.959								1		1
2014	2,367	23,655	.999									1	1
2015	2,600	316,876	12.187									1	1
TOTAL	13,552	485,041	3.579								2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,236
2012				17,338					35,815		63,379
2013				10,934					15,808		
2014					10,000					13,655	
2015					71,476					245,400	
TOTAL				28,272	81,476				51,623	259,055	64,615

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					155						1,290
2012			1,469	25,224	256			5,340	82,057	688	67,182
2013		48	4,037	15,402			117	8,433	36,957	973	
2014		203	7,114	3,810	11,139		92	8,407	7,998	26,695	
2015	698	2,870	103,380	49,076	50,568	3,286	5,384	309,307	247,688	260,710	
TOTAL	698	3,121	116,000	93,512	62,118	3,286	5,593	331,487	374,700	289,066	68,472

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	460,185	819,396	68,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,910	-43,095	55	
TOTAL LOSSES	348,275	776,301	68,527	
EXPECTED LOSSES	239,194	150,021	17,074	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.570	5.728	.506	8.804
INDICATED (POST-TEST)	2.925	6.518	.576	10.019
PRES. ON RATE LEVEL	1.571	.985	.112	2.668
DERIVED BY FORMULA	1.585	1.096	.121	2.802
UNDERLYING PRES. RATE	1.765	1.107	.126	2.998
PROPOSED	1.585	1.096	.121	2.802
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.42
MAN. RATES	4.45	4.64	4.41	+ 4.42
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,894	699	.036										
2012	1,726	212	.012										
2013	1,627	118	.007										
2014	321												
2015	607												
TOTAL	6,175	1,029	.017										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											699	
2012											212	
2013											118	
TOTAL											1,029	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											730	
2012											225	
2013											118	
TOTAL											1,073	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,579	-23,201	13	
TOTAL LOSSES			1,086	
EXPECTED LOSSES	80,830	76,816	6,916	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.018	.018
INDICATED (POST-TEST)	.000	.000	.020	.020
PRES. ON RATE LEVEL	1.165	1.107	.100	2.372
DERIVED BY FORMULA	1.165	1.096	.099	2.360
UNDERLYING PRES. RATE	1.309	1.244	.112	2.665
PROPOSED	1.165	1.096	.099	2.360
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.73
MAN. RATES	4.12	4.12	3.92	+ 3.73
				PRESENT
				1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	10,102	901,971	8.928						1	2	2	5	
2012	11,852	110,943	.936								4	4	
2013	15,915	185,925	1.168							2	3	5	
2014	16,346	34,841	.213								3	3	
2015	13,114	53,650	.409								2	2	
TOTAL	67,329	1,287,330	1.912						1	4	14	19	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			310,770	50,500	4,558			397,709	101,514	26,922	9,998	
2012					49,799					36,311	24,833	
2013				14,824	74,739				32,448	32,793	31,121	
2014					6,996					11,627	16,218	
2015					2,255					29,011	22,384	
TOTAL			310,770	65,324	138,347			397,709	133,962	136,664	104,554	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			359,013	76,659	9,043			586,044	259,775	76,404	10,438	
2012			6,469	3,893	80,396			3,582	4,695	86,594	26,323	
2013		267	27,793	34,750	92,378		342	25,738	86,480	71,941	31,121	
2014		143	4,980	2,661	7,791		78	7,150	6,811	22,731	17,986	
2015	25	108	3,934	1,870	1,926	469	768	44,083	35,302	37,161	27,443	
TOTAL	25	518	402,189	119,833	191,534	469	1,188	666,597	393,063	294,831	113,311	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,070,986	999,261	113,311	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-628,321	-598,748	771	
TOTAL LOSSES	442,665	400,513	114,082	
EXPECTED LOSSES	1,390,344	2,071,714	226,899	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.657	.595	.169	1.421
INDICATED (POST-TEST)	.748	.677	.192	1.617
PRES. ON RATE LEVEL	1.838	2.738	.300	4.876
DERIVED BY FORMULA	1.816	2.635	.294	4.745
UNDERLYING PRES. RATE	2.065	3.077	.337	5.479
PROPOSED	1.816	2.635	.294	4.745
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.49
MAN. RATES	8.55	8.47	8.06	+ 7.49
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
2011	1,222	1,353	.110								1	1	
2012	1,196	1,059	.088										
2013	1,197	7,000	.584								1	1	
2014	1,259												
2015	1,266												
TOTAL	6,140	9,412	.153								2	2	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					430					923	1,059	
2012					4,000					3,000		
2013												
TOTAL					4,430					3,923	1,059	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					853					2,619	1,123	
2012												
2013		12	1,194	742	4,925		8	772	972	6,403		
TOTAL		12	1,194	742	5,778		8	772	972	9,022	1,123	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,986	16,514	1,123	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-99,762	-58,601	81	
TOTAL LOSSES			1,204	
EXPECTED LOSSES	215,699	205,936	23,701	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.020	.020
INDICATED (POST-TEST)	.000	.000	.023	.023
PRES. ON RATE LEVEL	3.127	2.985	.343	6.455
DERIVED BY FORMULA	3.127	2.955	.340	6.422
UNDERLYING PRES. RATE	3.513	3.354	.386	7.253
PROPOSED	3.127	2.955	.340	6.422

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.137
IND. RATES				10.14	MINIMUM PREMIUM	2000
MAN. RATES	10.54	11.22	10.67	+ 10.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	255												
2012	283												
2013	288												
2014	386												
2015	352	308	.087										
TOTAL	1,564	308	.020										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015												
TOTAL											308	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015												
TOTAL											378	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			378	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,613	-8,615	18	
TOTAL LOSSES			396	
EXPECTED LOSSES	27,777	30,655	4,833	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.028	.028
PRES. ON RATE LEVEL	1.581	1.744	.275	3.600
DERIVED BY FORMULA	1.581	1.744	.275	3.600
UNDERLYING PRES. RATE	1.776	1.960	.309	4.045
PROPOSED	1.581	1.744	.275	3.600
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.68
MAN. RATES	6.06	6.25	5.95	+ 5.68
				PRESENT
				1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	948	408	.043										
2012	904	187,428	20.733								1	1	2
2013	786	37,546	4.776									2	2
2014	228												
2015	73												
TOTAL	2,939	225,382	7.669								1	3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											408	
2012				28,332	3,500				150,559	4,216	821	
2013					18,351					19,195		
TOTAL				28,332	21,851				150,559	23,411	1,229	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											426	
2012			2,854	41,492	5,904			22,864	345,495	12,948	870	
2013		50	5,481	3,405	22,598		54	4,931	6,215	40,951		
TOTAL		50	8,335	44,897	28,502		54	27,795	351,710	53,899	1,296	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	36,234	479,008	1,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,458	-12,258	5	
TOTAL LOSSES		466,750	1,301	
EXPECTED LOSSES	89,139	39,999	4,320	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	15.881	.044	15.925
INDICATED (POST-TEST)	.000	18.073	.050	18.123
PRES. ON RATE LEVEL	2.699	1.211	.131	4.041
DERIVED BY FORMULA	2.699	1.380	.130	4.209
UNDERLYING PRES. RATE	3.033	1.361	.147	4.541
PROPOSED	2.699	1.380	.130	4.209
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.64
MAN. RATES	7.06	7.02	6.68	+ 6.64
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	12												
2012	194												
2013													
2014	300												
2015	299												
TOTAL	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.	-7,276	-2,660	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	17,001	10,916	482	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.880	1.207	.053	3.140
DERIVED BY FORMULA	1.880	1.207	.053	3.140
UNDERLYING PRES. RATE	2.112	1.356	.060	3.528
PROPOSED	1.880	1.207	.053	3.140

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.956
IND. RATES				4.96	MINIMUM PREMIUM	1620
MAN. RATES	5.31	5.46	5.19	+ 4.96	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	34												
2012	25												
2013	17												
2014													
2015													
TOTAL	76												

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.	555	-260		
TOTAL LOSSES				
EXPECTED LOSSES	1,088	849	88	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.275	.994	.103	2.372
DERIVED BY FORMULA	1.275	.994	.103	2.372
UNDERLYING PRES. RATE	1.432	1.117	.116	2.665
PROPOSED	1.275	.994	.103	2.372

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	3.744
IND. RATES				3.74	MINIMUM PREMIUM	1295
MAN. RATES	4.12	4.12	3.92	+ 3.74	PRESENT	1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	162												
2012	163												
2013	164												
2014	168												
2015	166												
TOTAL	823												

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.	-5,217	-4,426	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	11,283	15,514	2,634	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.220	1.678	.285	3.183
DERIVED BY FORMULA	1.220	1.678	.285	3.183
UNDERLYING PRES. RATE	1.371	1.885	.320	3.576
PROPOSED	1.220	1.678	.285	3.183
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.02
MAN. RATES	5.25	5.53	5.26	+ 5.02
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.024
				1635
				1725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	88												
2012	106	2,208	2.083									1	1
2013	124												
2014	131	2,637	2.012										
2015	126												
TOTAL	575	4,845	.843									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012					743					1,465		
2014											2,637	
TOTAL					743					1,465	2,637	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012			97	58	1,199			144	190	3,494		
2014											2,924	
TOTAL			97	58	1,199			144	190	3,494	2,924	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	241	4,941	2,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,047	-2,534	5	
TOTAL LOSSES		2,407	2,929	
EXPECTED LOSSES	13,289	8,889	1,575	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.419	.509	.928
INDICATED (POST-TEST)	.000	.477	.579	1.056
PRES. ON RATE LEVEL	2.058	1.376	.244	3.678
DERIVED BY FORMULA	2.058	1.376	.244	3.678
UNDERLYING PRES. RATE	2.313	1.546	.274	4.133
PROPOSED	2.058	1.376	.244	3.678

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	5.805
IND. RATES				5.81	MINIMUM PREMIUM	1845
MAN. RATES	6.19	6.39	6.08	+ 5.81	PRESENT	1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	9,042	228,443	2.526								3		3
2012	11,528	217,117	1.883								2	1	3
2013	8,008	34,253	.427								2		2
2014	7,080	41,274	.582								1	2	3
2015	7,325	20,873	.284									1	1
TOTAL	42,983	541,960	1.261								8	4	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				91,372					131,664		5,407	
2012				93,746	447				110,876	1,737	10,311	
2013				11,507					21,803		943	
2014				3,106	8,500				12,634	14,219	2,815	
2015					1,188					2,148	17,537	
TOTAL				199,731	10,135				276,977	18,104	37,013	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				138,702					336,928		5,645	
2012			7,998	136,420	1,558			16,702	254,254	6,275	10,930	
2013		50	4,246	16,207	268		163	11,633	50,976	1,339	943	
2014	118	263	8,961	7,117	9,677	468	286	24,221	33,725	29,586	3,122	
2015	14	60	2,070	983	1,012	35	58	3,264	2,616	2,751	21,500	
TOTAL	132	373	23,275	299,429	12,515	503	507	55,820	678,499	39,951	42,140	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	80,610	1,030,394	42,140	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-329,185	-164,846	157	
TOTAL LOSSES		865,548	42,297	
EXPECTED LOSSES	703,202	578,552	53,729	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.014	.098	2.112
INDICATED (POST-TEST)	.000	2.292	.112	2.404
PRES. ON RATE LEVEL	1.456	1.198	.111	2.765
DERIVED BY FORMULA	1.441	1.242	.111	2.794
UNDERLYING PRES. RATE	1.636	1.346	.125	3.107
PROPOSED	1.426	1.229	.110	2.765
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.36
MAN. RATES	4.94	4.80	4.57	+ 4.36
				PRESENT
				1540

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	33,911	810,375	2.389							1	2	3	6
2012	33,994	1,986,336	5.843							5		3	8
2013	38,698	280,910	.725							1		4	5
2014	36,717	294,398	.801							1	1	3	5
2015	44,222	338,749	.766								4	7	11
TOTAL	187,542	3,710,768	1.979							8	7	20	35

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			162,844	58,949	3,222			470,290	69,705	3,667	41,698	
2012			713,192		10,726			1,126,759		92,777	42,882	
2013			81,824		63,479			19,304		90,240	26,063	
2014			127,706	30,029	6,895			51,576	6,372	16,189	55,631	
2015				55,207	63,927				98,296	85,382	35,937	
TOTAL			1,085,566	144,185	148,249			1,667,929	174,373	288,255	202,211	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			220,544	89,484	6,393			812,426	178,375	10,407	43,533	
2012		42,021	1,114,708	5,639	28,699		123,732	2,475,897	50,919	242,565	45,455	
2013		4,738	167,816	14,427	80,373		3,029	81,429	31,379	193,228	26,063	
2014	1,171	11,320	274,148	49,504	16,145	234	3,223	184,418	32,912	36,774	61,695	
2015	1,920	6,022	212,570	111,483	62,910	4,472	6,046	335,062	271,153	130,977	44,059	
TOTAL	3,091	64,101	1,989,786	270,537	194,520	4,706	136,030	3,889,232	564,738	613,951	220,805	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,086,946	1,643,746	220,805	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,787,367	-741,657	1,398	
TOTAL LOSSES	3,299,579	902,089	222,203	
EXPECTED LOSSES	6,036,977	2,610,584	378,834	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.759	.481	.118	2.358
INDICATED (POST-TEST)	2.002	.547	.134	2.683
PRES. ON RATE LEVEL	2.865	1.239	.180	4.284
DERIVED BY FORMULA	2.830	1.163	.175	4.168
UNDERLYING PRES. RATE	3.219	1.392	.202	4.813
PROPOSED	2.830	1.163	.175	4.168
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.58
MAN. RATES	7.47	7.44	7.08	+ 6.58
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,972	709	.023										
2012	3,419	1,842	.053										
2013	3,427	1,156	.033										
2014	3,468	81,280	2.343								1	1	2
2015	11,948	17,826	.149									2	2
TOTAL	25,234	102,813	.407								1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											709
2012											1,842
2013											1,156
2014				7,702	6,598				6,933	46,587	13,460
2015					4,592					7,802	5,432
TOTAL				7,702	11,190				6,933	54,389	22,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											740
2012											1,953
2013											1,156
2014	288	366	11,917	12,134	7,859	264	418	37,166	41,223	92,067	14,927
2015	55	224	8,007	3,800	3,915	129	205	11,855	9,495	9,999	6,660
TOTAL	343	590	19,924	15,934	11,774	393	623	49,021	50,718	102,066	25,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,894	180,492	25,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-332,355	-45,041	200	
TOTAL LOSSES		135,451	25,636	
EXPECTED LOSSES	714,122	172,348	33,056	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.537	.102	.639
INDICATED (POST-TEST)	.000	.611	.116	.727
PRES. ON RATE LEVEL	2.519	.608	.116	3.243
DERIVED BY FORMULA	2.494	.608	.116	3.218
UNDERLYING PRES. RATE	2.830	.683	.131	3.644
PROPOSED	2.494	.608	.116	3.218
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.08
MAN. RATES	5.66	5.63	5.36	+ 5.08
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5,079
				1650
				1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	27,006	516	.001										
2012	27,364	16,670	.060									2	2
2013	36,426	2,654	.007										
2014	38,433	785	.002										
2015	54,642	68,555	.125									4	4
TOTAL	183,871	89,180	.049									6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											516	
2012					1,107					2,793	12,770	
2013											2,654	
2014											785	
2015					6,647					9,257	52,651	
TOTAL					7,754					12,050	69,376	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											539	
2012			142	87	1,788			276	362	6,662	13,536	
2013											2,654	
2014											871	
2015	78	329	11,591	5,504	5,674	142	247	14,059	11,263	11,861	64,550	
TOTAL	78	329	11,733	5,591	7,462	142	247	14,335	11,625	18,523	82,150	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,864	43,201	82,150	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,946,501	-260,169	652	
TOTAL LOSSES			82,802	
EXPECTED LOSSES	4,256,614	932,225	148,936	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.045	.045
INDICATED (POST-TEST)	.000	.000	.051	.051
PRES. ON RATE LEVEL	2.061	.451	.072	2.584
DERIVED BY FORMULA	1.979	.401	.070	2.450
UNDERLYING PRES. RATE	2.315	.507	.081	2.903
PROPOSED	1.979	.401	.070	2.450
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.87
MAN. RATES	4.65	4.49	4.27	+ 3.87
				PRESENT
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012													
2013	3,632	1,795	.049										
2014	3,491	69,860	2.001								1	1	2
2015	3,717	3,400	.091										
TOTAL	10,840	75,055	.692								1	1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											1,795	
2014				11,505	158				28,857	25,153	4,187	
2015											3,400	
TOTAL				11,505	158				28,857	25,153	9,382	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											1,795	
2014	431	350	10,906	14,434	938	1,074	603	50,819	72,725	53,255	4,643	
2015											4,168	
TOTAL	431	350	10,906	14,434	938	1,074	603	50,819	72,725	53,255	10,606	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,183	141,352	10,606	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-97,270	-41,801	110	
TOTAL LOSSES		99,551	10,716	
EXPECTED LOSSES	228,183	143,630	20,922	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.918	.099	1.017
INDICATED (POST-TEST)	.000	1.045	.113	1.158
PRES. ON RATE LEVEL	1.873	1.179	.172	3.224
DERIVED BY FORMULA	1.854	1.176	.171	3.201
UNDERLYING PRES. RATE	2.105	1.325	.193	3.623
PROPOSED	1.854	1.176	.171	3.201
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.05
MAN. RATES	5.36	5.60	5.33	+ 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
2011	1,278												
2012	747												
2013													
2014													
2015													
TOTAL	2,025												

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.	-22,882	-7,397	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	42,788	26,163	4,839	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.880	1.150	.213	3.243
DERIVED BY FORMULA	1.880	1.139	.211	3.230
UNDERLYING PRES. RATE	2.113	1.292	.239	3.644
PROPOSED	1.880	1.139	.211	3.230

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	5.098
IND. RATES				5.10	MINIMUM PREMIUM	1655
MAN. RATES	5.49	5.63	5.36	+ 5.10	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	12,622	124,156	.983							1	1	2	
2012	13,261	42,782	.322							1	1	2	
2013	14,189	172,687	1.217						1	1		2	
2014	10,951	112,512	1.027							2	1	3	
2015	22,051	274,238	1.243								3	3	
TOTAL	73,074	726,375	.994						1	5	6	12	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				28,758	975				33,336	20,034	41,053	
2012				1,618	1,516				9,845	29,079	724	
2013			96,904	13,048				41,004	3,447		18,284	
2014				20,447	3,898				44,383	31,803	11,981	
2015					106,729					155,570	11,939	
TOTAL			96,904	63,871	113,118			41,004	91,011	236,486	83,981	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				43,655	1,934				85,307	56,856	42,859	
2012			333	2,472	2,462			4,335	26,318	69,537	767	
2013		5,463	181,105	21,519	2,919		5,899	125,580	12,638	1,762	18,284	
2014	762	691	21,951	27,023	5,697	1,656	880	73,918	107,824	68,455	13,287	
2015	1,258	5,164	186,122	88,349	91,039	2,515	4,115	236,411	189,322	199,269	14,637	
TOTAL	2,020	11,318	389,511	183,018	104,051	4,171	10,894	440,244	421,409	395,879	89,834	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	858,158	1,104,357	89,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-700,715	-154,532	645	
TOTAL LOSSES	157,443	949,825	90,479	
EXPECTED LOSSES	1,500,209	553,902	151,264	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.215	1.300	.124	1.639
INDICATED (POST-TEST)	.245	1.479	.141	1.865
PRES. ON RATE LEVEL	1.827	.675	.184	2.686
DERIVED BY FORMULA	1.795	.723	.181	2.699
UNDERLYING PRES. RATE	2.053	.758	.207	3.018
PROPOSED	1.786	.720	.180	2.686
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.24
MAN. RATES	4.59	4.67	4.44	+ 4.24
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,584	26,402	.575							1		1	
2012	3,908	491	.012										
2013	3,856												
2014	119												
2015	47												
TOTAL	12,514	26,893	.215							1		1	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				7,501					16,996		1,905	
2012											491	
TOTAL				7,501					16,996		2,396	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				11,387					43,493		1,989	
2012											520	
TOTAL				11,387					43,493		2,509	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		54,880	2,509	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,577	-41,862	15	
TOTAL LOSSES		13,018	2,524	
EXPECTED LOSSES	321,610	133,149	19,021	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.104	.020	.124
INDICATED (POST-TEST)	.000	.118	.023	.141
PRES. ON RATE LEVEL	2.288	.947	.135	3.370
DERIVED BY FORMULA	2.265	.930	.133	3.328
UNDERLYING PRES. RATE	2.570	1.064	.152	3.786
PROPOSED	2.265	.930	.133	3.328

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	5.253
IND. RATES				5.25	MINIMUM PREMIUM	1695
MAN. RATES	5.87	5.85	5.57	+ 5.25	PRESENT	1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	187												
2012	352												
2013	400												
2014	381												
2015	380												
TOTAL	1,700												

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.	-14,970	-3,819	16	
TOTAL LOSSES			16	
EXPECTED LOSSES	33,270	13,363	4,454	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.742	.700	.232	2.674
DERIVED BY FORMULA	1.742	.700	.232	2.674
UNDERLYING PRES. RATE	1.957	.786	.262	3.005
PROPOSED	1.742	.700	.232	2.674
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.22
MAN. RATES	4.72	4.65	4.42	+ 4.22
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012													
2013	4												
2014													
2015													
TOTAL	4												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-28	-28		
TOTAL LOSSES				
EXPECTED LOSSES	64	71	14	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.413	1.586	.305	3.304
DERIVED BY FORMULA	1.413	1.586	.305	3.304
UNDERLYING PRES. RATE	1.588	1.782	.342	3.712
PROPOSED	1.413	1.586	.305	3.304

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	5.215
IND. RATES				5.22	MINIMUM PREMIUM	1690
MAN. RATES	5.68	5.74	5.46	+ 5.22	PRESENT	1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,008	3,261	.162							1		2	
2012	1,055	5,677	.538							1		1	
2013	700												
2014	988	51,538	5.216							3		3	
2015	837												
TOTAL	5,588	60,476	1.082							5	1	6	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				906	268				1,562	525		
2012				165					366		5,146	
2014				28,746					18,594		4,198	
TOTAL				29,817	268				20,522	525	9,344	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				1,375	532				3,997	1,490		
2012			14	240	2			55	838	8	5,455	
2014	1,074	860	26,963	35,908	1,904	690	280	22,768	37,362	2,633	4,656	
TOTAL	1,074	860	26,977	37,523	2,438	690	280	22,823	42,197	4,131	10,111	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,704	86,289	10,111	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-47,306	-18,764	26	
TOTAL LOSSES	5,398	67,525	10,137	
EXPECTED LOSSES	97,734	66,107	9,779	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.097	1.208	.181	1.486
INDICATED (POST-TEST)	.110	1.375	.206	1.691
PRES. ON RATE LEVEL	1.556	1.053	.156	2.765
DERIVED BY FORMULA	1.556	1.056	.157	2.769
UNDERLYING PRES. RATE	1.749	1.183	.175	3.107
PROPOSED	1.554	1.054	.157	2.765
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.36
MAN. RATES	4.94	4.80	4.57	+ 4.36
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,079												
2012	1,175	212,885	18.117							1		1	2
2013	1,449	172,174	11.882								1		1
2014	527	3,370	.639									1	1
2015	723	2,070	.286									1	1
TOTAL	4,953	390,499	7.884							1	1	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012			125,367		4,608			57,340		23,879	1,691
2013				42,421					129,500		253
2014					1,128					1,788	454
2015					317					466	1,287
TOTAL			125,367	42,421	6,053			57,340	129,500	26,133	3,685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012		8,509	225,967	1,333	9,743		8,341	168,584	5,712	58,382	1,792
2013		189	15,660	59,757	994		971	69,091	302,768	7,966	253
2014		22	801	429	1,256		11	1,096	1,043	3,497	503
2015	3	14	552	265	270	6	12	707	566	601	1,578
TOTAL	3	8,734	242,980	61,784	12,263	6	9,335	239,478	310,089	70,446	4,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	500,536	454,582	4,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,282	-23,565	30	
TOTAL LOSSES	430,254	431,017	4,156	
EXPECTED LOSSES	148,392	78,357	11,639	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.687	8.702	.084	17.473
INDICATED (POST-TEST)	9.386	9.903	.096	19.885
PRES. ON RATE LEVEL	2.667	1.408	.209	4.284
DERIVED BY FORMULA	2.667	1.493	.208	4.368
UNDERLYING PRES. RATE	2.996	1.582	.235	4.813
PROPOSED	2.667	1.493	.208	4.368
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.89
MAN. RATES	7.47	7.44	7.08	+ 6.89
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,802	3,870	.101								1	1	
2012	4,139	16,837	.406						1			1	
2013	4,103	1,541	.037										
2014	3,866	5,138	.132										
2015	4,360	4,816	.110										
TOTAL	20,270	32,202	.159						1	1		2	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					1,244					2,626		
2012				16,687							150	
2013											1,541	
2014											5,138	
2015											4,816	
TOTAL				16,687	1,244					2,626	11,645	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,468					7,453		
2012			1,413	24,276	149						159	
2013											1,541	
2014											5,698	
2015											5,904	
TOTAL			1,413	24,276	2,617					7,453	13,302	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,413	34,346	13,302	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-174,041	-59,829	93	
TOTAL LOSSES			13,395	
EXPECTED LOSSES	376,008	210,199	26,960	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.066	.066
INDICATED (POST-TEST)	.000	.000	.075	.075
PRES. ON RATE LEVEL	1.651	.923	.118	2.692
DERIVED BY FORMULA	1.634	.905	.117	2.656
UNDERLYING PRES. RATE	1.855	1.037	.133	3.025
PROPOSED	1.634	.905	.117	2.656

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.192
IND. RATES				4.19	MINIMUM PREMIUM	1415
MAN. RATES	4.49	4.68	4.45	+ 4.19	PRESENT	1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,124	1,609,294	75.767						1			5	6
2012	1,960	2,348	.119										
2013	1,934	9,443	.488									2	2
2014	2,007	23,677	1.179								1	1	2
2015	1,887	7,209	.382										
TOTAL	9,912	1,651,971	16.666						1		1	8	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		348,572			14,523		1,226,405			9,898	9,896
2012											2,348
2013					2,414					5,956	1,073
2014				887	4,674				2,644	8,105	7,367
2015											7,209
TOTAL		348,572		887	21,611		1,226,405		2,644	23,959	27,893

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		233,528			28,814		887,354			28,090	10,331
2012											2,489
2013		7	722	448	2,973		21	1,527	1,926	12,705	1,073
2014	33	122	4,159	2,888	5,262	96	94	8,234	10,064	16,220	8,170
2015											8,838
TOTAL	33	233,657	4,881	3,336	37,049	96	887,469	9,761	11,990	57,015	30,901

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,135,897	109,390	30,901	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-209,491	-94,131	147	
TOTAL LOSSES	926,406	15,259	31,048	
EXPECTED LOSSES	451,194	329,276	45,594	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.346	.154	.313	9.813
INDICATED (POST-TEST)	10.636	.175	.356	11.167
PRES. ON RATE LEVEL	4.051	2.957	.409	7.417
DERIVED BY FORMULA	4.117	2.901	.408	7.426
UNDERLYING PRES. RATE	4.552	3.322	.460	8.334
PROPOSED	4.117	2.901	.408	7.426
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.72
MAN. RATES	12.66	12.89	12.26	+ 11.72
				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
2011	3,938	1,919	.048										
2012	4,272	12,778	.299									2	2
2013	4,410	7,632	.173										
2014	4,320	54,108	1.252									2	2
2015	4,115	1,641	.039										
TOTAL	21,055	78,078	.371									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,919	
2012					3,351					5,740	3,687	
2013											7,632	
2014					19,310					26,901	7,897	
2015											1,641	
TOTAL					22,661					32,641	22,776	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											2,003	
2012			436	263	5,409			566	743	13,690	3,908	
2013											7,632	
2014		391	13,736	7,352	21,508		179	16,555	15,759	52,592	8,758	
2015											2,012	
TOTAL		391	14,172	7,615	26,917		179	17,121	16,502	66,282	24,313	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,863	117,316	24,313	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-212,960	-77,033	85	
TOTAL LOSSES		40,283	24,398	
EXPECTED LOSSES	462,157	268,872	26,108	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.191	.116	.307
INDICATED (POST-TEST)	.000	.217	.132	.349
PRES. ON RATE LEVEL	1.954	1.137	.109	3.200
DERIVED BY FORMULA	1.934	1.109	.110	3.153
UNDERLYING PRES. RATE	2.195	1.277	.124	3.596
PROPOSED	1.934	1.109	.110	3.153
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.98
MAN. RATES	5.51	5.56	5.29	+ 4.98
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	506												
2012	771												
2013	753												
2014	835	1,460	.174										
2015	832												
TOTAL	3,697	1,460	.039										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											1,460	
TOTAL											1,460	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											1,619	
TOTAL											1,619	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,619	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,818	-10,640	22	
TOTAL LOSSES			1,641	
EXPECTED LOSSES	67,988	37,672	6,174	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.044	.044
INDICATED (POST-TEST)	.000	.000	.050	.050
PRES. ON RATE LEVEL	1.637	.907	.148	2.692
DERIVED BY FORMULA	1.637	.898	.147	2.682
UNDERLYING PRES. RATE	1.839	1.019	.167	3.025
PROPOSED	1.637	.898	.147	2.682
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.23
MAN. RATES	4.49	4.68	4.45	+ 4.23
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	30												
2012	28												
2013													
2014													
2015													
TOTAL	58												

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.	-1,143	-576		
TOTAL LOSSES				
EXPECTED LOSSES	2,189	2,074	118	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.359	3.183	.180	6.722
DERIVED BY FORMULA	3.359	3.183	.180	6.722
UNDERLYING PRES. RATE	3.774	3.576	.203	7.553
PROPOSED	3.359	3.183	.180	6.722

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.610
IND. RATES				10.61	MINIMUM PREMIUM	2000
MAN. RATES	11.49	11.68	11.11	+ 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
2011	8,133	460,358	5.660					1	2	7	10		
2012	8,258	334,220	4.047						5	4	9		
2013	8,167	81,193	.994						2	3	5		
2014	8,896	220,956	2.483						3	3	6		
2015	8,271	389,973	4.714						2	3	5		
TOTAL	41,725	1,486,700	3.563					1	14	20	35		

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			194,713	33,056	21,326			19,483	83,416	92,185	16,179	
2012				37,068	24,112				130,087	104,790	38,163	
2013				10,088	3,984				9,068	4,292	53,761	
2014				40,332	6,606				126,833	20,285	26,900	
2015				94,886	13,253				230,034	27,846	23,954	
TOTAL			194,713	215,430	69,281			19,483	579,438	249,398	158,957	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			352,625	50,179	42,311			45,006	213,461	261,621	16,891	
2012			6,272	55,815	39,260			29,728	311,597	252,400	40,453	
2013		54	4,914	14,948	5,142		83	5,939	22,588	9,717	53,761	
2014	1,506	1,342	42,525	52,898	10,030	4,740	2,043	167,793	266,789	57,601	29,832	
2015	2,158	5,671	196,859	111,629	25,707	7,672	9,585	522,760	425,273	86,224	29,368	
TOTAL	3,664	7,067	603,195	285,469	122,450	12,412	11,711	771,226	1,239,708	667,563	170,305	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,409,275	2,315,190	170,305	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-594,955	-334,246	372	
TOTAL LOSSES	814,320	1,980,944	170,677	
EXPECTED LOSSES	1,290,554	1,173,308	111,822	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.952	4.748	.409	7.109
INDICATED (POST-TEST)	2.221	5.403	.465	8.089
PRES. ON RATE LEVEL	2.753	2.503	.238	5.494
DERIVED BY FORMULA	2.748	2.619	.247	5.614
UNDERLYING PRES. RATE	3.093	2.812	.268	6.173
PROPOSED	2.748	2.619	.247	5.614
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.86
MAN. RATES	9.99	9.54	9.08	+ 8.86
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
2011													
2012													
2013													
2014	23												
2015	50												
TOTAL	73												

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.	-749	-469	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	1,715	2,041	270	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	2.091	2.488	.328	4.907
DERIVED BY FORMULA	2.091	2.488	.328	4.907
UNDERLYING PRES. RATE	2.349	2.795	.369	5.513
PROPOSED	2.091	2.488	.328	4.907
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.75
MAN. RATES	8.36	8.52	8.11	+ 7.75
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
2011	3,843	18,620	.484									2	2
2012	4,852	58,425	1.204								1	3	4
2013	5,094	17,005	.333									2	2
2014	4,511	6,639	.147									1	1
2015	4,828	7,945	.164									1	1
TOTAL	23,128	108,634	.470								1	9	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,816					9,670	6,134	
2012				16,860	3,732				11,597	20,361	5,875	
2013					5,012					5,147	6,846	
2014					186					3,104	3,349	
2015					4,291					2,417	1,237	
TOTAL				16,860	16,037				11,597	40,699	23,441	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					5,587					27,443	6,404	
2012			1,914	24,820	6,176			3,738	29,204	48,779	6,228	
2013		12	1,497	932	6,169		16	1,320	1,666	10,980	6,846	
2014		6	132	70	206		22	1,907	1,820	6,070	3,714	
2015	51	205	7,482	3,554	3,659	41	64	3,671	2,942	3,094	1,517	
TOTAL	51	223	11,025	29,376	21,797	41	102	10,636	35,632	96,366	24,709	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,078	183,171	24,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-235,885	-106,146	102	
TOTAL LOSSES		77,025	24,811	
EXPECTED LOSSES	513,210	370,511	29,834	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.333	.107	.440
INDICATED (POST-TEST)	.000	.379	.122	.501
PRES. ON RATE LEVEL	1.975	1.426	.115	3.516
DERIVED BY FORMULA	1.955	1.395	.115	3.465
UNDERLYING PRES. RATE	2.219	1.602	.129	3.950
PROPOSED	1.955	1.395	.115	3.465
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.47
MAN. RATES	6.29	6.11	5.81	+ 5.47
				PRESENT
				1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012													
2013													
2014	55												
2015	68												
TOTAL	123												

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.	-1,035	-832	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	2,465	3,518	732	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.005	.005
INDICATED (POST-TEST)	.000	.000	.006	.006
PRES. ON RATE LEVEL	1.784	2.545	.530	4.859
DERIVED BY FORMULA	1.784	2.545	.530	4.859
UNDERLYING PRES. RATE	2.004	2.860	.595	5.459
PROPOSED	1.784	2.545	.530	4.859
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.67
MAN. RATES	8.31	8.44	8.03	+ 7.67

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	356												
2012	293												
2013	334												
2014	260												
2015	84												
TOTAL	1,327												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,068	-9,643	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	34,200	32,007	3,079	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.300	2.147	.206	4.653
DERIVED BY FORMULA	2.300	2.147	.206	4.653
UNDERLYING PRES. RATE	2.584	2.412	.232	5.228
PROPOSED	2.300	2.147	.206	4.653
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.34
MAN. RATES	7.64	8.08	7.69	+ 7.34

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	407						407						
2012	446						446						
2013	520						520						
2014	553	18,364	3.320				553						
2015	552	8,102	1.467				552						
TOTAL	2,478	26,466	1.068				2,478						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											18,364	
2015											8,102	
TOTAL											26,466	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											20,366	
2015											9,933	
TOTAL											30,299	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			30,299	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,420	-19,098	32	
TOTAL LOSSES			30,331	
EXPECTED LOSSES	33,775	67,105	8,945	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.224	1.224
INDICATED (POST-TEST)	.000	.000	1.393	1.393
PRES. ON RATE LEVEL	1.213	2.410	.321	3.944
DERIVED BY FORMULA	1.213	2.386	.332	3.931
UNDERLYING PRES. RATE	1.363	2.708	.361	4.432
PROPOSED	1.213	2.386	.332	3.931

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	6.205
IND. RATES				6.21	MINIMUM PREMIUM	1950
MAN. RATES	6.95	6.85	6.52	+ 6.21	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	855												
2012	881												
2013	987	19,303	1.955									1	1
2014	1,192	187,634	15.741							1			1
2015	1,210												
TOTAL	5,125	206,937	4.038							1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,322					14,981	
2014			147,293					40,341			
TOTAL			147,293		4,322			40,341		14,981	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013		12	1,289	801	5,322		46	3,849	4,849	31,958	
2014	58	11,858	278,059	10,799	7,467		2,360	130,347	8,308	3,305	
TOTAL	58	11,870	279,348	11,600	12,789		2,406	134,196	13,157	35,263	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	427,878	72,809		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-81,170	-33,135	49	
TOTAL LOSSES	346,708	39,674	49	
EXPECTED LOSSES	177,940	117,567	12,814	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.765	.774	.001	7.540
INDICATED (POST-TEST)	7.699	.881	.001	8.581
PRES. ON RATE LEVEL	3.089	2.042	.223	5.354
DERIVED BY FORMULA	3.089	2.030	.221	5.340
UNDERLYING PRES. RATE	3.472	2.294	.250	6.016
PROPOSED	3.097	2.035	.222	5.354

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	8.451
IND. RATES				8.45	MINIMUM PREMIUM	2000
MAN. RATES	9.41	9.30	8.85	+ 8.45	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	13,252	92,352	.696									4	4
2012	13,680	354,985	2.594							1		5	6
2013	14,679	16,947	.115										
2014	10,619	312,578	2.943							1	2	1	4
2015	6,909	49,321	.713									1	1
TOTAL	59,139	826,183	1.397							2	2	11	15

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					21,337					68,279	2,736	
2012			76,630		73,512			138,682		39,664	26,497	
2013											16,947	
2014			119,239	57,284	1,567			52,700	60,526	15,689	5,573	
2015					6,484					11,718	31,119	
TOTAL			195,869	57,284	102,900			191,382	60,526	135,350	82,872	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					42,332					193,775	2,856	
2012		5,200	147,307	6,340	120,085		20,167	405,957	11,474	98,064	28,087	
2013											16,947	
2014	2,188	11,348	279,945	80,899	11,591	2,256	4,097	254,055	141,683	43,553	6,180	
2015	77	313	11,305	5,366	5,532	188	311	17,809	14,258	15,010	38,152	
TOTAL	2,265	16,861	438,557	92,605	179,540	2,444	24,575	677,821	167,415	350,402	92,222	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,162,523	789,962	92,222	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-602,803	-393,195	364	
TOTAL LOSSES	559,720	396,767	92,586	
EXPECTED LOSSES	1,292,779	1,325,897	151,396	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.946	.671	.157	1.774
INDICATED (POST-TEST)	1.077	.764	.179	2.020
PRES. ON RATE LEVEL	1.946	1.995	.228	4.169
DERIVED BY FORMULA	1.929	1.933	.226	4.088
UNDERLYING PRES. RATE	2.186	2.242	.256	4.684
PROPOSED	1.929	1.933	.226	4.088
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.45
MAN. RATES	7.26	7.24	6.89	+ 6.45
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	8,257	16,214	.196									2	2
2012	6,717	2,018,433	30.049							2	3	3	8
2013	6,166	274,257	4.447							1			1
2014	5,646	7,696	.136									1	1
2015	8,545	222,452	2.603								1	8	9
TOTAL	35,331	2,539,052	7.186							3	4	14	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					2,475					3,799	9,940
2012			622,081	178,986	2,753			924,508	257,077	21,747	11,281
2013			186,067					86,312			1,878
2014					570					1,149	5,977
2015				5,579	102,877				13,116	83,776	17,104
TOTAL			808,148	184,565	108,675			1,010,820	270,193	110,471	46,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					4,910					10,782	10,377
2012		25,395	688,256	263,517	12,920		80,833	1,651,934	617,230	70,727	11,958
2013		10,383	338,498	6,026	5,012		12,361	260,471	9,643	3,253	1,878
2014		9	405	217	635		8	711	673	2,246	6,628
2015	1,329	5,277	189,617	91,080	88,600	1,759	2,723	154,708	124,261	110,196	20,970
TOTAL	1,329	41,064	1,216,776	360,840	112,077	1,759	95,925	2,067,824	751,807	197,204	51,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,424,677	1,421,928	51,811	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-848,386	-249,450	236	
TOTAL LOSSES	2,576,291	1,172,478	52,047	
EXPECTED LOSSES	1,796,228	886,455	65,009	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.292	3.319	.147	10.758
INDICATED (POST-TEST)	8.298	3.777	.167	12.242
PRES. ON RATE LEVEL	4.525	2.233	.164	6.922
DERIVED BY FORMULA	4.563	2.295	.164	7.022
UNDERLYING PRES. RATE	5.084	2.509	.184	7.777
PROPOSED	4.563	2.295	.164	7.022

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	11.084
IND. RATES				11.08	MINIMUM PREMIUM	2000
MAN. RATES	12.60	12.02	11.44	+ 11.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	9,746	230,616	2.366						1		4	5	
2012	10,682	5,880	.055								1	1	
2013	10,024	57,729	.575							1		1	
2014	10,649	102,009	.957							1	3	4	
2015	10,498	130,413	1.242								1	1	
TOTAL	51,599	526,647	1.021						1	2	9	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			113,245		7,751			39,177		48,456	21,987
2012					737					1,484	3,659
2013				10,130					31,700		15,899
2014				48,862	4,860				23,676	18,837	5,774
2015					77,839					52,574	
TOTAL			113,245	58,992	91,187			39,177	55,376	121,351	47,319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			205,087		15,378			90,499		137,518	22,954
2012			96	58	1,191			146	193	3,539	3,879
2013		45	3,741	14,271	237		237	16,913	74,117	1,948	15,899
2014	1,826	1,564	49,294	62,894	8,654	882	481	40,586	58,619	40,171	6,403
2015	917	3,767	135,744	64,436	66,397	850	1,392	79,902	63,978	67,346	
TOTAL	2,743	5,376	393,962	141,659	91,857	1,732	2,110	228,046	196,907	250,522	49,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	633,969	680,945	49,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,414,309	-354,209	489	
TOTAL LOSSES		326,736	49,624	
EXPECTED LOSSES	3,066,528	1,246,632	144,992	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.633	.096	.729
INDICATED (POST-TEST)	.000	.720	.109	.829
PRES. ON RATE LEVEL	5.290	2.150	.250	7.690
DERIVED BY FORMULA	5.184	2.079	.243	7.506
UNDERLYING PRES. RATE	5.943	2.416	.281	8.640
PROPOSED	5.184	2.079	.243	7.506
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.85
MAN. RATES	13.42	13.36	12.71	+ 11.85
				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
2011	940	4,557	.484										
2012	1,299	69,900	5.381								1		1
2013	1,241	14,489	1.167									1	1
2014	1,260												
2015	1,249	175	.014										
TOTAL	5,989	89,121	1.488								1	1	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											4,557	
2012				38,007					30,687		1,206	
2013					8,304					6,185		
2015											175	
TOTAL				38,007	8,304				30,687	6,185	5,938	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											4,758	
2012			3,218	55,295	340			4,575	70,308	589	1,278	
2013		21	2,480	1,542	10,224		17	1,589	2,001	13,194		
2015											215	
TOTAL		21	5,698	56,837	10,564		17	6,164	72,309	13,783	6,251	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,900	153,493	6,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,267	-20,880	46	
TOTAL LOSSES		132,613	6,297	
EXPECTED LOSSES	186,557	73,426	13,176	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.214	.105	2.319
INDICATED (POST-TEST)	.000	2.520	.119	2.639
PRES. ON RATE LEVEL	2.772	1.091	.196	4.059
DERIVED BY FORMULA	2.772	1.105	.195	4.072
UNDERLYING PRES. RATE	3.115	1.226	.220	4.561
PROPOSED	2.763	1.102	.194	4.059
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.41
MAN. RATES	6.83	7.05	6.71	+ 6.41
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
2011	2,082	3,529	.169										
2012	2,209												
2013	3,098												
2014	3,147	78,274	2.487									2	2
2015	2,894	106,953	3.695									2	2
TOTAL	13,430	188,756	1.405									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											3,529	
2014					14,892					63,382		
2015					50,613					56,340		
TOTAL					65,505					119,722	3,529	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											3,684	
2014		300	10,591	5,674	16,587		424	39,014	37,128	123,918		
2015	596	2,447	88,262	41,895	43,171	914	1,492	85,625	68,566	72,171		
TOTAL	596	2,747	98,853	47,569	59,758	914	1,916	124,639	105,694	196,089	3,684	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	229,665	409,110	3,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,049	-40,507	33	
TOTAL LOSSES	116,616	368,603	3,717	
EXPECTED LOSSES	249,127	140,880	8,998	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.868	2.745	.028	3.641
INDICATED (POST-TEST)	.988	3.124	.032	4.144
PRES. ON RATE LEVEL	1.651	.934	.059	2.644
DERIVED BY FORMULA	1.644	.978	.058	2.680
UNDERLYING PRES. RATE	1.855	1.049	.067	2.971
PROPOSED	1.644	.978	.058	2.680
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.23
MAN. RATES	5.05	4.59	4.37	+ 4.23
				PRESENT
				1485

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	226	957	.423										
2012	286												
2013	348												
2014	307												
2015	183	987	.539										
TOTAL	1,350	1,944	.144										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											957	
2015											987	
TOTAL											1,944	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											999	
2015											1,210	
TOTAL											2,209	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,808	-6,162	7	
TOTAL LOSSES			2,216	
EXPECTED LOSSES	32,575	20,884	2,336	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.164	.164
INDICATED (POST-TEST)	.000	.000	.187	.187
PRES. ON RATE LEVEL	2.147	1.377	.154	3.678
DERIVED BY FORMULA	2.147	1.377	.154	3.678
UNDERLYING PRES. RATE	2.413	1.547	.173	4.133
PROPOSED	2.147	1.377	.154	3.678
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.81
MAN. RATES	6.25	6.39	6.08	+ 5.81
				PRESENT
				1950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	428												
2012	444												
2013	430	810	.188										
2014	671												
2015	358												
TOTAL	2,331	810	.035										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											810	
TOTAL											810	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											810	
TOTAL											810	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,626	-4,867	9	
TOTAL LOSSES			819	
EXPECTED LOSSES	21,351	17,064	2,936	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.035	.035
INDICATED (POST-TEST)	.000	.000	.040	.040
PRES. ON RATE LEVEL	.815	.652	.112	1.579
DERIVED BY FORMULA	.815	.645	.111	1.571
UNDERLYING PRES. RATE	.916	.732	.126	1.774
PROPOSED	.815	.645	.111	1.571
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.48
MAN. RATES	2.75	2.74	2.61	+ 2.48
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.479
				960
				1005

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,567	10,429	.292										
2012	3,654	11,734	.321									1	1
2013	3,067	12,116	.395									1	1
2014	3,207	53,089	1.655								1	1	2
2015	4,166	36,497	.876									3	3
TOTAL	17,661	123,865	.701								1	6	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											10,429	
2012					591					6,658	4,485	
2013					905					5,642	5,569	
2014				10,134	6,223				8,671	24,603	3,458	
2015					5,893					21,101	9,503	
TOTAL				10,134	13,612				8,671	58,004	33,444	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											10,888	
2012			77	46	953			657	861	15,878	4,754	
2013		2	271	166	1,114		17	1,449	1,827	12,034	5,569	
2014	379	428	13,933	15,025	7,605	318	294	25,761	31,839	49,329	3,835	
2015	68	284	10,274	4,881	5,026	340	559	32,064	25,674	27,038	11,651	
TOTAL	447	714	24,555	20,118	14,698	658	870	59,931	60,201	104,279	36,697	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,175	199,296	36,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-184,281	-75,691	156	
TOTAL LOSSES		123,605	36,853	
EXPECTED LOSSES	395,263	270,036	43,092	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.700	.209	.909
INDICATED (POST-TEST)	.000	.797	.238	1.035
PRES. ON RATE LEVEL	1.992	1.361	.217	3.570
DERIVED BY FORMULA	1.972	1.350	.217	3.539
UNDERLYING PRES. RATE	2.238	1.529	.244	4.011
PROPOSED	1.972	1.350	.217	3.539
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.59
MAN. RATES	6.50	6.20	5.90	+ 5.59
				PRESENT
				1900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,562	9,012	.351									2	2
2012	2,355												
2013	2,471	2,384	.096										
2014	2,458	181	.007										
2015	2,357	4,093	.173									1	1
TOTAL	12,203	15,670	.128									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,229					6,783		
2013											2,384	
2014											181	
2015					2,223					1,374	496	
TOTAL					4,452					8,157	3,061	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					4,422					19,250		
2013											2,384	
2014											201	
2015	26	108	3,878	1,839	1,897	18	36	2,088	1,672	1,758	608	
TOTAL	26	108	3,878	1,839	6,319	18	36	2,088	1,672	21,008	3,193	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,154	30,838	3,193	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,378	-29,587	58	
TOTAL LOSSES		1,251	3,251	
EXPECTED LOSSES	134,476	103,238	17,817	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.010	.027	.037
INDICATED (POST-TEST)	.000	.011	.031	.042
PRES. ON RATE LEVEL	.981	.753	.130	1.864
DERIVED BY FORMULA	.971	.738	.128	1.837
UNDERLYING PRES. RATE	1.102	.846	.146	2.094
PROPOSED	.971	.738	.128	1.837
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.90
MAN. RATES	3.34	3.24	3.08	+ 2.90
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.899
				1075
				1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	971												
2012	486												
2013	240												
2014	213												
2015	219												
TOTAL	2,129												

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.	-18,962	-6,791	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	37,683	23,611	3,258	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.575	.987	.136	2.698
DERIVED BY FORMULA	1.575	.977	.135	2.687
UNDERLYING PRES. RATE	1.770	1.109	.153	3.032
PROPOSED	1.575	.977	.135	2.687
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.24
MAN. RATES	4.69	4.69	4.46	+ 4.24
				PRESENT
				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	741	58,996	7.961								1		1
2012	784	610	.077										
2013	735	41,307	5.620								2		2
2014	593												
2015	942												
TOTAL	3,795	100,913	2.659								3		3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				19,761					35,766		3,469	
2012											610	
2013				19,230					21,649		428	
TOTAL				38,991					57,415		4,507	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				29,997					91,525		3,622	
2012											647	
2013		86	7,100	27,087	451		162	11,551	50,616	1,329	428	
TOTAL		86	7,100	57,084	451		162	11,551	142,141	1,329	4,697	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,899	201,005	4,697	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,559	-17,805	35	
TOTAL LOSSES		183,200	4,732	
EXPECTED LOSSES	97,304	63,111	9,336	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.827	.125	4.952
INDICATED (POST-TEST)	.000	5.493	.142	5.635
PRES. ON RATE LEVEL	2.282	1.480	.219	3.981
DERIVED BY FORMULA	2.282	1.520	.218	4.020
UNDERLYING PRES. RATE	2.564	1.663	.246	4.473
PROPOSED	2.282	1.520	.218	4.020
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.35
MAN. RATES	6.93	6.92	6.58	+ 6.35
IND. RATE				
				6.345
				MINIMUM PREMIUM
				1990
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	16,424	180,298	1.097								1	5	6
2012	17,396	135,864	.781								1	3	4
2013	16,826	440,647	2.618								4	2	6
2014	17,177	468,705	2.728							1	1	2	4
2015	17,754	206,822	1.164									7	7
TOTAL	85,577	1,432,336	1.674							1	7	19	27

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				4,906	13,529				9,005	128,396	24,462	
2012				21,744	5,946				23,386	11,753	73,035	
2013				74,712	45,438				209,608	56,813	54,076	
2014			102,379	13,953	31,110			230,102	8,918	28,502	53,741	
2015					38,264					48,914	119,644	
TOTAL			102,379	115,315	134,287			230,102	250,917	274,378	324,958	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				7,447	26,842				23,044	364,388	25,538	
2012			2,616	32,098	9,793			4,644	55,101	28,477	77,417	
2013		458	41,152	113,673	57,703		1,738	126,421	508,452	134,088	54,076	
2014	559	9,290	228,490	36,786	40,767	336	13,789	771,950	82,011	75,850	59,599	
2015	453	1,849	66,725	31,678	32,642	793	1,296	74,342	59,539	62,664	146,684	
TOTAL	1,012	11,597	338,983	221,682	167,747	1,129	16,823	977,357	728,147	665,467	363,314	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,346,901	1,783,043	363,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,663,250	-692,397	1,423	
TOTAL LOSSES		1,090,646	364,737	
EXPECTED LOSSES	3,598,513	2,434,666	418,471	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.274	.426	1.700
INDICATED (POST-TEST)	.000	1.450	.485	1.935
PRES. ON RATE LEVEL	3.743	2.532	.435	6.710
DERIVED BY FORMULA	3.668	2.467	.439	6.574
UNDERLYING PRES. RATE	4.205	2.845	.489	7.539
PROPOSED	3.668	2.467	.439	6.574

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.377
IND. RATES				10.38	MINIMUM PREMIUM	2000
MAN. RATES	11.70	11.66	11.09	+ 10.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	16,926	1,668,016	9.854						2	10	5	17	
2012	16,290	1,935,246	11.879						2	8		10	
2013	11,224	106,254	.946							3	2	5	
2014	15,994	46,350	.289								1	1	
2015	13,776	13,665	.099										
TOTAL	74,210	3,769,531	5.080						4	21	8	33	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			284,832	165,664	8,637			699,567	389,915	38,290	81,111	
2012			561,660	112,592				1,046,564	189,744		24,686	
2013				33,135	2,911				53,497	10,229	6,482	
2014					675					24,804	20,871	
2015											13,665	
TOTAL			846,492	311,391	12,223			1,746,131	633,156	73,323	146,815	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			489,235	251,478	17,135			1,557,954	997,794	108,667	84,680	
2012		17,233	466,052	165,771	5,675		53,526	1,095,420	451,565	12,867	26,167	
2013		155	13,100	47,209	4,358		429	31,164	128,386	25,113	6,482	
2014		13	478	257	750		167	15,269	14,531	48,495	23,146	
2015											16,753	
TOTAL		17,401	968,865	464,715	27,918		54,122	2,699,807	1,592,276	195,142	157,228	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,740,195	2,280,051	157,228	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,012,118	-569,704	1,270	
TOTAL LOSSES	2,728,077	1,710,347	158,498	
EXPECTED LOSSES	2,176,580	2,030,385	399,250	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.676	2.305	.214	6.195
INDICATED (POST-TEST)	4.183	2.623	.244	7.050
PRES. ON RATE LEVEL	2.610	2.435	.479	5.524
DERIVED BY FORMULA	2.641	2.446	.465	5.552
UNDERLYING PRES. RATE	2.933	2.736	.538	6.207
PROPOSED	2.641	2.446	.465	5.552
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.76
MAN. RATES	9.15	9.60	9.13	+ 8.76
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
2011	3,114	1,205,409	38.709						1		1	2	
2012	2,470	21,528	.871							1		1	
2013	2,183	1,172	.053										
2014	2,108	892	.042										
2015	2,109												
TOTAL	11,984	1,229,001	10.255						1		2	3	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			140,373		290			1,063,850		110	786	
2012					518					6,751	14,259	
2013											1,172	
2014											892	
TOTAL			140,373		808			1,063,850		6,861	17,109	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			96,838		575			936,132		312	821	
2012			67	40	837			665	873	16,098	15,115	
2013											1,172	
2014											989	
TOTAL			96,905	40	1,412			936,797	873	16,410	18,097	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,033,702	18,735	18,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-175,690	-47,813	47	
TOTAL LOSSES	858,012		18,144	
EXPECTED LOSSES	371,862	166,936	15,939	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.160	.000	.151	7.311
INDICATED (POST-TEST)	8.148	.000	.172	8.320
PRES. ON RATE LEVEL	2.762	1.240	.118	4.120
DERIVED BY FORMULA	2.816	1.215	.119	4.150
UNDERLYING PRES. RATE	3.103	1.393	.133	4.629
PROPOSED	2.816	1.215	.119	4.150
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.55
MAN. RATES	7.29	7.16	6.81	+ 6.55
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
2011	365												
2012	472												
2013	457												
2014	518												
2015	505												
TOTAL	2,317												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,908	-6,871	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	34,893	24,305	1,598	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.340	.934	.061	2.335
DERIVED BY FORMULA	1.340	.925	.060	2.325
UNDERLYING PRES. RATE	1.506	1.049	.069	2.624
PROPOSED	1.340	.925	.060	2.325
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.67
MAN. RATES	4.14	4.06	3.86	+ 3.67
				PRESENT
				1345

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,595	469	.029										
2012	1,546	145	.009										
2013	1,646	547	.033										
2014	1,538	325	.021										
2015	1,726	3,200	.185										
TOTAL	8,051	4,686	.058										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											469	
2012											145	
2013											547	
2014											325	
2015											3,200	
TOTAL											4,686	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											490	
2012											154	
2013											547	
2014											360	
2015											3,923	
TOTAL											5,474	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,474	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,118	-13,878	26	
TOTAL LOSSES			5,500	
EXPECTED LOSSES	58,451	48,629	7,327	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.068	.068
INDICATED (POST-TEST)	.000	.000	.077	.077
PRES. ON RATE LEVEL	.646	.538	.081	1.265
DERIVED BY FORMULA	.646	.533	.081	1.260
UNDERLYING PRES. RATE	.726	.604	.091	1.421
PROPOSED	.646	.533	.081	1.260

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	1.988
IND. RATES				1.99	MINIMUM PREMIUM	830
MAN. RATES	2.27	2.20	2.09	+ 1.99	PRESENT	865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	18,301	629,695	3,440						1	1	3	5	
2012	19,883	261,410	1,314							1	4	5	
2013	19,415	390,893	2,013						2	2	2	6	
2014	20,957	464,130	2,214							2	3	5	
2015	18,313	278,534	1,520							1	8	9	
TOTAL	96,869	2,024,662	2,090						3	7	20	30	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			170,496	53,877	7,590			301,235	71,563	9,316	15,618	
2012				4,053	76,951				15,869	127,201	37,336	
2013			209,677	18,792	22,019			68,911	12,086	54,904	4,504	
2014				85,931	65,662				273,167	8,818	30,552	
2015				61,225	57,094				41,986	101,061	17,168	
TOTAL			380,173	223,878	229,316			370,146	414,671	301,300	105,178	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			308,768	81,785	15,058			695,853	183,130	26,439	16,305	
2012			10,340	11,913	124,266			14,905	52,808	303,653	39,576	
2013		11,845	394,963	37,345	33,201		10,115	228,520	53,735	120,463	4,504	
2014	3,205	3,898	127,310	132,358	78,833	10,188	4,166	339,921	554,173	55,859	33,882	
2015	1,962	6,014	211,677	112,212	57,999	2,955	4,292	241,286	194,426	138,670	21,048	
TOTAL	5,167	21,757	1,053,058	375,613	309,357	13,143	18,573	1,520,485	1,038,272	645,084	115,315	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,632,183	2,368,326	115,315	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,314,821	-437,218	692	
TOTAL LOSSES	1,317,362	1,931,108	116,007	
EXPECTED LOSSES	2,859,574	1,530,530	213,112	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.360	1.994	.120	3.474
INDICATED (POST-TEST)	1.548	2.269	.137	3.954
PRES. ON RATE LEVEL	2.627	1.406	.196	4.229
DERIVED BY FORMULA	2.605	1.466	.192	4.263
UNDERLYING PRES. RATE	2.952	1.580	.220	4.752
PROPOSED	2.584	1.454	.191	4.229
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.68
MAN. RATES	7.30	7.35	6.99	+ 6.68
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
2011													
2012	761												
2013													
2014	108												
2015	164												
TOTAL	1,033												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,195	-4,989	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	15,826	20,019	2,985	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.364	1.725	.257	3.346
DERIVED BY FORMULA	1.364	1.725	.257	3.346
UNDERLYING PRES. RATE	1.532	1.938	.289	3.759
PROPOSED	1.364	1.725	.257	3.346
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.28
MAN. RATES	5.61	5.81	5.53	+ 5.28
				PRESENT
				1800

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	193	501	.259										
2012	223	18,432	8.265										
2013	159	3,110	1.955										
2014	345												
2015	126												
TOTAL	1,046	22,043	2.107										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											501	
2012											18,432	
2013											3,110	
TOTAL											22,043	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											523	
2012											19,538	
2013											3,110	
TOTAL											23,171	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			23,171	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,650	-3,511	6	
TOTAL LOSSES			23,177	
EXPECTED LOSSES	26,108	12,437	2,480	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	2.216	2.216
INDICATED (POST-TEST)	.000	.000	2.522	2.522
PRES. ON RATE LEVEL	2.222	1.058	.211	3.491
DERIVED BY FORMULA	2.222	1.058	.211	3.491
UNDERLYING PRES. RATE	2.496	1.189	.237	3.922
PROPOSED	2.222	1.058	.211	3.491
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.51
MAN. RATES	6.06	6.06	5.77	+ 5.51
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.510
				1765
				1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,407	1,009	.022										
2012	2,300												
2013	1,915												
2014	864												
2015	821	2,500	.304									1	1
TOTAL	10,307	3,509	.034									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,009	
2015					858					1,569	73	
TOTAL					858					1,569	1,082	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,053	
2015	10	41	1,495	710	733	29	43	2,385	1,910	2,011	89	
TOTAL	10	41	1,495	710	733	29	43	2,385	1,910	2,011	1,142	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,003	5,364	1,142	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-43,122	-14,011	18	
TOTAL LOSSES			1,160	
EXPECTED LOSSES	86,167	47,103	11,027	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	.744	.407	.095	1.246
DERIVED BY FORMULA	.737	.399	.093	1.229
UNDERLYING PRES. RATE	.836	.457	.107	1.400
PROPOSED	.737	.399	.093	1.229
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.94
MAN. RATES	2.10	2.16	2.06	+ 1.94
				PRESENT
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,544	4,448	.174										
2012	2,379	17,770	.746									1	1
2013	2,127												
2014	1,745	5,195	.297										
2015	9,463	3,658	.038										
TOTAL	18,258	31,071	.170									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											4,448	
2012					11,149					6,621		
2014											5,195	
2015											3,658	
TOTAL					11,149					6,621	13,301	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											4,644	
2012			1,449	871	17,999			652	857	15,790		
2014											5,761	
2015											4,485	
TOTAL			1,449	871	17,999			652	857	15,790	14,890	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,101	35,517	14,890	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,503	-25,333	140	
TOTAL LOSSES		10,184	15,030	
EXPECTED LOSSES	161,583	98,412	21,727	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.056	.082	.138
INDICATED (POST-TEST)	.000	.064	.093	.157
PRES. ON RATE LEVEL	.787	.480	.106	1.373
DERIVED BY FORMULA	.779	.472	.106	1.357
UNDERLYING PRES. RATE	.885	.539	.119	1.543
PROPOSED	.779	.472	.106	1.357
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.14
MAN. RATES	2.43	2.39	2.27	+ 2.14
				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
2011	6,993	725	.010										
2012	7,087	1,503	.021										
2013	7,990	208	.002										
2014	7,925	15,803	.199									2	2
2015	7,874	8,050	.102										
TOTAL	37,869	26,289	.069									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											725	
2012											1,503	
2013											208	
2014					916					13,147	1,740	
2015											8,050	
TOTAL					916					13,147	12,226	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											757	
2012											1,593	
2013											208	
2014		19	650	348	1,020		87	8,094	7,698	25,705	1,930	
2015											9,869	
TOTAL		19	650	348	1,020		87	8,094	7,698	25,705	14,357	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,850	34,771	14,357	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-301,832	-110,314	225	
TOTAL LOSSES			14,582	
EXPECTED LOSSES	655,892	385,507	65,514	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.039	.039
INDICATED (POST-TEST)	.000	.000	.044	.044
PRES. ON RATE LEVEL	1.541	.906	.154	2.601
DERIVED BY FORMULA	1.526	.870	.150	2.546
UNDERLYING PRES. RATE	1.732	1.018	.173	2.923
PROPOSED	1.526	.870	.150	2.546
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.02
MAN. RATES	4.18	4.52	4.30	+ 4.02
				PRESENT
				1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012													
2013	963												
2014	2,100	13,402	.638									1	1
2015	3,565												
TOTAL	6,628	13,402	.202									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014					5,949					7,453		
TOTAL					5,949					7,453		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014		119	4,234	2,266	6,627		50	4,591	4,368	14,573		
TOTAL		119	4,234	2,266	6,627		50	4,591	4,368	14,573		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,994	27,834		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,837	-12,627	55	
TOTAL LOSSES		15,207	55	
EXPECTED LOSSES	99,089	49,246	7,556	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.229	.001	.230
INDICATED (POST-TEST)	.000	.261	.001	.262
PRES. ON RATE LEVEL	1.331	.661	.101	2.093
DERIVED BY FORMULA	1.331	.657	.100	2.088
UNDERLYING PRES. RATE	1.495	.743	.114	2.352
PROPOSED	1.331	.657	.100	2.088
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.30
MAN. RATES	3.31	3.64	3.46	+ 3.30

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	20,345	231,866	1.139						1				1
2012	17,372	6,053	.034										
2013	16,867	40,791	.241							1			1
2014	17,051	27,401	.160							1			1
2015	20,023	42,605	.212								1		1
TOTAL	91,658	348,716	.380						1	2	1		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			193,790					21,963			16,113
2012											6,053
2013				4,659							36,132
2014				2,003					17,292		8,106
2015					4,388					16,491	21,726
TOTAL			193,790	6,662	4,388			21,963	17,292	16,491	88,130

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			350,954					50,735			16,822
2012											6,416
2013		21	1,719	6,563	109						36,132
2014	75	59	1,881	2,501	133	648	259	21,175	34,752	2,440	8,990
2015	51	212	7,652	3,631	3,745	270	436	25,055	20,068	21,123	26,636
TOTAL	126	292	362,206	12,695	3,987	918	695	96,965	54,820	23,563	94,996

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	461,202	95,065	94,996	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,148,541	-197,145	521	
TOTAL LOSSES			95,517	
EXPECTED LOSSES	2,456,435	695,685	150,320	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.104	.104
INDICATED (POST-TEST)	.000	.000	.118	.118
PRES. ON RATE LEVEL	2.385	.676	.146	3.207
DERIVED BY FORMULA	2.337	.629	.144	3.110
UNDERLYING PRES. RATE	2.680	.759	.164	3.603
PROPOSED	2.337	.629	.144	3.110

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.909
IND. RATES				4.91	MINIMUM PREMIUM	1605
MAN. RATES	5.68	5.57	5.30	+ 4.91	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	824	8,555	1.038								1	1	
2012	946	725	.076										
2013	952	705	.074										
2014	993	783	.078										
2015	968	196	.020										
TOTAL	4,683	10,964	.234								1	1	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					171					7,739	645	
2012											725	
2013											705	
2014											783	
2015											196	
TOTAL					171					7,739	3,054	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					339					21,963	673	
2012											769	
2013											705	
2014											868	
2015											240	
TOTAL					339					21,963	3,255	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		22,302	3,255	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,149	-8,240	17	
TOTAL LOSSES		14,062	3,272	
EXPECTED LOSSES	54,791	28,940	5,104	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.300	.070	.370
INDICATED (POST-TEST)	.000	.341	.080	.421
PRES. ON RATE LEVEL	1.041	.550	.097	1.688
DERIVED BY FORMULA	1.041	.548	.097	1.686
UNDERLYING PRES. RATE	1.170	.618	.109	1.897
PROPOSED	1.041	.548	.097	1.686

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.661
IND. RATES				2.66	MINIMUM PREMIUM	1010
MAN. RATES	2.85	2.93	2.79	+ 2.66	PRESENT	1055

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	460												
2012	227												
2013	413	133	.032										
2014	591	1,897	.320										
2015	529												
TOTAL	2,220	2,030	.091										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											133	
2014											1,897	
TOTAL											2,030	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											133	
2014											2,104	
TOTAL											2,237	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,731	-7,059	13	
TOTAL LOSSES			2,250	
EXPECTED LOSSES	34,433	24,952	3,241	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.101	.101
INDICATED (POST-TEST)	.000	.000	.115	.115
PRES. ON RATE LEVEL	1.381	1.000	.130	2.511
DERIVED BY FORMULA	1.381	.990	.130	2.501
UNDERLYING PRES. RATE	1.551	1.124	.146	2.821
PROPOSED	1.381	.990	.130	2.501
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.95
MAN. RATES	4.39	4.36	4.15	+ 3.95
				PRESENT
				1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	276												
2012	286												
2013	453												
2014	425												
2015	334												
TOTAL	1,774												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,009	-4,893	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	15,487	16,746	2,624	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.777	.840	.132	1.749
DERIVED BY FORMULA	.777	.840	.132	1.749
UNDERLYING PRES. RATE	.873	.944	.148	1.965
PROPOSED	.777	.840	.132	1.749

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.760
IND. RATES				2.76	MINIMUM PREMIUM	1035
MAN. RATES	2.93	3.04	2.89	+ 2.76	PRESENT	1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	366												
2012	373												
2013	366												
2014	534												
2015	672												
TOTAL	2,311												

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.	-12,028	-3,533	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	26,345	12,873	2,266	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.015	.496	.087	1.598
DERIVED BY FORMULA	1.015	.491	.086	1.592
UNDERLYING PRES. RATE	1.140	.557	.098	1.795
PROPOSED	1.015	.491	.086	1.592
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.51
MAN. RATES	2.79	2.78	2.64	+ 2.51
+PROPOSED				

IND. RATE

2.512

MINIMUM PREMIUM

970

PRESENT

1015

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012													
2013													
2014	14												
2015													
TOTAL	14												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59	-30		
TOTAL LOSSES				
EXPECTED LOSSES	169	112	25	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.077	.715	.156	1.948
DERIVED BY FORMULA	1.077	.715	.156	1.948
UNDERLYING PRES. RATE	1.210	.803	.176	2.189
PROPOSED	1.077	.715	.156	1.948

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	
IND. RATES				3.07	MINIMUM PREMIUM	1120
MAN. RATES	3.47	3.38	3.22	+ 3.07	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,116												
2012	3,025												
2013	2,846	1,102	.038										
2014	2,800												
2015	3,229												
TOTAL	15,016	1,102	.007										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											1,102	
TOTAL											1,102	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											1,102	
TOTAL											1,102	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,473	-17,934	35	
TOTAL LOSSES			1,137	
EXPECTED LOSSES	147,007	63,217	10,211	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.009	.009
PRES. ON RATE LEVEL	.871	.375	.061	1.307
DERIVED BY FORMULA	.862	.368	.060	1.290
UNDERLYING PRES. RATE	.979	.421	.068	1.468
PROPOSED	.862	.368	.060	1.290
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.04
MAN. RATES	2.23	2.27	2.16	+ 2.04
				PRESENT
				885

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	20,850	21,423	.102									1	1
2012	21,146	23,046	.108									2	2
2013	21,356	6,208	.029										
2014	23,477	107,385	.457								1	1	2
2015	21,360	150,358	.703								1	2	3
TOTAL	108,189	308,420	.285								2	6	8

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					73					4,348	17,002	
2012					548					11,524	10,974	
2013											6,208	
2014				53,738	3,733				20,734	4,637	24,543	
2015				17,080	40,194				25,115	59,318	8,651	
TOTAL				70,818	44,548				45,849	79,827	67,378	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					145					12,340	17,750	
2012			70	43	885			1,135	1,491	27,484	11,632	
2013											6,208	
2014	2,006	1,683	53,059	68,554	7,721	768	343	28,246	44,389	12,000	27,218	
2015	834	2,848	101,372	51,394	36,881	1,746	2,536	142,597	114,919	81,504	10,606	
TOTAL	2,840	4,531	154,501	119,991	45,632	2,514	2,879	171,978	160,799	133,328	73,414	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	339,243	459,750	73,414	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-306,758	-74,329	318	
TOTAL LOSSES	32,485	385,421	73,732	
EXPECTED LOSSES	666,444	260,737	95,206	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.030	.356	.068	.454
INDICATED (POST-TEST)	.034	.405	.077	.516
PRES. ON RATE LEVEL	.548	.215	.078	.841
DERIVED BY FORMULA	.533	.228	.078	.839
UNDERLYING PRES. RATE	.616	.241	.088	.945
PROPOSED	.533	.228	.078	.839
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.32
MAN. RATES	1.47	1.46	1.39	+ 1.32
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.324
				655
				675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,636	574	.021										
2012	2,273	196,213	8.632							1			1
2013	2,392	1,107	.046										
2014	2,321	10,120	.436								1		1
2015	2,073	120	.005										
TOTAL	11,695	208,134	1.780							1	1		2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											574	
2012			85,635					109,314			1,264	
2013											1,107	
2014				10,000							120	
2015											120	
TOTAL			85,635	10,000				109,314			3,185	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											599	
2012		5,813	153,943	664	1,574		15,900	316,908	4,999	2,737	1,340	
2013											1,107	
2014	374	297	9,380	12,492	662						133	
2015											147	
TOTAL	374	6,110	163,323	13,156	2,236		15,900	316,908	4,999	2,737	3,326	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	502,615	23,128	3,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-62,142	-24,905	25	
TOTAL LOSSES	440,473		3,351	
EXPECTED LOSSES	133,441	86,425	8,304	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.766	.000	.029	3.795
INDICATED (POST-TEST)	4.286	.000	.033	4.319
PRES. ON RATE LEVEL	1.015	.658	.063	1.736
DERIVED BY FORMULA	1.048	.645	.062	1.755
UNDERLYING PRES. RATE	1.141	.739	.071	1.951
PROPOSED	1.048	.645	.062	1.755

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.770
IND. RATES				2.77	MINIMUM PREMIUM	1040
MAN. RATES	3.16	3.02	2.87	+ 2.77	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012													
2013	339												
2014	6												
2015	51												
TOTAL	396												

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.	-2,927	-2,452	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	6,498	6,617	721	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.461	1.487	.162	3.110
DERIVED BY FORMULA	1.461	1.487	.162	3.110
UNDERLYING PRES. RATE	1.641	1.671	.182	3.494
PROPOSED	1.461	1.487	.162	3.110
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.91
MAN. RATES	5.27	5.40	5.14	+ 4.91
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.909
				1605
				1695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	63												
2012													
2013													
2014													
2015	21												
TOTAL	84												

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.	-1,231	-367	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	2,235	1,320	203	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.367	1.399	.215	3.981
DERIVED BY FORMULA	2.367	1.399	.215	3.981
UNDERLYING PRES. RATE	2.660	1.572	.241	4.473
PROPOSED	2.367	1.399	.215	3.981
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.28
MAN. RATES	6.93	6.92	6.58	+ 6.28
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.284
				1970
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	795	125,841	15.829								1		1
2012	521												
2013	500												
2014	526												
2015	818												
TOTAL	3,160	125,841	3.982								1		1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				56,063					66,816		2,962	
TOTAL				56,063					66,816		2,962	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				85,104					170,982		3,092	
TOTAL				85,104					170,982		3,092	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		256,086	3,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,087	-5,764	9	
TOTAL LOSSES		250,322	3,101	
EXPECTED LOSSES	25,501	20,635	2,623	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	7.922	.098	8.020
INDICATED (POST-TEST)	.000	9.015	.112	9.127
PRES. ON RATE LEVEL	.718	.581	.074	1.373
DERIVED BY FORMULA	.718	.665	.074	1.457
UNDERLYING PRES. RATE	.807	.653	.083	1.543
PROPOSED	.718	.665	.074	1.457

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.299
IND. RATES				2.30	MINIMUM PREMIUM	915
MAN. RATES	2.43	2.39	2.27	+ 2.30	PRESENT	910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	131												
2012	40												
2013													
2014	4												
2015	8												
TOTAL	183												

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.	-2,449	-512		
TOTAL LOSSES				
EXPECTED LOSSES	4,516	1,797	279	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.197	.874	.136	3.207
DERIVED BY FORMULA	2.197	.874	.136	3.207
UNDERLYING PRES. RATE	2.468	.982	.153	3.603
PROPOSED	2.197	.874	.136	3.207

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	5.062
IND. RATES				5.06	MINIMUM PREMIUM	1645
MAN. RATES	5.68	5.57	5.30	+ 5.06	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	61												
2012	75												
2013	71												
2014	251	170	.067										
2015	71												
TOTAL	529	170	.032										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											170	
TOTAL											170	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											189	
TOTAL											189	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			189	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,713	-2,580	2	
TOTAL LOSSES			191	
EXPECTED LOSSES	13,526	9,300	873	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.041	.041
PRES. ON RATE LEVEL	2.276	1.564	.147	3.987
DERIVED BY FORMULA	2.276	1.564	.147	3.987
UNDERLYING PRES. RATE	2.557	1.758	.165	4.480
PROPOSED	2.276	1.564	.147	3.987
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.29
MAN. RATES	6.45	6.93	6.59	+ 6.29
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.293
				1970
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,215	51,322	1.596								1		1
2012	2,387	44,637	1.870								1		1
2013	2,924	178,676	6.110								1		1
2014	2,236	5,174	.231										
2015	2,238	92,281	4.123									2	2
TOTAL	13,000	372,090	2.862								3	2	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				9,000					40,496		1,826	
2012				22,913					21,724			
2013				51,330					125,594		1,752	
2014											5,174	
2015					20,106					71,944	231	
TOTAL				83,243	20,106				187,814	71,944	8,983	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				13,662					103,629		1,906	
2012			1,941	33,334	204			3,239	49,772	417		
2013		229	18,951	72,305	1,204		942	67,008	293,635	7,727	1,752	
2014											5,738	
2015	237	974	35,066	16,644	17,150	1,167	1,903	109,338	87,558	92,162	283	
TOTAL	237	1,203	55,958	135,945	18,558	1,167	2,845	179,585	534,594	100,306	9,679	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	240,995	789,403	9,679	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,477	-41,759	57	
TOTAL LOSSES	160,518	747,644	9,736	
EXPECTED LOSSES	170,950	143,000	19,240	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.235	5.751	.075	7.061
INDICATED (POST-TEST)	1.405	6.545	.085	8.035
PRES. ON RATE LEVEL	1.170	.979	.132	2.281
DERIVED BY FORMULA	1.172	1.090	.131	2.393
UNDERLYING PRES. RATE	1.315	1.100	.148	2.563
PROPOSED	1.172	1.090	.131	2.393
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.77
MAN. RATES	4.14	3.96	3.77	+ 3.78
				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
2011													
2012													
2013													
2014	119												
2015	203												
TOTAL	322												

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.	-2,727	-768	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	6,346	3,304	550	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.754	.913	.153	2.820
DERIVED BY FORMULA	1.754	.913	.153	2.820
UNDERLYING PRES. RATE	1.971	1.026	.171	3.168
PROPOSED	1.754	.913	.153	2.820

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.451
IND. RATES				4.45	MINIMUM PREMIUM	1485
MAN. RATES	4.89	4.90	4.66	+ 4.45	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,886	340,426	8.760							1		1	2
2012	4,197	30,655	.730									2	2
2013	4,916	111,543	2.268									3	3
2014	5,034	412,931	8.202							1		4	5
2015	5,720	174,427	3.049								2	3	5
TOTAL	23,753	1,069,982	4.505							2	2	13	17

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			90,926		4,615			209,139		31,888	3,858	
2012					3,710					23,747	3,198	
2013					63,828					23,170	24,545	
2014			125,354		26,931			200,000		43,670	16,976	
2015				82,199	2,797				64,280	4,335	20,816	
TOTAL			216,280	82,199	101,881			409,139	64,280	126,810	69,393	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			164,667		9,156			483,111		90,498	4,028	
2012			483	289	5,989			2,342	3,072	56,631	3,390	
2013		174	19,062	11,843	78,597		70	5,949	7,503	49,433	24,545	
2014	48	10,635	255,801	19,448	36,353	6	11,997	673,102	66,773	101,779	18,826	
2015	1,771	4,496	155,389	89,507	14,868	2,098	2,587	140,850	114,643	19,682	25,520	
TOTAL	1,819	15,305	595,402	121,087	144,963	2,104	14,654	1,305,354	191,991	318,023	76,309	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,934,638	776,064	76,309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-540,025	-167,322	251	
TOTAL LOSSES	1,394,613	608,742	76,560	
EXPECTED LOSSES	1,179,099	590,499	66,272	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.871	2.563	.322	8.756
INDICATED (POST-TEST)	6.581	2.917	.366	9.964
PRES. ON RATE LEVEL	4.418	2.213	.248	6.879
DERIVED BY FORMULA	4.441	2.234	.252	6.927
UNDERLYING PRES. RATE	4.964	2.486	.279	7.729
PROPOSED	4.441	2.234	.252	6.927
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				10.93
MAN. RATES	11.73	11.95	11.37	+ 10.93
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
2011	410												
2012	414												
2013	396	2,604	.657										
2014	309												
2015	427												
TOTAL	1,956	2,604	.133										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											2,604	
TOTAL											2,604	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											2,604	
TOTAL											2,604	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,859	-20,211	32	
TOTAL LOSSES			2,636	
EXPECTED LOSSES	63,649	70,865	9,231	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.135	.135
INDICATED (POST-TEST)	.000	.000	.154	.154
PRES. ON RATE LEVEL	2.896	3.225	.420	6.541
DERIVED BY FORMULA	2.896	3.193	.417	6.506
UNDERLYING PRES. RATE	3.254	3.623	.472	7.349
PROPOSED	2.896	3.193	.417	6.506

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.269
IND. RATES				10.27	MINIMUM PREMIUM	2000
MAN. RATES	10.89	11.36	10.81	+ 10.27	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	9,063	422,849	4.665						1	4	4	9	
2012	14,326	469,512	3.277							5	12	17	
2013	17,127	424,739	2.479							12	11	23	
2014	16,612	472,892	2.846						1	5	7	13	
2015	19,594	316,978	1.617							3	8	11	
TOTAL	76,722	2,106,970	2.746						2	29	42	73	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			78,357	79,827	16,938			164,755	17,205	55,360	10,407	
2012				103,045	69,165				177,202	94,965	25,135	
2013				162,848	11,311				171,907	23,677	54,996	
2014			115,157	135,356	10,518			38,906	103,335	41,149	28,471	
2015				52,907	37,117				50,716	142,288	33,950	
TOTAL			193,514	533,983	145,049			203,661	520,365	357,439	152,959	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			141,905	121,177	33,605			380,584	44,028	157,111	10,865	
2012			17,716	155,319	112,582			35,775	418,272	229,879	26,643	
2013		755	63,497	231,487	17,738		1,350	97,796	409,575	61,075	54,996	
2014	5,102	13,541	351,842	181,546	26,528	3,852	4,106	277,572	239,801	98,242	31,574	
2015	1,554	4,600	161,600	86,845	39,692	3,893	5,719	322,170	259,463	193,423	41,623	
TOTAL	6,656	18,896	736,560	776,374	230,145	7,745	11,175	1,113,897	1,371,139	739,730	165,701	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,894,929	3,117,388	165,701	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,508,223	-796,880	1,221	
TOTAL LOSSES	386,706	2,320,508	166,922	
EXPECTED LOSSES	3,334,338	2,814,930	307,655	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.504	3.025	.218	3.747
INDICATED (POST-TEST)	.574	3.442	.248	4.264
PRES. ON RATE LEVEL	3.868	3.265	.357	7.490
DERIVED BY FORMULA	3.802	3.276	.350	7.428
UNDERLYING PRES. RATE	4.346	3.669	.401	8.416
PROPOSED	3.802	3.276	.350	7.428

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	11.725
IND. RATES				11.73	MINIMUM PREMIUM	2000
MAN. RATES	12.94	13.01	12.38	+ 11.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	49,616	78,417	.158								1	1	2
2012	51,754	682,921	1.319							1	1	4	6
2013	86,598	315,243	.364								5	3	8
2014	92,753	293,213	.316								5	1	6
2015	99,466	246,432	.247								3	1	4
TOTAL	380,187	1,616,226	.425							1	15	10	26

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				21,066	4,120				3,056	10,655	39,520	
2012			208,744	12,354	25,554			214,922	21,609	92,356	107,382	
2013				127,951	3,607				108,314	36,539	38,832	
2014				162,826	439				103,282	1,035	25,631	
2015				84,914	1,359				89,211	986	69,962	
TOTAL			208,744	409,111	35,079			214,922	325,472	141,571	281,327	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				31,978	8,174				7,820	30,239	41,259	
2012		14,166	379,621	21,588	45,202		31,256	635,395	71,285	226,048	113,825	
2013		578	48,310	180,903	7,441		920	67,172	265,063	84,602	38,832	
2014	6,082	4,892	153,040	203,581	11,289	3,846	1,563	127,103	208,185	16,625	28,425	
2015	1,809	4,572	157,852	91,203	14,044	2,807	3,458	187,819	152,987	20,877	85,773	
TOTAL	7,891	24,208	738,823	529,253	86,150	6,653	37,197	1,017,489	705,340	378,391	308,114	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,832,261	1,699,134	308,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,911,613	-571,711	1,483	
TOTAL LOSSES		1,127,423	309,597	
EXPECTED LOSSES	4,242,888	2,011,189	361,177	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.297	.081	.378
INDICATED (POST-TEST)	.000	.338	.092	.430
PRES. ON RATE LEVEL	.993	.471	.085	1.549
DERIVED BY FORMULA	.933	.448	.086	1.467
UNDERLYING PRES. RATE	1.116	.529	.095	1.740
PROPOSED	.933	.448	.086	1.467
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.32
MAN. RATES	2.73	2.69	2.56	+ 2.32
				PRESENT
				990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	15,199	329,379	2.167									4	4
2012	17,658	25,790	.146									1	1
2013	19,131	26,628	.139										
2014	17,581	395,302	2.248							1	1		2
2015	18,362												
TOTAL	87,931	777,099	.884							1	1	5	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					204,223					124,153	1,003	
2012					10,259					13,226	2,305	
2013											26,628	
2014			108,179	55,218				157,605	74,300			
TOTAL			108,179	55,218	214,482			157,605	74,300	137,379	29,936	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					405,179					352,346	1,047	
2012			1,333	803	16,562			1,303	1,711	31,542	2,443	
2013											26,628	
2014	2,105	10,363	256,014	76,912	9,148	2,772	10,340	600,217	181,783	23,423		
TOTAL	2,105	10,363	257,347	77,715	430,889	2,772	10,340	601,520	183,494	407,311	30,118	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	884,447	1,099,409	30,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,620,638	-207,793	288	
TOTAL LOSSES		891,616	30,406	
EXPECTED LOSSES	3,524,274	725,432	84,415	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.014	.035	1.049
INDICATED (POST-TEST)	.000	1.154	.040	1.194
PRES. ON RATE LEVEL	3.567	.734	.086	4.387
DERIVED BY FORMULA	3.496	.763	.083	4.342
UNDERLYING PRES. RATE	4.008	.825	.096	4.929
PROPOSED	3.496	.763	.083	4.342
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.85
MAN. RATES	7.61	7.62	7.25	+ 6.85
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
2011	54,566	233,501	.427								4	1	5
2012	81,786	191,266	.233								3		3
2013	79,804	677,849	.849								7	1	8
2014	63,082	298,639	.473								2	5	7
2015	53,636	222,515	.414									7	7
TOTAL	332,874	1,623,770	.488								16	14	30

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				88,611	3,223				76,050	3,966	61,651	
2012				55,319					13,739		122,208	
2013				185,078	338				402,983	4,784	84,666	
2014				4,875	15,992				86,384	50,101	141,287	
2015					29,848					137,903	54,764	
TOTAL				333,883	49,401				579,156	196,754	464,576	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				134,512	6,394				194,611	11,256	64,364	
2012			4,685	80,480	495			2,049	31,476	266	129,540	
2013		825	68,424	260,768	4,756		3,028	216,237	943,711	35,003	84,666	
2014	180	473	15,942	12,181	18,132	3,216	1,636	136,620	202,957	110,160	156,687	
2015	345	1,442	52,053	24,709	25,459	2,221	3,647	209,564	167,816	176,644	67,141	
TOTAL	525	2,740	141,104	512,650	55,236	5,437	8,311	564,470	1,540,571	333,329	502,398	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	722,587	2,441,786	502,398	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,023,981	-430,079	1,189	
TOTAL LOSSES		2,011,707	503,587	
EXPECTED LOSSES	2,230,255	1,477,961	409,435	
CREDIBILITY	.06	.16	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.604	.151	.755
INDICATED (POST-TEST)	.000	.687	.172	.859
PRES. ON RATE LEVEL	.596	.395	.110	1.101
DERIVED BY FORMULA	.560	.442	.120	1.122
UNDERLYING PRES. RATE	.670	.444	.123	1.237
PROPOSED	.549	.434	.118	1.101
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.74
MAN. RATES	1.92	1.91	1.82	+ 1.74
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	20,631	14,308	.069									1	1
2012	22,466	2,557	.011										
2013	22,398	84,472	.377								1	1	2
2014	18,753	22,487	.119								1		1
2015	14,187	2,224	.015										
TOTAL	98,435	126,048	.128								2	2	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					711					2,406	11,191	
2012											2,557	
2013				16,237	2,926				21,323	18,496	25,490	
2014				17,321					3,123		2,043	
2015											2,224	
TOTAL				33,558	3,637				24,446	20,902	43,505	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					1,411					6,828	11,683	
2012											2,710	
2013		79	6,867	23,416	3,984		212	16,124	55,842	40,767	25,490	
2014	647	522	16,247	21,638	1,148	120	47	3,824	6,277	440	2,266	
2015											2,727	
TOTAL	647	601	23,114	45,054	6,543	120	259	19,948	62,119	48,035	44,876	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,689	161,751	44,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-674,720	-79,615	217	
TOTAL LOSSES		82,136	45,093	
EXPECTED LOSSES	1,453,885	272,665	79,731	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.083	.046	.129
INDICATED (POST-TEST)	.000	.094	.052	.146
PRES. ON RATE LEVEL	1.315	.247	.071	1.633
DERIVED BY FORMULA	1.276	.236	.070	1.582
UNDERLYING PRES. RATE	1.477	.277	.081	1.835
PROPOSED	1.276	.236	.070	1.582
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.497
MAN. RATES	2.86	2.84	2.70	2.50
				MINIMUM PREMIUM
				PRESENT
				1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	17,059	44,844	.262									2	2
2012	16,669	146,031	.876									2	2
2013	17,862	26,250	.146									2	2
2014	18,418	215,928	1.172								1	1	2
2015	22,069	912,245	4.133							1		2	3
TOTAL	92,077	1,345,298	1.461							1	1	9	11

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					10,677					30,120	4,047	
2012					47,895					96,519	1,617	
2013					10,459					10,911	4,880	
2014				32,113	113,888				8,627	1,533	59,767	
2015			74,943		23,788			765,425		45,331	2,758	
TOTAL			74,943	32,113	206,707			765,425	8,627	184,414	73,069	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					21,183					85,481	4,225	
2012			6,224	3,745	77,322			9,514	12,483	230,177	1,714	
2013		29	3,126	1,942	12,879		33	2,802	3,533	23,278	4,880	
2014	1,199	3,256	111,127	83,491	128,981	318	139	11,509	18,235	4,216	66,282	
2015	310	2,618	86,758	22,753	22,281	1,273	19,384	911,495	139,484	93,560	3,381	
TOTAL	1,509	5,903	207,235	111,931	262,646	1,591	19,556	935,320	173,735	436,712	80,482	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,171,114	985,024	80,482	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-842,654	-332,608	688	
TOTAL LOSSES	328,460	652,416	81,170	
EXPECTED LOSSES	1,824,046	1,177,666	184,154	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.357	.709	.088	1.154
INDICATED (POST-TEST)	.406	.807	.100	1.313
PRES. ON RATE LEVEL	1.763	1.138	.178	3.079
DERIVED BY FORMULA	1.736	1.115	.173	3.024
UNDERLYING PRES. RATE	1.981	1.279	.200	3.460
PROPOSED	1.736	1.115	.173	3.024
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.77
MAN. RATES	5.27	5.35	5.09	+ 4.77
				PRESENT
				1680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	870	1,776	.204										
2012	931												
2013	956	4,138	.432									1	1
2014	1,532	5,666	.369										
2015	1,370	124,349	9.076								1		1
TOTAL	5,659	135,929	2.402								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,776
2013					3,587					551	
2014											5,666
2015				63,885					59,500		964
TOTAL				63,885	3,587				59,500	551	8,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,854
2013		10	1,069	665	4,417			140	178	1,174	
2014											6,284
2015	1,350	3,388	116,977	67,767	9,697	1,870	2,289	124,273	101,233	13,083	1,182
TOTAL	1,350	3,398	118,046	68,432	14,114	1,870	2,289	124,413	101,411	14,257	9,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	251,366	196,214	9,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,903	-25,077	57	
TOTAL LOSSES	162,463	173,137	9,377	
EXPECTED LOSSES	197,217	90,205	14,544	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.871	3.059	.166	6.096
INDICATED (POST-TEST)	3.267	3.481	.189	6.937
PRES. ON RATE LEVEL	3.101	1.419	.229	4.749
DERIVED BY FORMULA	3.101	1.440	.229	4.770
UNDERLYING PRES. RATE	3.485	1.594	.257	5.336
PROPOSED	3.101	1.440	.229	4.770
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.53
MAN. RATES	7.97	8.25	7.85	+ 7.53
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	94,994	341,614	.359						1	3		4	
2012	68,288	70,637	.103								3	3	
2013	69,181	214,393	.309							2	1	3	
2014	79,222	2,439,396	3.079						1	3	2	6	
2015	83,977	188,060	.223							2	3	5	
TOTAL	395,662	3,254,100	.822						2	10	9	21	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			66,462	36,822				75,457	97,234		65,639
2012					27,799					24,597	18,241
2013				57,457	944				61,358	2,420	92,214
2014			521,699	68,580	7,571			1,641,898	146,780	15,994	36,874
2015				19,835	38,174				22,709	50,909	56,433
TOTAL			588,161	182,694	74,488			1,717,355	328,081	93,920	269,401

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			120,363	55,896				174,306	248,822		68,527
2012			3,611	2,174	44,879			2,425	3,181	58,658	19,335
2013		260	21,497	81,109	2,509		466	33,357	144,233	8,934	92,214
2014	2,598	9,566	242,175	95,257	17,614	5,483	19,139	1,118,571	363,580	75,593	40,893
2015	869	2,903	102,894	52,642	35,576	1,529	2,216	124,801	100,593	70,196	69,187
TOTAL	3,467	12,729	490,540	287,078	100,578	7,012	21,821	1,453,460	860,409	213,381	290,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,989,029	1,461,446	290,156	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,346,198	-582,792	841	
TOTAL LOSSES		878,654	290,997	
EXPECTED LOSSES	5,013,038	2,057,442	245,311	
CREDIBILITY	.06	.18	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.222	.074	.296
INDICATED (POST-TEST)	.000	.253	.084	.337
PRES. ON RATE LEVEL	1.128	.463	.055	1.646
DERIVED BY FORMULA	1.060	.425	.060	1.545
UNDERLYING PRES. RATE	1.267	.520	.062	1.849
PROPOSED	1.060	.425	.060	1.545

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.438
IND. RATES				2.44	MINIMUM PREMIUM	950
MAN. RATES	2.92	2.86	2.72	+ 2.44	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	387												
2012	387												
2013	289												
2014	176												
2015	682												
TOTAL	1,921												

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.	-11,890	-2,338	8	
TOTAL LOSSES			8	
EXPECTED LOSSES	24,858	8,606	1,787	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.151	.399	.083	1.633
DERIVED BY FORMULA	1.151	.395	.082	1.628
UNDERLYING PRES. RATE	1.294	.448	.093	1.835
PROPOSED	1.151	.395	.082	1.628
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.57
MAN. RATES	2.86	2.84	2.70	+ 2.57
IND. RATE				
MINIMUM PREMIUM				985
PRESENT				1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	17,563	1,144,546	6.516						3	5	5	13	
2012	19,842	1,922,656	9.689						2	3	5	10	
2013	20,256	689,230	3.402						2	5		7	
2014	24,407	8,451,199	34.626					1	1		3	5	
2015	31,391	1,372,469	4.372						4	3	5	12	
TOTAL	113,459	13,580,100	11.969						1	12	16	47	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			474,823	111,978	29,718			319,047	85,095	40,630	83,255	
2012			411,572	26,043	545,356			582,093	31,214	309,141	17,237	
2013			344,917	81,377				149,303	99,193		14,440	
2014		539,003	124,833		54,427		6,260,351	1,358,706		46,641	67,238	
2015			567,241	85,288	57,980			440,718	46,091	126,137	49,014	
TOTAL		539,003	1,923,386	304,686	687,481		6,260,351	2,849,867	261,593	522,549	231,184	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			859,905	169,983	58,961			736,998	217,758	115,308	86,918	
2012		24,557	723,613	83,335	887,312		71,076	1,452,133	133,861	750,077	18,271	
2013		19,611	657,521	125,797	11,197		22,125	503,486	248,587	11,733	14,440	
2014	21,974	240,267	105,449	23,322	62,413	3,078	1,212,023	1,271,979	106,563	122,716	74,567	
2015	3,224	41,530	1,311,934	209,740	108,680	4,449	37,333	1,780,988	381,345	234,599	60,091	
TOTAL	25,198	325,965	3,658,422	612,177	1,128,563	7,527	1,342,557	5,745,584	1,088,114	1,234,433	254,287	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,105,253	4,063,287	254,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,480,239	-898,718	1,391	
TOTAL LOSSES	7,625,014	3,164,569	255,678	
EXPECTED LOSSES	7,606,292	3,238,120	333,570	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.721	2.789	.225	9.735
INDICATED (POST-TEST)	7.548	3.174	.256	11.078
PRES. ON RATE LEVEL	5.967	2.539	.262	8.768
DERIVED BY FORMULA	6.017	2.590	.262	8.869
UNDERLYING PRES. RATE	6.704	2.854	.294	9.852
PROPOSED	6.017	2.590	.262	8.869
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				12.99
MAN. RATES	15.29	14.58	13.87	+ 12.99
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	7,034	4,539	.064										
2012	4,260	58,951	1.383									2	2
2013	4,609	119,760	2.598								2	1	3
2014	5,256	21,879	.416									3	3
2015	5,372	425,623	7.922							2		2	4
TOTAL	26,531	630,752	2.377							2	2	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											4,539
2012					18,732					39,014	1,205
2013				57,459	7,122				49,621	5,558	
2014					6,357					13,067	2,455
2015			198,559		11,074			180,313		30,427	5,250
TOTAL			198,559	57,459	43,285			180,313	49,621	88,066	13,449

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											4,739
2012			2,435	1,465	30,240			3,844	5,045	93,041	1,277
2013		277	23,339	82,260	10,117		388	27,906	117,812	14,909	
2014		125	4,522	2,420	7,079		88	8,046	7,655	25,550	2,723
2015	388	12,510	388,485	34,118	25,644	891	13,986	657,090	98,162	64,708	6,437
TOTAL	388	12,912	418,781	120,263	73,080	891	14,462	696,886	228,674	198,208	15,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,144,320	620,225	15,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-778,663	-125,260	113	
TOTAL LOSSES	365,657	494,965	15,289	
EXPECTED LOSSES	1,653,412	440,148	33,961	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.378	1.866	.058	3.302
INDICATED (POST-TEST)	1.568	2.124	.066	3.758
PRES. ON RATE LEVEL	5.546	1.477	.114	7.137
DERIVED BY FORMULA	5.506	1.496	.113	7.115
UNDERLYING PRES. RATE	6.232	1.659	.128	8.019
PROPOSED	5.506	1.496	.113	7.115
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				10.42
MAN. RATES	12.55	11.87	11.29	+ 10.42
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	313												
2012	343												
2013	373												
2014	538	22,187	4.123									1	1
2015	146												
TOTAL	1,713	22,187	1.295									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014					6,653					15,534	
TOTAL					6,653					15,534	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014		138	4,733	2,533	7,410		103	9,560	9,100	30,374	
TOTAL		138	4,733	2,533	7,410		103	9,560	9,100	30,374	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,534	49,417		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,164	-16,482	10	
TOTAL LOSSES		32,935	10	
EXPECTED LOSSES	87,739	56,290	4,299	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.923	.001	1.924
INDICATED (POST-TEST)	.000	2.188	.001	2.189
PRES. ON RATE LEVEL	4.559	2.925	.223	7.707
DERIVED BY FORMULA	4.559	2.925	.223	7.707
UNDERLYING PRES. RATE	5.122	3.286	.251	8.659
PROPOSED	4.559	2.925	.223	7.707

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	11.285
IND. RATES				11.29	MINIMUM PREMIUM	2000
MAN. RATES	13.00	12.81	12.19	+ 11.29	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,383	734,181	53.086						1	1		2	
2012	2,085	17,939	.860							1		1	
2013	1,457	741	.050										
2014	2,241	148,900	6.644						1			1	
2015	1,990												
TOTAL	9,156	901,761	9.849						2	1	1	4	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			231,100	30,845				423,382	40,185		8,669	
2012					5,261					12,678		
2013											741	
2014			90,000					58,900				
TOTAL			321,100	30,845	5,261			482,282	40,185	12,678	9,410	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			398,485	46,823				931,189	102,833		9,050	
2012			683	412	8,494			1,251	1,639	30,234		
2013											741	
2014	35	7,248	169,902	6,600	4,565		3,447	190,314	12,129	4,827		
TOTAL	35	7,248	569,070	53,835	13,059		3,447	1,122,754	116,601	35,061	9,791	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,702,554	218,556	9,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-169,851	-56,332	42	
TOTAL LOSSES	1,532,703	162,224	9,833	
EXPECTED LOSSES	374,663	203,172	11,354	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.740	1.772	.107	18.619
INDICATED (POST-TEST)	19.050	2.017	.122	21.189
PRES. ON RATE LEVEL	3.642	1.975	.110	5.727
DERIVED BY FORMULA	3.796	1.975	.110	5.881
UNDERLYING PRES. RATE	4.092	2.219	.124	6.435
PROPOSED	3.796	1.975	.110	5.881
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.61
MAN. RATES	10.84	9.52	9.06	+ 8.61

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	39,439	734,264	1.861							2	8	6	16
2012	44,833	775,169	1.729							1	5	12	18
2013	40,124	1,176,055	2.931							2		7	9
2014	42,849	854,677	1.994							2	1	6	9
2015	46,324	437,673	.944							1	1	14	16
TOTAL	213,569	3,977,838	1.863							8	15	45	68

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			205,173	178,671	31,954			54,938	147,146	74,241	42,141	
2012			149,000	163,815	49,114			100,500	148,358	122,217	42,165	
2013			382,700		30,157			633,100		109,043	21,055	
2014			549,033	47,079	34,366			111,298	23,647	38,208	51,046	
2015			109,765	62,058	48,548			50,000	58,661	97,808	10,833	
TOTAL			1,395,671	451,623	194,139			949,836	377,812	441,517	167,240	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			371,568	271,223	63,397			126,907	376,546	210,696	43,995	
2012		10,112	288,109	243,324	83,491		14,617	325,526	360,306	296,826	44,695	
2013		16,401	541,120	15,064	45,014		63,186	1,352,786	84,355	249,157	21,055	
2014	1,970	46,313	1,105,064	112,162	69,237	882	7,123	412,091	92,823	87,167	56,610	
2015	2,024	12,254	402,371	119,811	59,784	3,537	8,502	440,533	235,779	145,314	13,281	
TOTAL	3,994	85,080	2,708,232	761,584	320,923	4,419	93,428	2,657,843	1,149,809	989,160	179,636	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,552,996	3,221,476	179,636	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,387,815	-1,242,673	702	
TOTAL LOSSES	2,165,181	1,978,803	180,338	
EXPECTED LOSSES	7,338,232	4,399,520	200,756	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.014	.927	.084	2.025
INDICATED (POST-TEST)	1.154	1.055	.096	2.305
PRES. ON RATE LEVEL	3.058	1.833	.084	4.975
DERIVED BY FORMULA	2.982	1.740	.085	4.807
UNDERLYING PRES. RATE	3.436	2.060	.094	5.590
PROPOSED	2.982	1.740	.085	4.807
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.04
MAN. RATES	8.83	8.27	7.87	+ 7.04
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
2011	46,219	2,124,995	4.597					1		3	5	11	20
2012	52,164	433,937	.831							1	3	12	16
2013	53,754	1,002,553	1.865							2	7	9	18
2014	61,947	1,628,333	2.628					1		3	7	17	28
2015	70,266	209,184	.297								1	8	9
TOTAL	284,350	5,399,002	1.899					2		9	23	57	91

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	14,441		754,537	148,999	258,200			681,606	100,322	139,078	27,812	
2012			70,653	51,102	32,206			41,268	84,260	104,513	49,935	
2013			280,350	154,389	38,719			178,078	169,303	69,266	112,448	
2014	87,938		491,002	168,559	130,442	1,500		245,284	201,374	177,777	124,457	
2015			1,028	16,199	18,249				20,729	71,022	98,156	
TOTAL	102,379		1,596,542	524,077	477,816	1,500		1,146,236	575,988	561,656	412,808	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	54,674		999,294	226,181	512,269			964,885	256,723	394,702	29,036	
2012		4,792	135,522	77,414	53,751		5,999	142,498	208,453	251,900	52,931	
2013		16,439	578,577	233,735	58,847		26,974	645,525	438,164	164,893	112,448	
2014	215,945	47,212	1,177,793	296,256	181,364	17,814	18,573	1,148,559	559,357	396,144	138,023	
2015	232	936	33,700	16,199	15,724	1,799	2,674	151,225	121,696	95,546	120,340	
TOTAL	270,851	69,379	2,924,886	849,785	821,955	19,613	54,220	3,052,692	1,584,393	1,303,185	452,778	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,391,641	4,559,318	452,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,810,161	-1,239,014	1,241	
TOTAL LOSSES	1,581,480	3,320,304	454,019	
EXPECTED LOSSES	10,512,419	4,415,956	321,315	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.556	1.168	.160	1.884
INDICATED (POST-TEST)	.633	1.329	.182	2.144
PRES. ON RATE LEVEL	3.290	1.382	.101	4.773
DERIVED BY FORMULA	3.157	1.375	.113	4.645
UNDERLYING PRES. RATE	3.697	1.553	.113	5.363
PROPOSED	3.157	1.375	.113	4.645
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.80
MAN. RATES	8.30	7.94	7.55	+ 6.80
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
2011	589												
2012	431												
2013	531												
2014	355												
2015	860	74,771	8,694								1		1
TOTAL	2,766	74,771	2,703								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015				48,349					26,422		
TOTAL				48,349					26,422		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	1,021	2,567	88,529	51,288	7,340	832	1,017	55,186	44,956	5,808	
TOTAL	1,021	2,567	88,529	51,288	7,340	832	1,017	55,186	44,956	5,808	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	149,152	109,392		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,816	-20,587	22	
TOTAL LOSSES	44,336	88,805	22	
EXPECTED LOSSES	221,060	73,547	5,199	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.603	3.211	.001	4.815
INDICATED (POST-TEST)	1.824	3.654	.001	5.479
PRES. ON RATE LEVEL	7.113	2.367	.167	9.647
DERIVED BY FORMULA	7.113	2.380	.165	9.658
UNDERLYING PRES. RATE	7.992	2.659	.188	10.839
PROPOSED	7.105	2.377	.165	9.647

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	14.126
IND. RATES				14.13	MINIMUM PREMIUM	2000
MAN. RATES	16.11	16.04	15.26	+ 14.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	8,657	14,749	.170							2	1	3	
2012	10,709	31,104	.290								4	4	
2013	8,695	640,531	7.366					1			3	4	
2014	9,928	253,265	2.551							3		3	
2015	10,577	163,534	1.546						1	1		2	
TOTAL	48,566	1,103,183	2.272					1	1	6	8	16	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				7,505	73				2,294	277	4,600	
2012					9,186					8,190	13,728	
2013	607,171				15,507					15,327	2,526	
2014				110,441					139,064		3,760	
2015			95,533	2,240				52,783	4,065		8,913	
TOTAL	607,171		95,533	120,186	24,766			52,783	145,423	23,794	33,527	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				11,393	145				5,870	786	4,802	
2012			1,195	717	14,828			809	1,058	19,531	14,552	
2013	1,123,491	42	4,631	2,875	19,094			3,936	4,961	32,701	2,526	
2014	4,126	3,310	103,598	137,970	7,323	5,184	2,090	170,289	279,486	19,661	4,170	
2015	172	5,878	181,723	14,384	8,133	246	4,017	187,306	24,810	8,424	10,927	
TOTAL	1,127,789	9,230	291,147	167,339	49,523	5,430	6,153	362,340	316,185	81,103	36,977	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,802,089	614,150	36,977	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-759,344	-172,995	228	
TOTAL LOSSES	1,042,745	441,155	37,205	
EXPECTED LOSSES	1,648,329	615,817	64,592	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.147	.908	.077	3.132
INDICATED (POST-TEST)	2.443	1.033	.088	3.564
PRES. ON RATE LEVEL	3.021	1.129	.118	4.268
DERIVED BY FORMULA	3.009	1.125	.117	4.251
UNDERLYING PRES. RATE	3.394	1.268	.133	4.795
PROPOSED	3.009	1.125	.117	4.251
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.22
MAN. RATES	8.07	7.10	6.75	+ 6.22
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,225	3,245	.100										
2012	2,977	2,454	.082										
2013	4,967	82,372	1.658									2	2
2014	3,519	142,237	4.041								2	1	3
2015	3,901	417	.010										
TOTAL	18,589	230,725	1.241								2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,245
2012											2,454
2013					44,857					36,098	1,417
2014				86,607	7,943				23,095	24,472	120
2015											417
TOTAL				86,607	52,800				23,095	60,570	7,653

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,388
2012											2,601
2013		122	13,398	8,323	55,237		108	9,272	11,691	77,002	1,417
2014	3,238	2,757	86,888	111,216	14,590	864	512	43,345	60,754	51,109	133
2015											511
TOTAL	3,238	2,879	100,286	119,539	69,827	864	620	52,617	72,445	128,111	8,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	160,504	369,922	8,050	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-367,276	-106,116	136	
TOTAL LOSSES		283,806	8,186	
EXPECTED LOSSES	797,840	361,742	39,408	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.527	.044	1.571
INDICATED (POST-TEST)	.000	1.738	.050	1.788
PRES. ON RATE LEVEL	3.820	1.732	.189	5.741
DERIVED BY FORMULA	3.782	1.732	.186	5.700
UNDERLYING PRES. RATE	4.292	1.946	.212	6.450
PROPOSED	3.782	1.732	.186	5.700
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.35
MAN. RATES	9.98	9.54	9.08	+ 8.35
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,083	545,425	26.184						1	1		2	
2012	2,176	660	.030										
2013	2,625												
2014	3,026	9,266	.306										
2015	3,702	40,782	1.101								2	2	
TOTAL	13,612	596,133	4.379						1	1	2	4	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			215,020	61,508				219,436	41,514		7,947	
2012											660	
2014											9,266	
2015					12,835					27,451	496	
TOTAL			215,020	61,508	12,835			219,436	41,514	27,451	18,369	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			389,401	93,369				506,897	106,234		8,297	
2012											700	
2014											10,276	
2015	149	622	22,383	10,625	10,948	445	728	41,716	33,409	35,159	608	
TOTAL	149	622	411,784	103,994	10,948	445	728	548,613	139,643	35,159	19,881	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	962,341	289,744	19,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-571,653	-137,612	233	
TOTAL LOSSES	390,688	152,132	20,114	
EXPECTED LOSSES	1,252,984	491,939	56,355	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.870	1.118	.148	4.136
INDICATED (POST-TEST)	3.266	1.272	.168	4.706
PRES. ON RATE LEVEL	8.192	3.216	.369	11.777
DERIVED BY FORMULA	8.143	3.177	.365	11.685
UNDERLYING PRES. RATE	9.205	3.614	.414	13.233
PROPOSED	8.143	3.177	.365	11.685

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	17.110
IND. RATES				17.11	MINIMUM PREMIUM	2000
MAN. RATES	19.77	19.58	18.63	+ 17.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	11,836	509,608	4.305						1		5	7	
2012	18,177	559,366	3.077						3	1	6	9	
2013	15,529	1,116,329	7.188						3	2	1	6	
2014	15,375	239,454	1.557						1		6	7	
2015	14,550	396,582	2.725						1		6	7	
TOTAL	75,467	2,821,339	3.739						9	3	24	36	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			123,841	52,372	26,503			200,196	24,327	75,623	6,746	
2012			277,925		7,947			234,621		21,785	17,088	
2013			514,455	48,582	8,904			409,398	44,792	26,848	63,350	
2014			147,000		38,722			21,000		24,591	8,141	
2015			119,288		60,819			103,638		105,609	7,228	
TOTAL			1,182,509	100,954	142,895			968,853	69,119	254,456	102,553	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			224,276	79,501	52,583			462,453	62,253	214,618	7,043	
2012		18,862	500,653	2,775	17,940		34,121	682,324	13,550	57,831	18,113	
2013		28,947	956,507	86,746	25,963		59,048	1,266,274	159,162	75,459	63,350	
2014	58	12,611	305,049	25,527	50,584		1,395	82,985	18,732	49,801	9,028	
2015	873	10,136	327,853	65,333	61,605	1,940	10,369	511,597	163,660	150,074	8,862	
TOTAL	931	70,556	2,314,338	259,882	208,675	1,940	104,933	3,005,633	417,357	547,783	106,396	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,498,331	1,433,697	106,396	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,535,170	-534,630	419	
TOTAL LOSSES	3,963,161	899,067	106,815	
EXPECTED LOSSES	3,354,509	1,877,620	128,294	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.252	1.191	.142	6.585
INDICATED (POST-TEST)	5.977	1.355	.162	7.494
PRES. ON RATE LEVEL	3.956	2.215	.151	6.322
DERIVED BY FORMULA	3.996	2.163	.152	6.311
UNDERLYING PRES. RATE	4.445	2.488	.170	7.103
PROPOSED	4.003	2.167	.152	6.322
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.26
MAN. RATES	10.93	10.51	10.00	+ 9.26
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
2011	5,808	839,484	14.453						3	1	1	5	
2012	5,293	492,951	9.313						2		3	5	
2013	5,066	151,588	2.992							2		2	
2014	4,807	321,192	6.681						2		1	3	
2015	5,899	307,478	5.212						1		3	4	
TOTAL	26,873	2,112,693	7.862						8	3	8	19	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			267,003	8,000	6,435			544,071		4,011	9,964	
2012			247,366		2,728			205,680		31,774	5,403	
2013				84,460					50,401		16,727	
2014			151,492		1,352			149,147		964	18,237	
2015			140,000		15,207			125,000		24,516	2,755	
TOTAL			805,861	92,460	25,722			1,023,898	50,401	61,265	53,086	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			483,542	12,144	12,767			1,256,803		11,383	10,402	
2012		16,784	445,038	2,132	8,952		29,908	599,408	13,519	80,924	5,727	
2013		377	31,178	118,973	1,978		379	26,888	117,839	3,100	16,727	
2014	56	12,230	286,949	11,623	9,187		8,733	482,507	31,281	14,108	20,225	
2015	361	9,178	286,817	30,178	24,397	679	9,784	460,724	72,212	49,235	3,378	
TOTAL	417	38,569	1,533,524	175,050	57,281	679	48,804	2,826,330	234,851	158,750	56,459	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,448,323	625,932	56,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-530,867	-165,640	174	
TOTAL LOSSES	3,917,456	460,292	56,633	
EXPECTED LOSSES	1,135,116	583,950	50,252	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.578	1.713	.211	16.502
INDICATED (POST-TEST)	16.590	1.949	.240	18.779
PRES. ON RATE LEVEL	3.759	1.934	.167	5.860
DERIVED BY FORMULA	3.887	1.934	.169	5.990
UNDERLYING PRES. RATE	4.224	2.173	.187	6.584
PROPOSED	3.887	1.934	.169	5.990
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.77
MAN. RATES	9.74	9.74	9.27	+ 8.77
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
2011	3,853	387,210	10.049						1	2	3	6	
2012	4,346	379,628	8.735							2	4	6	
2013	5,471	1,369,069	25.024						1	2	2	5	
2014	5,221	217,712	4.169							4	3	7	
2015	8,630	240,387	2.785							2	1	3	
TOTAL	27,521	2,594,006	9.426						2	12	13	27	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			123,381	24,004	9,565			177,742	10,713	28,464	13,341	
2012				73,604	38,463				231,806	8,528	27,227	
2013			776,348	71,157	827			426,702	59,572	905	33,558	
2014				52,915	5,473				125,555	4,479	29,290	
2015				45,161	21,012				81,223	24,526	68,465	
TOTAL			899,729	266,841	75,340			604,444	508,869	66,902	171,881	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			223,443	36,438	18,977			410,584	27,414	80,781	13,928	
2012			11,230	110,089	62,751			35,400	532,200	24,794	28,861	
2013		16,981	569,727	110,055	10,727		23,950	527,286	157,912	11,779	33,558	
2014	1,976	1,700	53,525	68,186	9,606	4,692	1,919	156,488	254,966	26,515	32,483	
2015	1,200	3,410	119,337	65,300	24,777	2,949	3,774	206,911	168,044	49,267	83,938	
TOTAL	3,176	22,091	977,262	390,068	126,838	7,641	29,643	1,336,669	1,140,536	193,136	192,768	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,376,482	1,850,578	192,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-620,649	-279,388	318	
TOTAL LOSSES	1,755,833	1,571,190	193,086	
EXPECTED LOSSES	1,352,381	1,004,791	70,728	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.380	5.709	.702	12.791
INDICATED (POST-TEST)	7.260	6.497	.799	14.556
PRES. ON RATE LEVEL	4.374	3.249	.229	7.852
DERIVED BY FORMULA	4.403	3.346	.246	7.995
UNDERLYING PRES. RATE	4.914	3.651	.257	8.822
PROPOSED	4.403	3.346	.246	7.995
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.71
MAN. RATES	13.18	13.05	12.42	+ 11.71
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
2011	11,590	1,055,310	9.105							1		4	5
2012	11,611	360,730	3.106							1	1	2	4
2013	12,176	60,666	.498								2	3	5
2014	12,990	347,137	2.672							1	1	3	5
2015	12,309	324,672	2.637								2	3	5
TOTAL	60,676	2,148,515	3.541							3	6	15	24

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			552,119		20,880			434,952		28,277	19,082	
2012			179,402	737	9,191			133,060	1,841	9,300	27,199	
2013				15,861	7,437				26,048	5,208	6,112	
2014			134,545	697	10,500			158,796	733	38,973	2,893	
2015				48,178	41,447				155,112	44,562	35,373	
TOTAL			866,066	65,473	89,455			726,808	183,734	126,320	90,659	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			663,228		41,425			666,446		80,250	19,922	
2012		12,172	323,761	3,184	18,144		19,354	386,937	11,508	25,547	28,831	
2013		90	8,078	23,721	9,527		212	15,233	62,585	12,710	6,112	
2014	78	11,069	262,116	14,734	18,561	30	9,566	537,969	56,998	89,313	3,208	
2015	1,506	4,562	160,491	85,416	42,666	5,585	7,149	391,675	318,142	91,178	43,367	
TOTAL	1,584	27,893	1,417,674	127,055	130,323	5,615	36,281	1,998,260	449,233	298,998	101,440	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,487,307	1,005,609	101,440	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-990,402	-350,274	410	
TOTAL LOSSES	2,496,905	655,335	101,850	
EXPECTED LOSSES	2,150,965	1,228,083	120,745	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.115	1.080	.168	5.363
INDICATED (POST-TEST)	4.583	1.229	.191	6.103
PRES. ON RATE LEVEL	3.155	1.802	.177	5.134
DERIVED BY FORMULA	3.186	1.773	.178	5.137
UNDERLYING PRES. RATE	3.545	2.024	.199	5.768
PROPOSED	3.186	1.773	.178	5.137
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.52
MAN. RATES	9.00	8.53	8.12	+ 7.52
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,033	744	.014										
2012	5,318	58,605	1.102									1	1
2013	5,886	37,938	.644								1	1	2
2014	6,054	59,560	.983									3	3
2015	5,948	68,636	1.153								1	2	3
TOTAL	28,239	225,483	.798								2	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											744
2012					16,402					39,489	2,714
2013				1,236	755				455	7,619	27,873
2014					24,515					29,822	5,223
2015				1,626	38,450				10,742	7,478	10,340
TOTAL				2,862	80,122				11,197	84,408	46,894

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											777
2012			2,132	1,282	26,480			3,893	5,108	94,172	2,877
2013		7	684	1,882	959		25	2,199	3,528	16,285	27,873
2014		491	17,438	9,335	27,305		202	18,360	17,464	58,310	5,792
2015	487	1,949	70,030	33,556	33,047	463	608	33,808	27,378	11,940	12,677
TOTAL	487	2,447	90,284	46,055	87,791	463	835	58,260	53,478	180,707	49,996

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	152,776	368,031	49,996	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-312,349	-98,340	84	
TOTAL LOSSES		269,691	50,080	
EXPECTED LOSSES	680,560	344,517	24,003	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.955	.177	1.132
INDICATED (POST-TEST)	.000	1.087	.201	1.288
PRES. ON RATE LEVEL	2.145	1.086	.075	3.306
DERIVED BY FORMULA	2.124	1.086	.079	3.289
UNDERLYING PRES. RATE	2.410	1.220	.085	3.715
PROPOSED	2.124	1.086	.079	3.289
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.82
MAN. RATES	5.39	5.50	5.23	+ 4.82
				PRESENT
				1720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	26,028	651,553	2.503							2	2	12	16
2012	29,857	1,417,355	4.747							4	4	11	19
2013	32,826	843,241	2.568							2	2	12	16
2014	34,559	489,209	1.415								5	4	9
2015	31,205	354,876	1.137								3	6	9
TOTAL	154,475	3,756,234	2.432							8	16	45	69

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			169,579	25,415	100,531			130,849	30,679	172,456	22,044	
2012			761,197	78,190	60,537			365,365	40,406	99,094	12,566	
2013			292,304	90,590	53,738			56,423	138,128	193,758	18,300	
2014				194,635	54,455				113,712	93,514	32,893	
2015				89,583	21,035				187,600	39,718	16,940	
TOTAL			1,223,080	478,413	290,296			552,637	510,525	598,540	102,743	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			307,108	38,580	199,451			302,261	78,508	489,431	23,014	
2012		51,649	1,382,873	124,395	112,423		53,133	1,075,006	122,106	246,248	13,320	
2013		16,858	581,263	147,043	76,176		9,684	293,748	391,976	423,957	18,300	
2014	7,271	6,928	221,302	263,895	73,567	4,236	2,337	196,800	283,314	198,905	36,478	
2015	2,144	5,768	200,721	112,445	31,541	6,529	8,270	452,178	367,516	92,112	20,768	
TOTAL	9,415	81,203	2,693,267	686,358	493,158	10,765	73,424	2,319,993	1,243,420	1,450,653	111,880	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,188,067	3,873,589	111,880	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,736,201	-1,007,768	929	
TOTAL LOSSES	2,451,866	2,865,821	112,809	
EXPECTED LOSSES	5,992,086	3,523,575	271,876	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.587	1.855	.073	3.515
INDICATED (POST-TEST)	1.806	2.111	.083	4.000
PRES. ON RATE LEVEL	3.452	2.030	.157	5.639
DERIVED BY FORMULA	3.403	2.037	.150	5.590
UNDERLYING PRES. RATE	3.879	2.281	.176	6.336
PROPOSED	3.403	2.037	.150	5.590
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.19
MAN. RATES	9.91	9.38	8.92	+ 8.19
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	31,119	1,029,873	3.309						1	9	12	22	
2012	30,142	1,699,821	5.639						3	7	11	21	
2013	32,001	1,829,252	5.716						5	8	14	27	
2014	32,828	1,650,615	5.028						2	5	9	16	
2015	33,715	3,195,010	9.476						2	6	29	37	
TOTAL	159,805	9,404,571	5.885						13	35	75	123	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			71,726	251,921	37,095			167,043	280,515	105,994	115,579	
2012			457,876	282,066	35,976			352,192	426,444	88,774	56,493	
2013			657,578	205,485	40,770			558,627	200,470	76,321	90,001	
2014			342,406	233,988	53,774			632,286	242,945	123,631	21,585	
2015			296,825	213,777	621,033			150,073	714,698	1,151,932	46,672	
TOTAL			1,826,411	1,187,237	788,648			1,860,221	1,865,072	1,546,652	330,330	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			129,896	382,416	73,596			385,869	717,838	300,811	120,664	
2012		31,071	851,670	416,728	69,019		51,220	1,093,348	1,004,628	228,725	59,883	
2013		37,714	1,284,326	318,307	72,738		81,732	1,812,368	555,833	196,202	90,001	
2014	8,822	25,227	659,344	328,390	86,196	9,051	25,712	1,545,594	635,396	305,778	23,938	
2015	11,828	58,106	1,984,552	756,210	574,284	38,705	65,553	3,565,871	2,517,751	1,613,188	57,220	
TOTAL	20,650	152,118	4,909,788	2,202,051	875,833	47,756	224,217	8,403,050	5,431,446	2,644,704	351,706	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,757,579	11,154,034	351,706	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,126,709	-1,463,886	1,192	
TOTAL LOSSES	9,630,870	9,690,148	352,898	
EXPECTED LOSSES	8,933,100	5,137,730	345,178	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.027	6.064	.221	12.312
INDICATED (POST-TEST)	6.359	6.901	.251	14.011
PRES. ON RATE LEVEL	4.975	2.862	.192	8.029
DERIVED BY FORMULA	5.032	3.266	.198	8.496
UNDERLYING PRES. RATE	5.590	3.215	.216	9.021
PROPOSED	5.032	3.266	.198	8.496

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	12.440
IND. RATES				12.44	MINIMUM PREMIUM	2000
MAN. RATES	13.88	13.35	12.70	+ 12.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	19,543	829,637	4.245						1	4	5	10	
2012	21,920	448,668	2.046						1	3	7	11	
2013	19,298	1,037,934	5.378						2	5	1	8	
2014	19,105	245,448	1.284							2	1	3	
2015	16,641	394,234	2.369						1	1	3	5	
TOTAL	96,507	2,955,921	3.063						5	15	17	37	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			173,305	152,052	26,319			266,036	180,517	16,846	14,562	
2012			108,829	80,292	37,015			57,374	99,386	64,686	1,086	
2013			371,328	190,898	2,526			245,271	216,019	8,049	3,843	
2014				104,451	5,138				109,603	15,362	10,894	
2015			84,115	15,681	53,055			208,015	1,943	28,869	2,556	
TOTAL			737,577	543,374	124,053			776,696	607,468	133,812	32,941	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			313,855	230,814	52,217			614,543	461,944	47,809	15,203	
2012		7,386	207,250	120,553	62,471		8,341	187,523	238,697	157,612	1,151	
2013		21,585	746,757	281,391	17,590		36,770	857,496	535,062	39,706	3,843	
2014	3,903	3,234	101,626	132,442	12,650	4,080	1,750	143,669	229,275	45,533	12,081	
2015	1,066	8,473	277,632	71,122	54,503	985	16,045	752,629	108,957	67,088	3,134	
TOTAL	4,969	40,678	1,647,120	836,322	199,431	5,065	62,906	2,555,860	1,573,935	357,748	35,412	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,316,598	2,967,436	35,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,344,312	-653,558	294	
TOTAL LOSSES	1,972,286	2,313,878	35,706	
EXPECTED LOSSES	5,060,827	2,279,495	97,471	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.044	2.398	.037	4.479
INDICATED (POST-TEST)	2.326	2.729	.042	5.097
PRES. ON RATE LEVEL	4.667	2.102	.090	6.859
DERIVED BY FORMULA	4.620	2.146	.087	6.853
UNDERLYING PRES. RATE	5.244	2.362	.101	7.707
PROPOSED	4.620	2.146	.087	6.853

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.034
IND. RATES				10.03	MINIMUM PREMIUM	2000
MAN. RATES	12.10	11.40	10.85	+ 10.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	13,935	104,013	.746								1	2	3
2012	15,138	78,954	.521								1	1	2
2013	15,577	156,420	1.004									4	4
2014	12,135	87,004	.716								1		1
2015	11,174	19,243	.172									3	3
TOTAL	67,959	445,634	.656								3	10	13

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				41,990	18,507				16,005	9,923	17,588	
2012				7,500	17,784				1,048	17,740	34,882	
2013					52,863					86,392	17,165	
2014				38,005					27,197		21,802	
2015					3,419					1,939	13,885	
TOTAL				87,495	92,573				44,250	115,994	105,322	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				63,741	36,718				40,957	28,162	18,362	
2012			2,946	12,302	28,778			1,905	4,695	42,327	36,975	
2013		141	15,786	9,809	65,098		259	22,191	27,971	184,290	17,165	
2014	1,420	1,139	35,648	47,479	2,520	1,014	408	33,302	54,658	3,845	24,178	
2015	41	166	5,960	2,824	2,915	30	52	2,954	2,362	2,488	17,023	
TOTAL	1,461	1,446	60,340	136,155	136,029	1,044	719	60,352	130,643	261,112	113,703	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	125,362	663,939	113,703	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,402,627	-300,908	324	
TOTAL LOSSES		363,031	114,027	
EXPECTED LOSSES	3,015,340	1,033,656	112,133	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.534	.168	.702
INDICATED (POST-TEST)	.000	.608	.191	.799
PRES. ON RATE LEVEL	3.949	1.354	.146	5.449
DERIVED BY FORMULA	3.870	1.317	.149	5.336
UNDERLYING PRES. RATE	4.437	1.521	.165	6.123
PROPOSED	3.870	1.317	.149	5.336
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.81
MAN. RATES	9.80	9.06	8.62	+ 7.81
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
2011	9,065	183,606	2.025							1		1	2
2012	7,734	1,099,103	14.211							4	1	1	6
2013	7,307	297,677	4.073							1	1		2
2014	6,971	39,112	.561									3	3
2015	10,283	3,458	.033										
TOTAL	41,360	1,622,956	3.924							6	2	5	13

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			82,588		903			95,284		2,153	2,678	
2012			645,428	1,699	3,870			415,097	779	6,692	25,538	
2013			222,641	75				58,807			16,154	
2014					21,721					15,485	1,906	
2015											3,458	
TOTAL			950,657	1,774	26,494			569,188	779	24,330	49,734	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			149,567		1,792			220,106		6,110	2,796	
2012		43,794	1,160,918	7,783	18,127		60,363	1,204,160	21,641	26,372	27,070	
2013		12,422	405,060	7,315	6,000		8,424	177,467	6,572	2,216	16,154	
2014		441	15,450	8,270	24,193		104	9,529	9,067	30,274	2,114	
2015											4,240	
TOTAL		56,657	1,730,995	23,368	50,112		68,891	1,611,262	37,280	64,972	52,374	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,467,805	175,732	52,374	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,537,174	-304,122	328	
TOTAL LOSSES	930,631		52,702	
EXPECTED LOSSES	5,401,202	1,082,805	87,684	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.250	.000	.127	2.377
INDICATED (POST-TEST)	2.561	.000	.145	2.706
PRES. ON RATE LEVEL	11.623	2.329	.189	14.141
DERIVED BY FORMULA	11.532	2.236	.187	13.955
UNDERLYING PRES. RATE	13.059	2.618	.212	15.889
PROPOSED	11.532	2.236	.187	13.955

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	20.434
IND. RATES				20.43	MINIMUM PREMIUM	2000
MAN. RATES	24.30	23.51	22.37	+ 20.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,001	803	.016								1	1	
2012	6,899	188,964	2.739						1			1	
2013	6,335	854	.013										
2014	5,832	943	.016										
2015	6,594	6,598	.100										
TOTAL	30,661	198,162	.646						1		1	2	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					126					677		
2012			184,147					3,689			1,128	
2013											854	
2014											943	
2015											6,598	
TOTAL			184,147		126			3,689		677	9,523	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					250					1,921		
2012		12,496	331,036	1,429	3,384		535	10,693	170	94	1,196	
2013											854	
2014											1,046	
2015											8,089	
TOTAL		12,496	331,036	1,429	3,634		535	10,693	170	2,015	11,185	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	354,760	7,248	11,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-891,513	-136,687	184	
TOTAL LOSSES			11,369	
EXPECTED LOSSES	1,937,469	481,071	53,351	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.037	.037
INDICATED (POST-TEST)	.000	.000	.042	.042
PRES. ON RATE LEVEL	5.624	1.396	.155	7.175
DERIVED BY FORMULA	5.568	1.354	.152	7.074
UNDERLYING PRES. RATE	6.319	1.569	.174	8.062
PROPOSED	5.568	1.354	.152	7.074

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.358
IND. RATES				10.36	MINIMUM PREMIUM	2000
MAN. RATES	12.44	11.93	11.35	+ 10.36	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
2011	738						738						
2012	751						751						
2013	221						221						
2014	165						165						
2015	631						631						
TOTAL	2,506						2,506						

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.	-86,177	-17,320	11	
TOTAL LOSSES			11	
EXPECTED LOSSES	175,370	63,977	3,257	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	6.228	2.272	.116	8.616
DERIVED BY FORMULA	6.228	2.249	.115	8.592
UNDERLYING PRES. RATE	6.998	2.553	.130	9.681
PROPOSED	6.228	2.249	.115	8.592
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				12.58
MAN. RATES	14.44	14.33	13.63	+ 12.58
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,166	90,649	2.175									1	1
2012	5,136	62,906	1.224								2		2
2013	5,385	164,856	3.061							1			1
2014	5,000	69,918	1.398								2	1	3
2015	5,340	6,111,583	114.449						1			1	2
TOTAL	25,027	6,499,912	25.972						1	1	4	3	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					4,879					70,480	15,290	
2012				37,403					13,743		11,760	
2013			112,246					49,339			3,271	
2014				18,345	108				33,750	11,899	5,816	
2015		1,901,875			3,169		4,195,224			10,654	661	
TOTAL		1,901,875	112,246	55,748	8,156		4,195,224	49,339	47,493	93,033	36,798	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					9,680					200,022	15,963	
2012			3,168	54,417	333			2,049	31,486	263	12,466	
2013		6,264	204,201	3,633	3,025		7,066	148,893	5,516	1,857	3,271	
2014	685	548	17,282	22,959	1,338	1,260	588	48,648	74,798	28,035	6,450	
2015	43,320	528,945	5,526	2,623	2,704	1,899	756,155	16,191	12,967	13,647	810	
TOTAL	44,005	535,757	230,177	83,632	17,080	3,159	763,809	215,781	124,767	243,824	38,960	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,792,688	469,303	38,960	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-840,652	-213,815	249	
TOTAL LOSSES	952,036	255,488	39,209	
EXPECTED LOSSES	1,830,475	748,557	71,577	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.804	1.021	.157	4.982
INDICATED (POST-TEST)	4.329	1.162	.179	5.670
PRES. ON RATE LEVEL	6.509	2.662	.255	9.426
DERIVED BY FORMULA	6.487	2.617	.253	9.357
UNDERLYING PRES. RATE	7.314	2.991	.286	10.591
PROPOSED	6.487	2.617	.253	9.357
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				13.70
MAN. RATES	15.72	15.67	14.91	+ 13.70
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,073	1,731,826	28,516							5	3		8
2012	6,111	282,711	4,626							1	2	1	4
2013	6,353	838,074	13,191							2	3	3	8
2014	6,010	537,901	8,950					1		1	1	4	7
2015	6,944	8,851,739	127,473						1	2	4	2	9
TOTAL	31,491	12,242,251	38,875					1	1	11	13	10	36

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			565,723	72,859				971,293	114,911		7,040	
2012			116,167	13,498	525			71,595	64,435	3,914	12,577	
2013			243,812	76,669	8,215			372,918	101,631	33,577	1,252	
2014	184,818		125,395	25,500	13,664	1,068		118,680	16,542	33,660	18,574	
2015		1,019,357	200,102	85,788	15,072		6,852,348	555,363	91,082	27,566	5,061	
TOTAL	184,818	1,019,357	1,251,199	274,314	37,476	1,068	6,852,348	2,089,849	388,601	98,717	44,504	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,007,481	110,600				2,103,076	294,057		7,350	
2012		7,885	210,040	20,581	3,104		10,415	217,554	151,408	12,366	13,332	
2013		13,753	467,324	117,292	18,378		52,750	1,156,315	288,971	91,539	1,252	
2014	441,210	11,132	270,355	46,251	23,269	7,956	7,420	424,439	77,397	77,874	20,599	
2015	20,533	239,266	494,590	124,509	39,537	6,331	1,005,816	1,448,443	310,230	106,567	6,205	
TOTAL	461,743	272,036	2,449,790	419,233	84,288	14,287	1,076,401	5,349,827	1,122,063	288,346	48,738	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,624,084	1,913,930	48,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,869,079	-664,979	286	
TOTAL LOSSES	7,755,005	1,248,951	49,024	
EXPECTED LOSSES	4,032,424	2,336,946	81,561	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	24,626	3,966	.156	28,748
INDICATED (POST-TEST)	28,024	4,513	.178	32,715
PRES. ON RATE LEVEL	11,396	6,605	.231	18,232
DERIVED BY FORMULA	11,562	6,542	.229	18,333
UNDERLYING PRES. RATE	12,805	7,421	.259	20,485
PROPOSED	11,562	6,542	.229	18,333
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				26.85
MAN. RATES	30.85	30.31	28.84	+ 26.85
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
2011	27,067	115,771	.427							1	1	2	
2012	28,740	185,588	.645							2	2	4	
2013	31,914	642,978	2.014						1	3	4	8	
2014	34,799	122,256	.351							2	3	5	
2015	32,352	37,231	.115							1	1	2	
TOTAL	154,872	1,103,824	.713						1	9	11	21	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				52,418	11,824				24,229	11,960	15,340	
2012				69,806	2,091				89,160	5,909	18,622	
2013			246,293	51,802	9,219			199,029	57,313	35,900	43,422	
2014				28,305	18,451				35,776	30,174	9,550	
2015				8,000	980				4,319	2,982	20,950	
TOTAL			246,293	210,331	42,565			199,029	210,797	86,925	107,884	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				79,571	23,459				62,002	33,942	16,015	
2012			6,186	101,722	3,999			13,876	205,042	15,804	19,739	
2013		14,004	469,939	82,656	19,202		29,038	640,427	167,868	87,616	43,422	
2014	1,056	1,220	39,669	42,384	22,430	1,338	741	62,383	89,577	64,050	10,591	
2015	180	470	16,358	9,299	2,050	188	241	13,548	10,977	4,768	25,685	
TOTAL	1,236	15,694	532,152	315,632	71,140	1,526	30,020	730,234	535,466	206,180	115,452	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,310,862	1,126,418	115,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,135,557	-358,985	528	
TOTAL LOSSES	175,305	769,433	115,980	
EXPECTED LOSSES	2,482,598	1,259,110	151,775	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.113	.497	.075	.685
INDICATED (POST-TEST)	.129	.566	.085	.780
PRES. ON RATE LEVEL	1.427	.724	.086	2.237
DERIVED BY FORMULA	1.388	.708	.086	2.182
UNDERLYING PRES. RATE	1.603	.813	.098	2.514
PROPOSED	1.388	.708	.086	2.182
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.20
MAN. RATES	3.95	3.72	3.54	+ 3.20
				PRESENT
				1260

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	89,820	5,091,834	5.668							3		12	15
2012	89,055	2,623,745	2.946							4	5	13	22
2013	91,572	1,757,571	1.919							3	5	9	17
2014	94,302	1,419,334	1.505					1		3	5	7	16
2015	102,540	401,553	.391								3	12	15
TOTAL	467,289	11,294,037	2.417					1		13	18	53	85

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			925,800		37,053			3,943,666		115,997	69,318	
2012			997,285	173,065	104,928			839,417	308,228	157,619	43,203	
2013			594,173	205,568	95,961			454,967	153,498	191,964	61,440	
2014	3,500		442,612	78,985	66,109	141,544		355,225	94,898	127,087	109,374	
2015				62,225	158,465				26,678	126,625	27,560	
TOTAL	3,500		2,959,870	519,843	462,516	141,544		5,593,275	583,302	719,292	310,895	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			623,065		73,513			2,204,535		329,200	72,368	
2012		57,727	1,557,703	266,586	186,581		99,195	2,038,948	757,778	398,893	45,795	
2013		32,905	1,138,891	325,781	138,298		63,626	1,436,043	469,345	435,233	61,440	
2014	11,433	35,629	869,457	152,909	98,984	975,923	20,942	1,225,023	330,848	288,045	121,296	
2015	3,184	10,962	390,290	197,197	144,620	2,886	4,381	248,149	199,489	168,061	33,788	
TOTAL	14,617	137,223	4,579,406	942,473	641,996	978,809	188,144	7,152,698	1,757,460	1,619,432	334,687	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,050,897	4,961,361	334,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,475,753	-1,319,733	1,666	
TOTAL LOSSES	8,575,144	3,641,628	336,353	
EXPECTED LOSSES	9,682,228	4,649,525	471,962	
CREDIBILITY	.07	.20	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.835	.779	.072	2.686
INDICATED (POST-TEST)	2.088	.887	.082	3.057
PRES. ON RATE LEVEL	1.844	.886	.090	2.820
DERIVED BY FORMULA	1.861	.886	.088	2.835
UNDERLYING PRES. RATE	2.072	.995	.101	3.168
PROPOSED	1.861	.886	.088	2.835
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.15
MAN. RATES	4.78	4.69	4.46	+ 4.15
				PRESENT
				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,159	130,225	3.131							1	1	2	
2012	4,336	322,581	7.439					1		3		4	
2013	5,520	41,818	.757						1			1	
2014	5,883	12,056	.204										
2015	5,809	81,299	1.399								4	4	
TOTAL	25,707	587,979	2.287					1	2	8		11	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				19,635	18,000				68,592	5,020	18,978	
2012			121,855		31,948			87,423		78,604	2,751	
2013				18,794					21,789		1,235	
2014											12,056	
2015					35,015					36,095	10,189	
TOTAL			121,855	38,429	84,963			87,423	90,381	119,719	45,209	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				29,806	35,712				175,527	14,247	19,813	
2012		8,269	223,208	3,445	53,816		12,714	261,193	14,163	189,640	2,916	
2013		84	6,937	26,473	440		162	11,624	50,941	1,339	1,235	
2014											13,370	
2015	414	1,693	61,062	28,982	29,873	580	957	54,855	43,926	46,231	12,492	
TOTAL	414	10,046	291,207	88,706	119,841	580	13,833	327,672	284,557	251,457	49,826	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	643,752	744,561	49,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-411,633	-172,458	207	
TOTAL LOSSES	232,119	572,103	50,033	
EXPECTED LOSSES	903,600	604,886	56,299	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.903	2.225	.195	3.323
INDICATED (POST-TEST)	1.028	2.532	.222	3.782
PRES. ON RATE LEVEL	3.128	2.094	.195	5.417
DERIVED BY FORMULA	3.107	2.107	.196	5.410
UNDERLYING PRES. RATE	3.515	2.353	.219	6.087
PROPOSED	3.107	2.107	.196	5.410
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.92
MAN. RATES	8.73	9.01	8.57	+ 7.92
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
2011	80,654	1,242,916	1.541							2	7	18	27
2012	76,079	2,499,120	3.284							4	7	12	23
2013	90,936	2,394,447	2.633							6	4	13	23
2014	90,195	394,833	.437								5	13	18
2015	85,985	1,642,472	1.910							2	3	23	28
TOTAL	423,849	8,173,788	1.928							14	26	79	119

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			282,834	212,347	139,138			129,925	151,374	179,464	147,834	
2012			867,028	227,563	52,742			844,190	278,036	160,096	69,465	
2013			870,981	108,875	132,290			894,170	162,297	120,205	105,629	
2014				68,275	115,018				77,330	86,977	47,233	
2015			234,811	87,955	279,126			371,001	64,707	522,350	82,522	
TOTAL			2,255,654	705,015	718,314			2,239,286	733,744	1,069,092	452,683	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			512,212	322,342	276,051			300,127	387,367	509,319	154,339	
2012		50,513	1,364,241	340,969	100,861		104,617	2,142,812	690,623	405,156	73,633	
2013		48,465	1,632,233	205,547	188,439		125,830	2,735,979	515,327	299,108	105,629	
2014	2,548	4,370	145,847	129,089	132,632	2,874	1,745	148,237	206,359	181,001	52,382	
2015	5,433	31,338	1,053,827	351,812	269,262	11,182	39,552	2,005,826	853,542	728,677	101,172	
TOTAL	7,981	134,686	4,708,360	1,349,759	967,245	14,056	271,744	7,332,981	2,653,218	2,123,261	487,155	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,469,808	7,093,483	487,155	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,415,734	-1,606,478	2,071	
TOTAL LOSSES	7,054,074	5,487,005	489,226	
EXPECTED LOSSES	11,766,048	5,594,807	610,343	
CREDIBILITY	.07	.19	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.664	1.295	.115	3.074
INDICATED (POST-TEST)	1.894	1.474	.131	3.499
PRES. ON RATE LEVEL	2.471	1.175	.128	3.774
DERIVED BY FORMULA	2.431	1.232	.129	3.792
UNDERLYING PRES. RATE	2.776	1.320	.144	4.240
PROPOSED	2.420	1.226	.128	3.774
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.53
MAN. RATES	6.70	6.28	5.97	+ 5.53
				PRESENT
				1920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	68,613	2,532,866	3.691						3	4	22	29	
2012	72,573	2,859,914	3.940						6	4	22	32	
2013	78,085	1,873,741	2.399						4	5	22	31	
2014	84,984	1,699,817	2.000						2	1	24	27	
2015	86,600	754,731	.871							4	19	23	
TOTAL	390,855	9,721,069	2.487						15	18	109	142	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			594,139	112,373	130,157			1,049,279	316,563	250,231	80,124	
2012			1,075,033	168,748	220,605			681,546	195,395	387,565	131,022	
2013			697,907	92,234	131,998			468,816	96,247	307,437	79,102	
2014			312,946	34,904	270,975			454,234	44,689	398,797	183,272	
2015				101,472	173,816				139,036	282,933	57,474	
TOTAL			2,680,025	509,731	927,551			2,653,875	791,930	1,626,963	530,994	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			949,568	170,582	258,231			2,215,776	810,085	710,155	83,649	
2012		68,320	1,852,769	270,557	376,161		93,757	1,936,417	527,294	944,165	138,883	
2013		39,710	1,343,124	177,014	183,498		68,755	1,545,128	376,958	679,442	79,102	
2014	1,404	27,519	718,260	165,942	317,360	1,672	25,719	1,535,087	402,107	817,322	203,249	
2015	4,196	13,786	488,914	251,536	163,654	8,933	12,837	720,377	580,880	392,990	70,463	
TOTAL	5,600	149,335	5,352,635	1,035,631	1,298,904	10,605	201,068	7,952,785	2,697,324	3,544,074	575,346	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,672,028	8,575,933	575,346	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	4,959,540	2,465,998	2,333	
TOTAL LOSSES	8,712,488	6,109,935	577,679	
EXPECTED LOSSES	10,814,958	8,692,615	648,819	
CREDIBILITY	.06	.18	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.229	1.563	.148	3.940
INDICATED (POST-TEST)	2.537	1.779	.168	4.484
PRES. ON RATE LEVEL	2.463	1.979	.148	4.590
DERIVED BY FORMULA	2.467	1.943	.152	4.562
UNDERLYING PRES. RATE	2.767	2.224	.166	5.157
PROPOSED	2.467	1.943	.152	4.562
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.68
MAN. RATES	7.93	7.63	7.26	+ 6.68
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
2011	12,361	42,623	.344								1		1
2012	11,594	251,936	2.172								3	2	5
2013	13,403	786,309	5.866							1	1	1	3
2014	17,759	26,835	.151								1		1
2015	13,302	508,360	3.821							1	2	3	6
TOTAL	68,419	1,616,063	2.362							2	8	6	16

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				3,732					35,004		3,887	
2012				110,133	10,150				83,723	44,546	3,384	
2013			118,641	1,126	244			645,228	7,153	11,718	2,199	
2014				25,000					842		993	
2015			129,500	64,167	46,928			93,500	97,000	55,852	21,413	
TOTAL			248,141	204,158	57,322			738,728	223,722	112,116	31,876	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				5,665					89,575		4,058	
2012			10,645	161,022	17,372			16,876	197,580	107,840	3,587	
2013		3,418	111,788	3,615	1,974		47,735	1,010,900	57,696	37,977	2,199	
2014	933	748	23,451	31,235	1,657	36	12	1,035	1,693	118	1,101	
2015	2,075	13,479	440,107	123,190	60,332	4,155	12,047	604,225	264,709	106,209	26,252	
TOTAL	3,008	17,645	585,991	324,727	81,335	4,191	59,794	1,633,036	611,253	252,144	37,197	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,303,665	1,269,459	37,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,987,882	-416,623	201	
TOTAL LOSSES	315,783	852,836	37,398	
EXPECTED LOSSES	4,378,131	1,462,798	58,841	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.462	1.246	.055	1.763
INDICATED (POST-TEST)	.526	1.418	.063	2.007
PRES. ON RATE LEVEL	5.694	1.903	.077	7.674
DERIVED BY FORMULA	5.591	1.874	.076	7.541
UNDERLYING PRES. RATE	6.399	2.138	.086	8.623
PROPOSED	5.591	1.874	.076	7.541
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.04
MAN. RATES	13.71	12.76	12.14	+ 11.04
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
2011	2,587	644	.024										
2012	3,405	394	.011										
2013	2,569	30,643	1.192								2	1	3
2014	2,969	158	.005										
2015	2,730	433	.015										
TOTAL	14,260	32,272	.226								2	1	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											644	
2012											394	
2013				14,008	5,925				5,311	2,098	3,301	
2014											158	
2015											433	
TOTAL				14,008	5,925				5,311	2,098	4,930	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											672	
2012											418	
2013		79	6,942	20,827	7,624		45	3,370	13,099	4,800	3,301	
2014											175	
2015											531	
TOTAL		79	6,942	20,827	7,624		45	3,370	13,099	4,800	5,097	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,436	46,350	5,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-343,261	-97,019	119	
TOTAL LOSSES			5,216	
EXPECTED LOSSES	745,799	343,667	36,934	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.037	.037
INDICATED (POST-TEST)	.000	.000	.042	.042
PRES. ON RATE LEVEL	4.655	2.145	.230	7.030
DERIVED BY FORMULA	4.608	2.102	.226	6.936
UNDERLYING PRES. RATE	5.230	2.410	.259	7.899
PROPOSED	4.608	2.102	.226	6.936

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.156
IND. RATES				10.16	MINIMUM PREMIUM	2000
MAN. RATES	11.54	11.69	11.12	+ 10.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,166	149,859	6.918						1				1
2012	1,723	34,280	1.989								1		1
2013	2,099												
2014	2,471												
2015	2,747												
TOTAL	11,206	184,139	1.643						1		1		2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			71,791					78,068				
2012					7,186					27,094		
TOTAL			71,791		7,186			78,068		27,094		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			130,014					180,337				
2012			933	562	11,602			2,670	3,504	64,614		
TOTAL			130,947	562	11,602			183,007	3,504	64,614		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	313,954	80,282		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,512	-24,127	22	
TOTAL LOSSES	240,442	56,155	22	
EXPECTED LOSSES	159,574	85,613	5,491	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.146	.501	.000	2.647
INDICATED (POST-TEST)	2.442	.570	.000	3.012
PRES. ON RATE LEVEL	1.267	.680	.044	1.991
DERIVED BY FORMULA	1.279	.678	.043	2.000
UNDERLYING PRES. RATE	1.424	.764	.049	2.237
PROPOSED	1.279	.678	.043	2.000

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.928
IND. RATES				2.93	MINIMUM PREMIUM	1080
MAN. RATES	3.33	3.31	3.15	+ 2.93	PRESENT	1155

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,116	100,941	3.239								2	2	4
2012	3,121	83,311	2.669								1	3	4
2013	3,753	164,475	4.382								1		1
2014	3,265	206,576	6.326								3	3	6
2015	3,184	16,958	.532								1		1
TOTAL	16,439	572,261	3.481								8	8	16

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				38,227	13,997				21,073	18,777	8,867	
2012				31,987	14,528				9,506	19,291	7,999	
2013				40,936					117,283		6,256	
2014				103,943	14,323				69,433	15,291	3,586	
2015				6,000					4,951		6,007	
TOTAL				221,093	42,848				222,246	53,359	32,715	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				58,029	27,770				53,926	53,290	9,257	
2012			4,595	47,672	23,739			3,318	24,273	46,188	8,479	
2013		184	15,113	57,662	958		879	62,574	274,205	7,214	6,256	
2014	3,879	3,399	107,691	135,311	22,846	2,598	1,150	94,437	148,502	39,721	3,977	
2015	126	318	10,985	6,367	914	152	191	10,339	8,421	1,088	7,365	
TOTAL	4,005	3,901	138,384	305,041	76,227	2,750	2,220	170,668	509,327	147,501	35,334	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	321,928	1,036,096	35,334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-331,913	-132,160	94	
TOTAL LOSSES		905,936	35,428	
EXPECTED LOSSES	719,207	456,840	28,932	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5.511	.216	5.727
INDICATED (POST-TEST)	.000	6.272	.246	6.518
PRES. ON RATE LEVEL	3.894	2.473	.157	6.524
DERIVED BY FORMULA	3.855	2.549	.159	6.563
UNDERLYING PRES. RATE	4.375	2.779	.176	7.330
PROPOSED	3.832	2.534	.158	6.524
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.55
MAN. RATES	10.29	10.85	10.32	+ 9.55
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
2011	477												
2012	694												
2013	600	8	.001										
2014	648	215	.033										
2015	495	109,843	22,190									1	1
TOTAL	2,914	110,066	3,777									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											8	
2014											215	
2015					74,383					35,460		
TOTAL					74,383					35,460	223	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											8	
2014											238	
2015	878	3,598	129,716	61,576	63,448	574	938	53,887	43,155	45,419		
TOTAL	878	3,598	129,716	61,576	63,448	574	938	53,887	43,155	45,419	246	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	189,591	213,598	246	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,372	-16,525	14	
TOTAL LOSSES	112,219	197,073	260	
EXPECTED LOSSES	169,683	57,755	4,575	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.851	6.763	.009	10.623
INDICATED (POST-TEST)	4.382	7.696	.010	12.088
PRES. ON RATE LEVEL	5.182	1.764	.140	7.086
DERIVED BY FORMULA	5.182	1.823	.139	7.144
UNDERLYING PRES. RATE	5.823	1.982	.157	7.962
PROPOSED	5.182	1.823	.139	7.144
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				10.46
MAN. RATES	11.91	11.78	11.21	+ 10.46
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,908	1,254,213	21.229							2			2
2012	6,164	71,962	1.167								1	1	2
2013	5,929	602,624	10.164							1	2	3	6
2014	5,229	163,659	3.129								1		1
2015	5,307	185,679	3.498								1	2	3
TOTAL	28,537	2,278,137	7.983							3	5	6	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			779,169					469,405			5,639
2012				48,041	2,190				1,593	13,276	6,862
2013			190,826	43,486	77,760			174,214	70,424	38,055	7,859
2014				47,478					115,475		706
2015				34,756	47,066				29,537	74,320	
TOTAL			969,995	173,761	127,016			643,619	217,029	125,651	21,066

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,055,880					806,350			5,887
2012			4,354	70,065	3,966			1,546	5,366	31,690	7,274
2013		11,050	386,431	81,859	101,911		25,591	573,086	196,440	92,079	7,859
2014	1,773	1,423	44,535	59,312	3,147	4,302	1,736	141,396	232,079	16,325	783
2015	1,290	4,122	145,715	75,834	45,423	2,133	3,102	174,627	140,699	101,681	
TOTAL	3,063	16,595	1,636,915	287,070	154,447	6,435	30,429	1,697,005	574,584	241,775	21,803

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,390,442	1,257,876	21,803	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-450,016	-228,863	134	
TOTAL LOSSES	2,940,426	1,029,013	21,937	
EXPECTED LOSSES	966,834	796,466	42,807	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.304	3.606	.077	13.987
INDICATED (POST-TEST)	11.726	4.104	.088	15.918
PRES. ON RATE LEVEL	3.015	2.484	.134	5.633
DERIVED BY FORMULA	3.102	2.533	.133	5.768
UNDERLYING PRES. RATE	3.388	2.791	.150	6.329
PROPOSED	3.102	2.533	.133	5.768
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.45
MAN. RATES	9.32	9.36	8.91	+ 8.45
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,705	9,499	.557									1	1
2012	1,926	52,046	2.702									1	1
2013	2,122	21,456	1.011									2	2
2014	2,433	187,533	7.707							1		1	2
2015	2,514	422	.016										
TOTAL	10,700	270,956	2.532							1		5	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					926					8,573		
2012					8,446					39,967	3,633	
2013					2,381					18,477	598	
2014			77,934		11,363			69,800		28,436		
2015											422	
TOTAL			77,934		23,116			69,800		95,453	4,653	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					1,837					24,330		
2012			1,097	661	13,636			3,940	5,169	95,313	3,851	
2013		7	713	442	2,933			4,749	5,984	39,410	598	
2014	28	6,503	155,204	10,044	16,608		54	243,040	31,030	61,321		
2015							4,276				517	
TOTAL	28	6,510	157,014	11,147	35,014		4,330	251,729	42,183	220,374	4,966	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	419,611	308,718	4,966	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-202,066	-65,309	87	
TOTAL LOSSES	217,545	243,409	5,053	
EXPECTED LOSSES	443,300	231,334	23,112	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.033	2.275	.047	4.355
INDICATED (POST-TEST)	2.314	2.589	.053	4.956
PRES. ON RATE LEVEL	3.688	1.924	.192	5.804
DERIVED BY FORMULA	3.674	1.937	.189	5.800
UNDERLYING PRES. RATE	4.143	2.162	.216	6.521
PROPOSED	3.674	1.937	.189	5.800
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.49
MAN. RATES	9.62	9.65	9.18	+ 8.49
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	946	85,100	8.995						1				1
2012	1,200	41,005	3.417								2		2
2013	1,086												
2014	1,236	214,637	17.365							1	1		2
2015	1,569	109,025	6.948							2			2
TOTAL	6,037	449,767	7.450						1	3	3		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			71,459					13,641			
2012					23,870					16,621	514
2014				60,144	830				147,507	5,276	880
2015				42,677					54,066		12,282
TOTAL			71,459	102,821	24,700			13,641	201,573	21,897	13,676

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			129,412					31,511			
2012			3,101	1,867	38,535			1,640	2,151	39,638	545
2014	2,245	1,818	57,002	75,451	4,912	5,502	2,253	183,869	299,542	31,171	976
2015	902	2,263	78,145	45,271	6,478	1,694	2,079	112,921	91,988	11,884	15,058
TOTAL	3,147	4,081	267,660	122,589	49,925	7,196	4,332	329,941	393,681	82,693	16,579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	616,357	648,888	16,579	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,653	-39,514	72	
TOTAL LOSSES	529,704	609,374	16,651	
EXPECTED LOSSES	188,897	141,929	18,232	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.774	10.094	.276	19.144
INDICATED (POST-TEST)	9.985	11.487	.314	21.786
PRES. ON RATE LEVEL	2.785	2.092	.269	5.146
DERIVED BY FORMULA	2.785	2.186	.269	5.240
UNDERLYING PRES. RATE	3.129	2.351	.302	5.782
PROPOSED	2.785	2.186	.269	5.240
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.67
MAN. RATES	8.50	8.56	8.14	+ 7.67
				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
2011	50,870	1,232,366	2.422							3	7	8	18
2012	50,351	1,708,239	3.392						1	2	3	7	13
2013	50,345	821,504	1.631							3	1	1	5
2014	57,481	1,120,174	1.948							3	4	7	14
2015	57,388	681,191	1.186							1	1	12	14
TOTAL	266,435	5,563,474	2.088						1	12	16	35	64

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			383,611	180,548	85,982			201,199	237,523	111,660	31,843	
2012		400,726	487,186	35,783	38,573		264,960	353,698	72,436	27,607	27,270	
2013			350,633	1,366	6,505			361,836	22,370	12,358	66,436	
2014			304,253	97,595	252,985			187,030	119,446	118,028	40,837	
2015			213,212	39,807	102,347			116,509	23,950	165,748	19,618	
TOTAL		400,726	1,738,895	355,099	486,392		264,960	1,220,272	475,725	435,401	186,004	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			694,720	274,072	170,589			464,770	607,822	316,892	33,244	
2012		587,756	883,847	58,856	71,549		826,426	1,038,911	185,708	76,091	28,907	
2013		19,589	640,329	14,484	17,488		52,021	1,107,053	96,733	41,374	66,436	
2014	3,761	32,519	845,856	240,585	303,680	4,446	13,528	823,233	347,715	262,976	45,288	
2015	2,325	19,912	647,800	153,743	110,746	3,673	13,827	696,601	281,962	234,205	24,052	
TOTAL	6,086	659,776	3,712,552	741,740	674,052	8,119	905,802	4,130,568	1,519,940	931,538	197,927	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,422,903	3,867,270	197,927	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,720,768	-983,494	1,564	
TOTAL LOSSES	5,702,135	2,883,776	199,491	
EXPECTED LOSSES	8,078,308	3,474,313	444,946	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.140	1.082	.075	3.297
INDICATED (POST-TEST)	2.435	1.231	.085	3.751
PRES. ON RATE LEVEL	2.698	1.161	.149	4.008
DERIVED BY FORMULA	2.685	1.171	.140	3.996
UNDERLYING PRES. RATE	3.032	1.304	.167	4.503
PROPOSED	2.685	1.171	.140	3.996
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.85
MAN. RATES	7.03	6.66	6.34	+ 5.85
IND. RATE				
MINIMUM PREMIUM				
PRESENT				
5.851				
1855				
2000				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,070	507,758	8.365						2	2	1	5	
2012	4,151	230,675	5.557					1		1	1	3	
2013	4,761	78,566	1.650								3	3	
2014	5,593	82,799	1.480								2	2	
2015	5,305	172,179	3.245							1	3	4	
TOTAL	25,880	1,071,977	4.142						3	4	10	17	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			222,882	36,724	1,252			188,383	46,996	7,298	4,223	
2012			71,861	21,182	4,808			96,340	28,524	7,072	888	
2013					28,257					45,661	4,648	
2014					34,845					47,484	470	
2015				2,000	24,457				1,964	135,690	8,068	
TOTAL			294,743	59,906	93,619			284,723	77,484	243,205	18,297	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			403,640	55,747	2,484			435,165	120,263	20,712	4,409	
2012		4,876	131,604	31,751	9,272		14,008	284,242	70,675	19,828	941	
2013		77	8,439	5,242	34,793		132	11,724	14,788	97,402	4,648	
2014		701	24,783	13,271	38,812		320	29,229	27,817	92,835	521	
2015	330	1,289	46,314	22,368	21,169	2,251	3,666	210,305	168,473	174,247	9,891	
TOTAL	330	6,943	614,780	128,379	106,530	2,251	18,126	970,665	402,016	405,024	20,410	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,613,095	1,041,949	20,410	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-419,820	-114,584	120	
TOTAL LOSSES	1,193,275	927,365	20,530	
EXPECTED LOSSES	902,176	402,435	35,456	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.611	3.583	.079	8.273
INDICATED (POST-TEST)	5.247	4.077	.090	9.414
PRES. ON RATE LEVEL	3.102	1.384	.122	4.608
DERIVED BY FORMULA	3.123	1.465	.121	4.709
UNDERLYING PRES. RATE	3.486	1.555	.137	5.178
PROPOSED	3.123	1.465	.121	4.709
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.90
MAN. RATES	7.71	7.66	7.29	+ 6.90
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	22,894	22,497	.098									1	1
2012	12,540	425,482	3.392							1		1	2
2013	14,464	2,741	.018										
2014	18,842	384,866	2.042							1	1	1	3
2015	25,484	25,305	.099								1		1
TOTAL	94,224	860,891	.914							2	2	3	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					14,255					8,242		
2012			272,619		35,000			105,707		12,156		
2013											2,741	
2014			259,708	40,000	25,000			50,265	4,672	5,221		
2015				17,050					5,349		2,906	
TOTAL			532,327	57,050	74,255			155,972	10,021	25,619	5,647	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					28,282					23,391		
2012		18,501	494,629	4,852	61,516		15,377	307,647	6,406	31,635		
2013											2,741	
2014	1,592	22,609	545,578	78,532	43,664	174	3,045	171,347	22,804	14,987		
2015	361	904	31,222	18,089	2,589	170	205	11,171	9,100	1,174	3,563	
TOTAL	1,953	42,014	1,071,429	101,473	136,051	344	18,627	490,165	38,310	71,187	6,304	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,624,532	347,021	6,304	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,274,252	-172,124	351	
TOTAL LOSSES	350,280	174,897	6,655	
EXPECTED LOSSES	2,714,593	619,052	86,686	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.372	.186	.007	.565
INDICATED (POST-TEST)	.423	.212	.008	.643
PRES. ON RATE LEVEL	2.564	.585	.082	3.231
DERIVED BY FORMULA	2.521	.559	.077	3.157
UNDERLYING PRES. RATE	2.881	.657	.092	3.630
PROPOSED	2.521	.559	.077	3.157
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.62
MAN. RATES	5.83	5.37	5.11	+ 4.62
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.622
				1530
				1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	331												
2012	383												
2013	455												
2014	274	409	.149										
2015	327												
TOTAL	1,770	409	.023										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											409	
TOTAL											409	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											454	
TOTAL											454	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,353	-12,706	14	
TOTAL LOSSES			468	
EXPECTED LOSSES	121,014	43,330	4,886	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.030	.030
PRES. ON RATE LEVEL	6.085	2.179	.245	8.509
DERIVED BY FORMULA	6.085	2.179	.245	8.509
UNDERLYING PRES. RATE	6.837	2.448	.276	9.561
PROPOSED	6.085	2.179	.245	8.509
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				12.46
MAN. RATES	14.27	14.15	13.46	+ 12.46
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	593												
2012	633												
2013	593												
2014	669	39,527	5.908								1		1
2015	781	7,717	.988									1	1
TOTAL	3,269	47,244	1.445								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014				26,635					12,575		317
2015					2,880					4,837	
TOTAL				26,635	2,880				12,575	4,837	317

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2014	996	798	24,984	33,273	1,767	468	189	15,402	25,274	1,775	352
2015	34	137	5,023	2,385	2,456	76	129	7,352	5,886	6,195	
TOTAL	1,030	935	30,007	35,658	4,223	544	318	22,754	31,160	7,970	352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,588	79,011	352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,398	-24,313	34	
TOTAL LOSSES	4,190	54,698	386	
EXPECTED LOSSES	111,439	86,660	8,794	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.128	1.673	.012	1.813
INDICATED (POST-TEST)	.146	1.904	.014	2.064
PRES. ON RATE LEVEL	3.034	2.359	.240	5.633
DERIVED BY FORMULA	3.034	2.354	.238	5.626
UNDERLYING PRES. RATE	3.409	2.651	.269	6.329
PROPOSED	3.034	2.354	.238	5.626
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.24
MAN. RATES	9.32	9.36	8.91	+ 8.24
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,161	11,485	.989								1		1
2012	2,761	113,535	4.112								2	2	4
2013	1,659	360,206	21.712							1	2		3
2014	2,175	120,727	5.550								2		2
2015	2,002	92,491	4.619								1	1	2
TOTAL	9,758	698,444	7.158							1	8	3	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				3,412					5,122		2,951	
2012				57,747	1,365				51,715	2,170	538	
2013			75,769	55,095				174,933	52,484		1,925	
2014				55,165					64,428		1,134	
2015				33,011	3,500				47,673	7,500	807	
TOTAL			75,769	204,430	4,865			174,933	221,422	9,670	7,355	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				5,179					13,107		3,081	
2012			5,066	84,123	2,720			7,924	118,765	6,168	570	
2013		4,473	158,182	80,063	3,331		25,441	555,912	142,257	9,821	1,925	
2014	2,059	1,652	51,746	68,915	3,657	2,412	970	78,886	129,489	9,106	1,258	
2015	739	1,923	66,549	37,913	7,996	1,618	2,034	110,968	90,243	20,090	989	
TOTAL	2,798	8,048	281,543	276,193	17,704	4,030	28,445	753,690	493,861	45,185	7,823	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,078,554	832,943	7,823	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-352,171	-258,385	116	
TOTAL LOSSES	726,383	574,558	7,939	
EXPECTED LOSSES	779,177	930,523	34,155	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.444	5.888	.081	13.413
INDICATED (POST-TEST)	8.471	6.701	.092	15.264
PRES. ON RATE LEVEL	7.107	8.487	.311	15.905
DERIVED BY FORMULA	7.121	8.451	.307	15.879
UNDERLYING PRES. RATE	7.985	9.536	.350	17.871
PROPOSED	7.121	8.451	.307	15.879
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				23.25
MAN. RATES	27.53	26.44	25.16	+ 23.25
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	637	888	.139										
2012	263												
2013	230												
2014	312	225	.072										
2015	377												
TOTAL	1,819	1,113	.061										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011												888
2014												225
TOTAL												1,113

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011												927
2014												250
TOTAL												1,177

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,001	-5,765	5	
TOTAL LOSSES			1,182	
EXPECTED LOSSES	74,342	20,500	1,929	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.065	.065
INDICATED (POST-TEST)	.000	.000	.074	.074
PRES. ON RATE LEVEL	3.638	1.003	.094	4.735
DERIVED BY FORMULA	3.638	1.003	.094	4.735
UNDERLYING PRES. RATE	4.087	1.127	.106	5.320
PROPOSED	3.638	1.003	.094	4.735
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.93
MAN. RATES	8.30	7.87	7.49	+ 6.93
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	604	398	.065										
2012	850	64,092	7.540								1		1
2013	515												
2014	1,077	233,991	21.726								1	4	5
2015	2,694												
TOTAL	5,740	298,481	5.200								2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											398
2012				35,217					28,875		
2014				46,800	74,146				52,400	54,645	6,000
TOTAL				82,017	74,146				81,275	54,645	6,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											416
2012			2,982	51,235	314			4,304	66,156	554	
2014	1,748	2,889	96,639	86,704	85,694	1,956	1,152	97,791	137,323	114,248	6,654
TOTAL	1,748	2,889	99,621	137,939	86,008	1,956	1,152	102,095	203,479	114,802	7,070

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	209,461	542,228	7,070	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,105	-34,524	62	
TOTAL LOSSES	109,356	507,704	7,132	
EXPECTED LOSSES	218,120	135,463	10,102	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.905	8.845	.124	10.874
INDICATED (POST-TEST)	2.168	10.066	.141	12.375
PRES. ON RATE LEVEL	3.382	2.100	.157	5.639
DERIVED BY FORMULA	3.382	2.180	.157	5.719
UNDERLYING PRES. RATE	3.800	2.360	.176	6.336
PROPOSED	3.382	2.180	.157	5.719
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.37
MAN. RATES	9.91	9.38	8.92	+ 8.37
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	802	1,950,706	243.230						1		1	2	
2012	885												
2013	1,016												
2014	1,124	463,452	41.232							1	1	2	
2015	824	85	.010										
TOTAL	4,651	2,414,243	51.908						1	1	2	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			468,315		12,515			1,458,422		11,454	
2014				65,346	162,224				5,681	230,201	
2015											85
TOTAL			468,315	65,346	174,739			1,458,422	5,681	241,655	85

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			245,317		24,830			974,467		32,506	
2014	2,438	5,224	176,683	143,419	185,025	210	1,627	148,664	146,261	450,873	
2015											104
TOTAL	2,438	5,224	422,000	143,419	209,855	210	1,627	1,123,131	146,261	483,379	104

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,554,630	962,914	104	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,901	-19,757	22	
TOTAL LOSSES	1,521,729	963,157	126	
EXPECTED LOSSES	72,369	68,556	6,418	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	32.718	20.709	.003	53.430
INDICATED (POST-TEST)	37.233	23.567	.003	60.803
PRES. ON RATE LEVEL	1.385	1.312	.123	2.820
DERIVED BY FORMULA	1.385	1.535	.122	3.042
UNDERLYING PRES. RATE	1.556	1.474	.138	3.168
PROPOSED	1.385	1.535	.122	3.042
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.45
MAN. RATES	4.78	4.69	4.46	+ 4.45
				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
2011	51												
2012	41												
2013	17												
2014	15												
2015													
TOTAL	124												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-734	-310		
TOTAL LOSSES				
EXPECTED LOSSES	1,486	1,057	180	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.066	.759	.129	1.954
DERIVED BY FORMULA	1.066	.759	.129	1.954
UNDERLYING PRES. RATE	1.198	.852	.145	2.195
PROPOSED	1.066	.759	.129	1.954

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.861
IND. RATES				2.86	MINIMUM PREMIUM	1065
MAN. RATES	3.32	3.25	3.09	+ 2.86	PRESENT	1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,242	152	.012										
2012	1,021	8,126	.795									1	1
2013	992	2,097	.211										
2014	1,064	8,308	.780									1	1
2015	717	166	.023										
TOTAL	5,036	18,849	.374									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											152	
2012					1,499					6,627		
2013											2,097	
2014					2,694					5,614		
2015											166	
TOTAL					4,193					12,241	2,415	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											159	
2012			195	118	2,421			654	857	15,805		
2013											2,097	
2014		53	1,919	1,025	3,001		39	3,457	3,287	10,976		
2015											204	
TOTAL		53	2,114	1,143	5,422		39	4,111	4,144	26,781	2,460	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,317	37,490	2,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,971	-26,627	26	
TOTAL LOSSES		10,863	2,486	
EXPECTED LOSSES	55,699	91,957	9,721	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.216	.049	.265
INDICATED (POST-TEST)	.000	.246	.056	.302
PRES. ON RATE LEVEL	.984	1.625	.172	2.781
DERIVED BY FORMULA	.984	1.611	.171	2.766
UNDERLYING PRES. RATE	1.106	1.826	.193	3.125
PROPOSED	.984	1.611	.171	2.766
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.05
MAN. RATES	4.66	4.62	4.40	+ 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
2011	1,227	3,196	.260										
2012	1,142												
2013	1,687	992,326	58.821							1	1		2
2014	1,584	5,462	.344									1	1
2015	1,819	58,236	3.201									1	1
TOTAL	7,459	1,059,220	14.201							1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,196
2013			324,566	66,703				577,279	23,778		
2014					2,500					2,962	
2015					9,365					46,157	2,714
TOTAL			324,566	66,703	11,865			577,279	23,778	49,119	5,910

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,337
2013		9,000	308,306	99,005	5,764		39,899	849,670	86,584	11,917	
2014		53	1,780	953	2,785		19	1,821	1,738	5,789	
2015	112	455	16,333	7,754	7,990	750	1,222	70,145	56,169	59,123	3,327
TOTAL	112	9,508	326,419	107,712	16,539	750	41,140	921,636	144,491	76,829	6,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,299,565	345,571	6,664	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,479	-22,527	42	
TOTAL LOSSES	1,226,086	323,044	6,706	
EXPECTED LOSSES	160,518	78,768	10,816	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.438	4.331	.090	20.859
INDICATED (POST-TEST)	18.706	4.929	.102	23.737
PRES. ON RATE LEVEL	1.915	.940	.129	2.984
DERIVED BY FORMULA	1.915	.980	.129	3.024
UNDERLYING PRES. RATE	2.152	1.056	.145	3.353
PROPOSED	1.915	.980	.129	3.024
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.43
MAN. RATES	5.03	4.96	4.72	+ 4.43
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.428
				1480
				1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	49						49						
2012	145						145						
2013	158						158						
2014	168						168						
2015	183						183						
TOTAL	703						703						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,256	-14,845	21	
TOTAL LOSSES			21	
EXPECTED LOSSES	34,327	52,801	5,055	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	4.346	6.685	.640	11.671
DERIVED BY FORMULA	4.346	6.685	.640	11.671
UNDERLYING PRES. RATE	4.883	7.511	.719	13.113
PROPOSED	4.346	6.685	.640	11.671
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				18.42
MAN. RATES	19.96	20.28	19.29	+ 18.42
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
2011	2,257	8,031	.355				2,257					1	1
2012	2,555	232,063	9.082				2,555			1			1
2013	2,864	17,595	.614				2,864					1	1
2014	3,027	39,982	1.320				3,027				1	1	2
2015	3,196	27,852	.871				3,196					1	1
TOTAL	13,899	325,523	2.342				13,899			1	1	4	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,488					5,543		
2012			171,281					59,620			1,162	
2013					6,325					6,904	4,366	
2014				20,214	3,993				12,771	1,736	1,268	
2015					13,472					13,748	632	
TOTAL			171,281	20,214	26,278			59,620	12,771	27,931	7,428	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					4,936					15,731		
2012		11,620	307,908	1,329	3,149		8,672	172,841	2,728	1,493	1,232	
2013		17	1,889	1,173	7,788		21	1,776	2,236	14,727	4,366	
2014	755	682	21,803	26,776	5,789	480	202	16,705	26,685	5,203	1,406	
2015	160	651	23,495	11,155	11,492	223	364	20,888	16,736	17,609	775	
TOTAL	915	12,970	355,095	40,433	33,154	703	9,259	212,210	48,385	54,763	7,779	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	591,152	176,735	7,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,019	-35,443	108	
TOTAL LOSSES	478,133	141,292	7,887	
EXPECTED LOSSES	247,263	124,951	29,327	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.440	1.017	.057	4.514
INDICATED (POST-TEST)	3.915	1.157	.065	5.137
PRES. ON RATE LEVEL	1.583	.800	.188	2.571
DERIVED BY FORMULA	1.606	.807	.186	2.599
UNDERLYING PRES. RATE	1.779	.899	.211	2.889
PROPOSED	1.606	.807	.186	2.599
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.10
MAN. RATES	4.75	4.47	4.25	+ 4.10
				PRESENT
				1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,327												
2012	2,430	1,668	.068									1	1
2013	2,677	5,044	.188										
2014	2,707												
2015	3,066												
TOTAL	13,207	6,712	.051									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012											1,668	
2013					960					4,084		
TOTAL					960					4,084	1,668	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012											1,768	
2013		2	285	177	1,181		12	1,049	1,321	8,710		
TOTAL		2	285	177	1,181		12	1,049	1,321	8,710	1,768	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,348	11,389	1,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,685	-21,873	30	
TOTAL LOSSES			1,798	
EXPECTED LOSSES	86,242	77,129	8,055	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.014	.014
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	.581	.520	.054	1.155
DERIVED BY FORMULA	.575	.510	.053	1.138
UNDERLYING PRES. RATE	.653	.584	.061	1.298
PROPOSED	.575	.510	.053	1.138
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.80
MAN. RATES	2.02	2.01	1.91	+ 1.80
				PRESENT
				815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	16,766	873,879	5.212				16,766			1	1	2	4
2012	15,292	209,185	1.367				15,292				2	3	5
2013	16,477	18,584	.112				16,477					2	2
2014	17,705	257,703	1.455				17,705				2	2	4
2015	24,065	693,965	2.883				24,065			1	6	8	15
TOTAL	90,305	2,053,316	2.274				90,305			2	11	17	30

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			264,085	16,795	3,301			509,690	9,706	5,673	64,629	
2012				39,659	16,742				106,850	36,171	9,763	
2013					1,246					2,326	15,012	
2014				64,770	40,495				33,933	111,067	7,438	
2015			104,663	124,757	80,274			92,974	93,554	178,250	19,493	
TOTAL			368,748	245,981	142,058			602,664	244,043	333,487	116,335	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			298,389	25,495	6,549			734,581	24,838	16,100	67,473	
2012			5,534	59,006	27,383			19,496	249,485	88,315	10,349	
2013		2	371	229	1,533		4	598	754	4,961	15,012	
2014	2,418	2,755	89,561	96,338	49,396	1,272	1,255	109,925	133,260	221,943	8,249	
2015	3,714	16,806	563,014	211,938	95,946	6,032	15,120	781,245	407,624	262,155	23,898	
TOTAL	6,132	19,563	956,869	393,006	180,807	7,304	16,379	1,645,845	815,961	593,474	124,981	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,652,092	1,963,248	124,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,273,924	-376,872	992	
TOTAL LOSSES	1,378,168	1,606,376	125,973	
EXPECTED LOSSES	2,751,593	1,347,352	247,436	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.526	1.779	.139	3.444
INDICATED (POST-TEST)	1.737	2.025	.158	3.920
PRES. ON RATE LEVEL	2.712	1.328	.244	4.284
DERIVED BY FORMULA	2.693	1.377	.238	4.308
UNDERLYING PRES. RATE	3.047	1.492	.274	4.813
PROPOSED	2.678	1.369	.237	4.284
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.76
MAN. RATES	7.45	7.44	7.08	+ 6.76
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	29,812	85,857	.287									2	2
2012	21,457	13,161	.061									1	1
2013	35,809	390,806	1.091							1	1	2	4
2014	35,565	49,718	.139									2	2
2015	36,352	39,572	.108									2	2
TOTAL	158,995	579,114	.364							1	1	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					33,008					36,509	16,340
2012					886					3,215	9,060
2013			190,842	25,835	6,985			71,921	32,726	43,441	19,056
2014					18,636					18,907	12,175
2015					491					20,964	18,117
TOTAL			190,842	25,835	60,006			71,921	32,726	123,036	74,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					65,488					103,613	17,059
2012			115	69	1,431			318	416	7,666	9,604
2013		10,782	358,809	43,864	14,350		10,673	245,660	98,617	97,394	19,056
2014		372	13,257	7,099	20,758		126	11,637	11,072	36,965	13,502
2015	5	21	858	406	421	340	554	31,858	25,510	26,853	22,211
TOTAL	5	11,175	373,039	51,438	102,448	340	11,353	289,473	135,615	272,491	81,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	685,385	561,992	81,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,254,100	-354,362	482	
TOTAL LOSSES		207,630	81,914	
EXPECTED LOSSES	2,733,124	1,232,212	130,376	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.131	.052	.183
INDICATED (POST-TEST)	.000	.149	.059	.208
PRES. ON RATE LEVEL	1.530	.690	.073	2.293
DERIVED BY FORMULA	1.484	.636	.072	2.192
UNDERLYING PRES. RATE	1.719	.775	.082	2.576
PROPOSED	1.484	.636	.072	2.192
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.46
MAN. RATES	4.05	3.98	3.79	+ 3.46
				PRESENT
				1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED						NUMBER OF CASES					
									DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	41,582	571,285	1.373						2	1	4	7		
2012	38,215	344,213	.900						1	5	2	8		
2013	37,876	619,331	1.635						1	7	4	12		
2014	51,212	528,954	1.032						1	2	2	5		
2015	43,728	1,721,191	3.936					1	1	2	6	10		
TOTAL	212,613	3,784,974	1.780					1	6	17	18	42		

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			349,995	14,931	6,378			169,360	13,020	10,482	7,119	
2012			183,162	71,261	6,911			18,952	49,564	10,364	3,999	
2013			106,281	175,546	6,889			150,610	163,190	11,171	5,644	
2014			109,153	64,599	151,645			137,527	30,449	29,483	6,098	
2015	878,873		146,893	72,856	189,047	750		34,952	208,814	164,434	24,572	
TOTAL	878,873		895,484	399,193	360,870	750		511,401	465,037	225,934	47,432	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			633,841	22,665	12,654			391,222	33,318	29,748	7,432	
2012		12,430	336,199	105,635	15,162		2,759	63,352	115,762	26,146	4,239	
2013		6,733	260,208	252,000	15,458		22,821	544,454	401,978	39,537	5,644	
2014	2,456	13,779	374,517	146,458	178,725	1,128	8,702	499,797	106,789	73,214	6,763	
2015	1,219,484	21,869	736,199	252,236	184,301	13,553	14,937	804,419	567,235	261,502	30,125	
TOTAL	1,221,940	54,811	2,340,964	778,994	406,300	14,681	49,219	2,303,244	1,225,082	430,147	54,203	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,984,859	2,840,523	54,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,407,945	-632,749	569	
TOTAL LOSSES	4,576,914	2,207,774	54,772	
EXPECTED LOSSES	3,072,258	2,240,940	163,713	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.153	1.038	.026	3.217
INDICATED (POST-TEST)	2.450	1.181	.030	3.661
PRES. ON RATE LEVEL	1.286	.938	.069	2.293
DERIVED BY FORMULA	1.333	.967	.064	2.364
UNDERLYING PRES. RATE	1.445	1.054	.077	2.576
PROPOSED	1.333	.967	.064	2.364

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	3.731
IND. RATES				3.73	MINIMUM PREMIUM	1295
MAN. RATES	3.94	3.98	3.79	+ 3.73	PRESENT	1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	15,100	1,499,652	9,931							4	3	7	14
2012	15,060	1,257,524	8,350							4	1	5	10
2013	15,450	136,329	.882								7	1	8
2014	16,204	682,805	4,213							1	5	8	14
2015	18,578	426,307	2,294									13	13
TOTAL	80,392	4,002,617	4,979							9	16	34	59

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			713,233	68,941	13,424			599,588	31,316	45,837	27,313	
2012			589,522	27,841	9,217			572,798	12,169	20,557	25,420	
2013				55,655	3,803				69,137	668	7,066	
2014			79,415	93,829	60,969			106,714	175,676	113,682	52,520	
2015					244,540					166,871	14,896	
TOTAL			1,382,170	246,266	331,953			1,279,100	288,298	347,615	127,215	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,291,665	104,652	26,633			1,385,048	80,138	130,085	28,515	
2012		40,005	1,063,326	45,797	25,969		83,288	1,664,411	56,741	63,604	26,945	
2013		261	21,681	79,105	5,981		516	37,058	161,858	5,678	7,066	
2014	3,531	10,439	281,299	146,261	78,154	6,558	9,653	629,910	441,627	255,852	58,245	
2015	2,880	11,827	426,454	202,439	208,602	2,703	4,415	253,603	203,076	213,753	18,263	
TOTAL	6,411	62,532	3,084,425	578,254	345,339	9,261	97,872	3,970,030	943,440	668,972	139,034	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,230,531	2,536,005	139,034	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,342,669	-590,783	713	
TOTAL LOSSES	5,887,862	1,945,222	139,747	
EXPECTED LOSSES	2,906,172	2,090,192	195,354	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.324	2.420	.174	9.918
INDICATED (POST-TEST)	8.335	2.754	.198	11.287
PRES. ON RATE LEVEL	3.218	2.314	.216	5.748
DERIVED BY FORMULA	3.320	2.340	.215	5.875
UNDERLYING PRES. RATE	3.615	2.600	.243	6.458
PROPOSED	3.320	2.340	.215	5.875
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.27
MAN. RATES	9.24	9.99	9.50	+ 9.27
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	9,397	532,253	5.664						1	6	7	14	
2012	6,573	285,411	4.342								4	4	
2013	5,611	161,196	2.872							1	4	5	
2014	6,066	545,907	8.999							4	8	12	
2015	5,401	440,524	8.156							2	7	9	
TOTAL	33,048	1,965,291	5.947						1	13	30	44	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			80,492	110,448	32,383			26,131	190,462	70,441	21,896	
2012					118,608					163,907	2,896	
2013				29,800	54,580				12,399	60,741	3,676	
2014				59,685	124,189				137,992	222,525	1,516	
2015				71,316	150,909				69,554	146,465	2,280	
TOTAL			80,492	271,249	480,669			26,131	410,407	664,079	32,264	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			145,771	167,660	64,248			60,363	487,393	199,911	22,859	
2012			15,411	9,271	191,481			16,155	21,200	390,880	3,070	
2013		282	27,301	52,105	67,909		270	22,220	48,651	130,336	3,676	
2014	2,225	4,284	144,320	121,863	142,283	5,136	3,567	305,955	407,673	454,579	1,681	
2015	3,280	11,082	393,740	200,578	139,552	4,555	6,552	367,851	296,580	202,891	2,795	
TOTAL	5,505	15,648	726,543	551,477	605,473	9,691	10,389	772,544	1,261,497	1,378,597	34,081	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,540,320	3,797,044	34,081	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-746,509	-499,517	341	
TOTAL LOSSES	793,811	3,297,527	34,422	
EXPECTED LOSSES	1,573,746	1,744,605	118,974	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.402	9.978	.104	12.484
INDICATED (POST-TEST)	2.733	11.355	.118	14.206
PRES. ON RATE LEVEL	4.238	4.698	.321	9.257
DERIVED BY FORMULA	4.223	4.898	.313	9.434
UNDERLYING PRES. RATE	4.762	5.279	.360	10.401
PROPOSED	4.223	4.898	.313	9.434
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				12.07
MAN. RATES	13.65	13.71	13.04	+ 12.07
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
2011	2,088												
2012	2,243	86,806	3.870								1		1
2013	2,641	1,268	.048										
2014	3,134	698	.022										
2015	2,613	71,770	2.746								1		1
TOTAL	12,719	160,542	1.262								2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012				46,527					40,279		
2013											1,268
2014											698
2015				35,000					36,770		
TOTAL				81,527					77,049		1,966

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012			3,941	67,689	416			6,005	92,283	774	
2013											1,268
2014											774
2015	740	1,858	64,087	37,127	5,312	1,155	1,415	76,800	62,560	8,082	
TOTAL	740	1,858	68,028	104,816	5,728	1,155	1,415	82,805	154,843	8,856	2,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	156,001	274,243	2,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-344,250	-84,262	38	
TOTAL LOSSES		189,981	2,080	
EXPECTED LOSSES	758,815	295,462	10,938	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.494	.016	1.510
INDICATED (POST-TEST)	.000	1.700	.018	1.718
PRES. ON RATE LEVEL	5.310	2.067	.077	7.454
DERIVED BY FORMULA	5.257	2.060	.076	7.393
UNDERLYING PRES. RATE	5.966	2.323	.086	8.375
PROPOSED	5.257	2.060	.076	7.393
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.46
MAN. RATES	11.95	11.04	10.50	+ 9.46
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
2011	8						8						
2012													
2013													
2014													
2015													
TOTAL	8						8						

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.	-482	-160		
TOTAL LOSSES				
EXPECTED LOSSES	1,038	628	115	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	11.543	6.987	1.282	19.812
DERIVED BY FORMULA	11.543	6.987	1.282	19.812
UNDERLYING PRES. RATE	12.970	7.851	1.440	22.261
PROPOSED	11.543	6.987	1.282	19.812

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	25.345
IND. RATES				25.35	MINIMUM PREMIUM	2000
MAN. RATES	31.25	29.34	27.91	+ 25.35	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
2011	19,236	284,193	1.477				19,236				3	5	8
2012	19,862	380,887	1.917				19,862			1	4	2	7
2013	20,659	1,070,871	5.183				20,659		1	6	7	14	
2014	22,981	299,808	1.304				22,981			4	5	9	
2015	24,306	357,239	1.469				24,306			1	14	15	
TOTAL	107,044	2,392,998	2.236				107,044			2	18	33	53

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				77,731	48,910				43,136	78,447	35,969	
2012			75,385	47,557	15,404			187,050	13,848	27,001	14,642	
2013			160,080	92,369	121,121			87,450	159,238	392,164	58,449	
2014				123,694	9,278				106,189	22,019	38,628	
2015				16,165	86,002				13,900	188,277	52,895	
TOTAL			235,465	357,516	280,715			274,500	336,311	707,908	200,583	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				117,996	97,038				110,385	222,633	37,552	
2012		5,116	141,547	70,980	26,681		27,203	546,996	43,779	69,342	15,521	
2013		9,670	361,493	157,767	155,627		14,876	449,594	509,038	849,656	58,449	
2014	4,620	3,896	122,632	158,061	18,540	3,954	1,740	143,591	226,323	58,062	42,838	
2015	1,358	5,020	179,581	88,346	75,814	3,487	5,515	315,163	252,775	244,205	64,849	
TOTAL	5,978	23,702	805,253	593,150	373,700	7,441	49,334	1,455,344	1,142,300	1,443,898	219,209	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,347,052	3,553,048	219,209	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-737,856	-678,695	738	
TOTAL LOSSES	1,609,196	2,874,353	219,947	
EXPECTED LOSSES	1,605,660	2,400,997	202,313	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.503	2.685	.205	4.393
INDICATED (POST-TEST)	1.710	3.056	.233	4.999
PRES. ON RATE LEVEL	1.335	1.996	.168	3.499
DERIVED BY FORMULA	1.346	2.070	.173	3.589
UNDERLYING PRES. RATE	1.500	2.243	.189	3.932
PROPOSED	1.346	2.070	.173	3.589
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.59
MAN. RATES	5.44	5.18	4.93	+ 4.59
				PRESENT
				1635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	850	81,906	9.636									1	1
2012	940	369,347	39.292							1			1
2013	918	75,763	8.253								1	1	2
2014	1,278	361	.028										
2015	887	6,353	.716									1	1
TOTAL	4,873	533,730	10.953							1	1	3	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					37,529					43,950	427	
2012			95,858					272,802			687	
2013				13,756	4,926				45,401	11,680		
2014											361	
2015					3,261					2,457	635	
TOTAL			95,858	13,756	45,716			272,802	45,401	58,087	2,110	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					74,458					124,730	446	
2012		6,503	172,322	743	1,763		39,671	790,866	12,478	6,834	728	
2013		76	6,551	20,291	6,387		375	27,220	109,926	27,708		
2014											400	
2015	39	157	5,686	2,699	2,780	41	65	3,730	2,990	3,148	779	
TOTAL	39	6,736	184,559	23,733	85,388	41	40,111	821,816	125,394	162,420	2,353	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,053,302	396,935	2,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,965	-40,092	54	
TOTAL LOSSES	957,337	356,843	2,407	
EXPECTED LOSSES	211,830	141,171	16,617	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.646	7.323	.049	27.018
INDICATED (POST-TEST)	22.357	8.334	.056	30.747
PRES. ON RATE LEVEL	3.869	2.578	.304	6.751
DERIVED BY FORMULA	3.869	2.636	.302	6.807
UNDERLYING PRES. RATE	4.347	2.897	.341	7.585
PROPOSED	3.869	2.636	.302	6.807
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.71
MAN. RATES	10.26	10.00	9.51	+ 8.71
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
2011	5,754	437,978	7.611				5,754				1	8	9
2012	5,498	152,042	2.765				5,498					13	13
2013	4,647	253,690	5.459				4,647				3	6	9
2014	4,970	39,554	.795				4,970					3	3
2015	5,193	97,367	1.874				5,193				1	3	4
TOTAL	26,062	980,631	3.763				26,062				5	33	38

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				32,469	141,372				19,143	231,540	13,454	
2012					81,792					58,814	11,436	
2013				75,611	31,081				71,685	65,013	10,300	
2014					9,563					19,279	10,712	
2015				35,017	3,314				47,583	7,417	4,036	
TOTAL				143,097	267,122				138,411	382,063	49,938	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				49,288	280,482				48,987	657,113	14,046	
2012			10,626	6,394	132,048			5,795	7,609	140,263	12,122	
2013		418	37,191	112,277	40,041		729	54,950	188,641	143,096	10,300	
2014		190	6,799	3,645	10,651		130	11,868	11,295	37,689	11,880	
2015	778	2,017	69,893	39,892	8,142	1,618	2,030	110,658	89,982	19,963	4,948	
TOTAL	778	2,625	124,509	211,496	471,364	1,618	2,889	183,271	346,514	998,124	53,296	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	315,690	2,027,498	53,296	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-701,665	-492,080	451	
TOTAL LOSSES		1,535,418	53,747	
EXPECTED LOSSES	1,503,257	1,736,773	137,868	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	5.891	.206	6.097
INDICATED (POST-TEST)	.000	6.704	.234	6.938
PRES. ON RATE LEVEL	5.133	5.931	.471	11.535
DERIVED BY FORMULA	5.082	5.954	.464	11.500
UNDERLYING PRES. RATE	5.768	6.664	.529	12.961
PROPOSED	5.082	5.954	.464	11.500
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				14.71
MAN. RATES	17.30	17.08	16.25	+ 14.71
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,218	1,372,093	26.295						3	8	20	31	
2012	5,493	974,366	17.738						2	6	13	21	
2013	7,636	1,334,325	17.474						4	7	15	26	
2014	5,376	1,101,995	20.498						1	4	12	17	
2015	4,566	423,221	9.268							2	7	9	
TOTAL	28,289	5,206,000	18.403						10	27	67	104	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			466,025	142,321	39,280			497,437	141,211	63,722	22,097	
2012			298,281	161,917	14,539			220,608	179,403	42,092	57,526	
2013			385,472	108,923	22,547			547,126	187,387	48,855	34,015	
2014			115,023	99,837	292,782			201,510	96,529	290,203	6,111	
2015				51,756	88,267				42,739	231,497	8,962	
TOTAL			1,264,801	564,754	457,415			1,466,681	647,269	676,369	128,711	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			843,972	216,043	77,932			1,149,080	361,360	180,845	23,069	
2012		20,243	551,813	239,017	30,402		32,079	670,453	426,572	109,355	60,978	
2013		22,057	748,207	170,097	40,698		79,889	1,763,637	515,061	136,374	34,015	
2014	3,777	18,139	519,042	244,658	338,564	3,600	15,190	947,951	405,478	597,544	6,777	
2015	2,131	7,020	248,700	127,978	83,147	5,076	7,767	441,076	354,439	305,925	10,987	
TOTAL	5,908	67,459	2,911,734	997,793	570,743	8,676	134,925	4,972,197	2,062,910	1,330,043	135,826	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,100,899	4,961,489	135,826	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-460,599	-341,241	220	
TOTAL LOSSES	7,640,300	4,620,248	136,046	
EXPECTED LOSSES	999,451	1,152,210	75,249	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	27.008	16.332	.481	43.821
INDICATED (POST-TEST)	30.735	18.586	.547	49.868
PRES. ON RATE LEVEL	3.144	3.625	.237	7.006
DERIVED BY FORMULA	3.420	4.074	.246	7.740
UNDERLYING PRES. RATE	3.533	4.073	.266	7.872
PROPOSED	3.420	4.074	.246	7.740
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.90
MAN. RATES	10.77	10.37	9.87	+ 9.90
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	39,682	601,468	1.515						1	5	17	23	
2012	42,366	811,556	1.915						1	5	6	12	
2013	44,181	625,784	1.416						1	4	20	25	
2014	49,426	1,606,538	3.250						2	13	17	32	
2015	54,982	1,121,211	2.039						3	1	21	25	
TOTAL	230,637	4,766,557	2.067						8	28	81	117	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			73,164	102,750	52,951			72,354	85,289	114,431	100,529	
2012			131,449	136,372	37,110			311,922	132,640	28,668	33,395	
2013			181,823	57,930	76,138			91,008	69,813	94,671	54,401	
2014			385,474	261,884	70,885			280,156	435,049	103,615	69,475	
2015			315,372	31,258	232,562			162,237	65,477	277,027	37,278	
TOTAL			1,087,282	590,194	469,646			917,677	788,268	618,412	295,078	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			132,500	155,974	105,055			167,138	218,255	324,754	104,952	
2012		8,912	252,557	202,321	63,543		45,337	926,442	321,859	78,730	35,399	
2013		10,607	374,901	101,610	100,007		13,833	336,207	204,031	209,665	54,401	
2014	9,924	40,322	1,023,758	382,424	115,861	16,236	23,628	1,501,728	992,762	287,068	77,048	
2015	3,816	31,922	1,049,166	265,309	228,850	6,893	21,710	1,107,370	503,535	392,377	45,703	
TOTAL	13,740	91,763	2,832,882	1,107,638	613,316	23,129	104,508	4,038,885	2,240,442	1,292,594	317,503	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,104,907	5,253,990	317,503	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,473,871	-1,697,518	1,379	
TOTAL LOSSES	1,631,036	3,556,472	318,882	
EXPECTED LOSSES	11,928,546	6,026,546	366,712	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.707	1.542	.138	2.387
INDICATED (POST-TEST)	.805	1.755	.157	2.717
PRES. ON RATE LEVEL	4.602	2.326	.142	7.070
DERIVED BY FORMULA	4.450	2.257	.144	6.851
UNDERLYING PRES. RATE	5.172	2.613	.159	7.944
PROPOSED	4.450	2.257	.144	6.851
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.76
MAN. RATES	11.73	10.47	9.96	+ 8.76
+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
2011	10,970	153,742	1.401									5	5
2012	11,253	168,760	1.499								1	4	5
2013	13,601	1,098,725	8.078								1	9	10
2014	17,916	372,871	2.081							1	1	6	8
2015	18,307	261,874	1.430							1		9	10
TOTAL	72,047	2,055,972	2.854							2	3	33	38

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					41,701					86,973	25,068	
2012				7,865	31,807				33,896	72,593	22,599	
2013				36,267	512,425				49,670	478,597	21,766	
2014			104,812	16,448	17,687			37,611	65,465	57,259	73,589	
2015			93,254		69,206			31,500		48,930	18,984	
TOTAL			198,066	60,580	672,826			69,111	149,031	744,352	162,006	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					82,735					246,830	26,171	
2012			4,800	13,929	51,420			12,207	87,047	173,771	23,955	
2013		1,550	166,417	146,168	631,840		1,783	149,426	271,087	1,024,003	21,766	
2014	654	9,289	225,867	34,972	26,108	2,436	3,574	236,932	172,859	124,288	81,610	
2015	937	8,981	294,079	69,010	66,642	857	3,599	181,070	70,226	67,169	23,274	
TOTAL	1,591	19,820	691,163	264,079	858,745	3,293	8,956	579,635	601,219	1,636,061	176,776	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,304,458	3,360,104	176,776	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,018,221	-399,322	640	
TOTAL LOSSES	286,237	2,960,782	177,416	
EXPECTED LOSSES	2,247,866	1,425,811	159,223	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.397	4.110	.246	4.753
INDICATED (POST-TEST)	.452	4.677	.280	5.409
PRES. ON RATE LEVEL	2.777	1.761	.197	4.735
DERIVED BY FORMULA	2.731	1.936	.202	4.869
UNDERLYING PRES. RATE	3.120	1.979	.221	5.320
PROPOSED	2.731	1.936	.202	4.869
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.23
MAN. RATES	7.22	7.01	6.67	+ 6.23
				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
2011	40,804	2,445,701	5.993				40,804	1		6	9	17	33
2012	50,388	3,177,246	6.305				50,388			5	13	20	38
2013	52,202	2,461,166	4.714				52,202	1		3	12	19	35
2014	64,212	4,191,530	6.527				64,212			10	15	22	47
2015	69,926	3,411,625	4.878				69,926			4	4	55	63
TOTAL	277,532	15,687,268	5.652				277,532	2		28	53	133	216

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	335,569		846,980	239,426	133,596			420,459	243,128	197,027	29,516
2012			971,765	368,473	109,114			1,209,387	437,980	47,873	32,654
2013	706,028		589,114	282,517	160,946	1,553		212,528	287,147	191,712	29,621
2014			1,780,090	456,378	211,261			1,187,835	337,651	143,791	74,524
2015			692,657	83,153	927,989			527,472	33,324	1,072,772	74,258
TOTAL	1,041,597		4,880,606	1,429,947	1,542,906	1,553		3,557,681	1,339,230	1,653,175	240,573

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,219,785		1,533,882	363,450	265,055			971,261	622,166	559,162	30,815
2012		49,661	1,361,079	550,279	192,895		113,327	2,329,355	1,045,310	142,109	34,613
2013	1,112,500	34,574	1,224,088	446,903	220,680	8,382	33,155	843,802	757,163	434,636	29,621
2014	17,732	159,114	3,888,855	779,180	354,475	12,611	72,731	4,184,283	997,523	422,267	82,647
2015	13,522	87,691	2,953,449	936,372	856,122	19,258	59,154	3,065,670	1,498,891	1,439,036	91,040
TOTAL	2,363,539	331,040	10,961,353	3,076,184	1,889,227	40,251	278,367	11,394,371	4,921,053	2,997,210	268,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,368,921	12,883,674	268,736	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,139,849	-2,218,345	1,173	
TOTAL LOSSES	17,229,072	10,665,329	269,909	
EXPECTED LOSSES	17,914,690	7,931,864	296,959	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.208	3.843	.097	10.148
INDICATED (POST-TEST)	7.065	4.373	.110	11.548
PRES. ON RATE LEVEL	5.745	2.544	.095	8.384
DERIVED BY FORMULA	5.811	2.800	.097	8.708
UNDERLYING PRES. RATE	6.455	2.858	.107	9.420
PROPOSED	5.811	2.800	.097	8.708
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.14
MAN. RATES	13.00	12.41	11.81	+ 11.14
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
2011	2,253												
2012	2,331												
2013	2,480												
2014	2,687												
2015	2,786	136,428	4.896							1	1	1	3
TOTAL	12,537	136,428	1.088							1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015			75,921	10,795	8,738			17,148	2,850	20,976	
TOTAL			75,921	10,795	8,738			17,148	2,850	20,976	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2015	429	5,570	176,159	28,228	15,286	469	1,917	95,917	36,185	29,940	
TOTAL	429	5,570	176,159	28,228	15,286	469	1,917	95,917	36,185	29,940	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	280,461	109,639		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-376,647	-94,415	69	
TOTAL LOSSES		15,224	69	
EXPECTED LOSSES	819,795	332,983	19,181	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.121	.001	.122
INDICATED (POST-TEST)	.000	.138	.001	.139
PRES. ON RATE LEVEL	5.820	2.364	.136	8.320
DERIVED BY FORMULA	5.762	2.319	.133	8.214
UNDERLYING PRES. RATE	6.539	2.656	.153	9.348
PROPOSED	5.762	2.319	.133	8.214

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.508
IND. RATES				10.51	MINIMUM PREMIUM	2000
MAN. RATES	12.43	12.32	11.72	+ 10.51	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
2011	16,898	1,171,663	6.933				16,898			1	6	6	13
2012	22,496	271,830	1.208				22,496			1	1	4	6
2013	28,838	518,330	1.797				28,838				2	7	9
2014	31,233	439,964	1.408				31,233				5	11	16
2015	27,651	734,159	2.655				27,651			1	1	9	11
TOTAL	127,116	3,135,946	2.467				127,116			3	15	37	55

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			256,047	195,053	22,211			297,757	198,976	100,292	101,327
2012			69,657	27,771	13,896			56,918	28,511	40,939	34,138
2013				14,170	128,384				6,805	300,905	68,066
2014				92,821	83,860				86,187	122,147	54,949
2015			247,074	39,585	123,908			25,668	45,819	206,700	45,405
TOTAL			572,778	369,400	372,259			380,343	366,298	770,983	303,885

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			451,363	296,090	44,067			669,519	509,181	284,629	105,785
2012		4,726	129,379	42,029	23,962		8,276	173,294	73,222	99,601	36,186
2013		411	43,572	43,781	158,421		944	80,914	113,334	642,312	68,066
2014	3,469	4,469	146,716	147,888	99,557	3,204	2,112	180,735	244,755	251,008	60,938
2015	2,619	22,995	747,940	175,614	131,869	4,829	9,109	496,777	338,191	278,501	55,667
TOTAL	6,088	32,601	1,518,970	705,402	457,876	8,033	20,441	1,601,239	1,278,683	1,556,051	326,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,187,372	3,996,012	326,642	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,913,308	-871,504	1,116	
TOTAL LOSSES	1,274,064	3,126,508	327,758	
EXPECTED LOSSES	4,250,759	3,046,970	306,350	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.002	2.460	.258	3.720
INDICATED (POST-TEST)	1.140	2.799	.294	4.233
PRES. ON RATE LEVEL	2.976	2.133	.215	5.324
DERIVED BY FORMULA	2.921	2.186	.222	5.329
UNDERLYING PRES. RATE	3.344	2.397	.241	5.982
PROPOSED	2.918	2.184	.222	5.324
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.81
MAN. RATES	8.43	7.88	7.50	+ 6.81
				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
2011	22,154	101,811	.459				22,154				1	3	4
2012	20,781	262,634	1.263				20,781				3	4	7
2013	24,196	450,575	1.862				24,196			1		2	3
2014	25,583	68,949	.269				25,583				1	2	3
2015	28,939	561,616	1.940				28,939				1	5	6
TOTAL	121,653	1,445,585	1.188				121,653			1	6	16	23

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				32,232	1,850				26,341	3,649	37,739	
2012				71,691	29,940				87,938	62,037	11,028	
2013			146,363		5,438			226,275		22,595	49,904	
2014				7,008	5,404				31,075	3,554	21,908	
2015				70,000	139,500				150,000	174,479	27,637	
TOTAL			146,363	180,931	182,132			226,275	295,354	266,314	148,216	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				48,928	3,671				67,407	10,356	39,399	
2012			9,963	106,639	48,976			19,225	209,500	149,637	11,690	
2013		8,182	267,891	5,748	10,641		32,474	688,652	32,602	56,729	49,904	
2014	261	323	10,417	10,813	6,482	1,158	492	40,232	64,528	11,334	24,296	
2015	3,126	10,469	371,442	189,737	129,626	7,526	10,387	578,437	467,544	256,476	33,883	
TOTAL	3,387	18,974	659,713	361,865	199,396	8,684	43,353	1,326,546	841,581	484,532	159,172	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,060,657	1,887,374	159,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,676,122	-501,864	802	
TOTAL LOSSES	384,535	1,385,510	159,974	
EXPECTED LOSSES	3,641,073	1,772,484	214,110	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.316	1.139	.132	1.587
INDICATED (POST-TEST)	.360	1.296	.150	1.806
PRES. ON RATE LEVEL	2.664	1.297	.156	4.117
DERIVED BY FORMULA	2.595	1.297	.156	4.048
UNDERLYING PRES. RATE	2.993	1.457	.176	4.626
PROPOSED	2.595	1.297	.156	4.048
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.18
MAN. RATES	6.68	6.10	5.80	+ 5.18
				PRESENT
				1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	88,601	2,071,302	2.337				88,601			4	11	23	38
2012	91,725	1,789,645	1.951				91,725			5	8	15	28
2013	93,224	2,144,084	2.299				93,224			5	13	20	38
2014	94,226	1,952,728	2.072				94,226			4	13	16	33
2015	99,643	910,204	.913				99,643				4	36	40
TOTAL	467,419	8,867,963	1.897				467,419			18	49	110	177

REPORTED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			757,314	232,478	72,792			461,002	182,609	161,147	203,960
2012			752,423	179,954	106,730			353,897	172,348	152,016	72,277
2013			735,573	302,848	45,523			317,215	492,146	107,395	143,384
2014			629,547	298,498	80,011			442,837	291,099	109,322	101,414
2015				129,924	229,190				119,543	380,929	50,618
TOTAL			2,874,857	1,143,702	534,246			1,574,951	1,257,745	910,809	571,653

TRANSLATED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,297,645	352,902	144,419			961,857	467,297	457,337	212,934
2012		51,055	1,381,719	275,984	187,740		51,466	1,066,651	430,716	374,712	76,613
2013		42,526	1,463,583	458,860	82,970		49,424	1,247,455	1,220,844	271,332	143,384
2014	11,399	61,258	1,525,356	449,530	140,826	10,866	31,023	1,854,582	740,286	291,185	112,468
2015	5,449	17,983	637,597	327,556	215,232	9,909	14,692	828,578	666,970	514,217	62,058
TOTAL	16,848	172,822	6,305,900	1,864,832	771,187	20,775	146,605	5,959,123	3,526,113	1,908,783	607,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,622,073	8,070,915	607,457	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,261,546	-2,120,776	2,267	
TOTAL LOSSES	8,360,527	5,950,139	609,724	
EXPECTED LOSSES	9,226,852	7,455,334	654,386	
CREDIBILITY	.07	.20	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.789	1.273	.130	3.192
INDICATED (POST-TEST)	2.036	1.449	.148	3.633
PRES. ON RATE LEVEL	1.757	1.420	.124	3.301
DERIVED BY FORMULA	1.777	1.426	.129	3.332
UNDERLYING PRES. RATE	1.974	1.595	.140	3.709
PROPOSED	1.777	1.426	.129	3.332
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.26
MAN. RATES	5.02	4.89	4.65	+ 4.26
				PRESENT
				1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,557	16,435	.250									1	1
2012	6,467	36,552	.565									1	1
2013	6,655	1,483	.022								1		1
2014	7,616	192,411	2.526								1	5	6
2015	8,627	14,683	.170									3	3
TOTAL	35,922	261,564	.728								2	10	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,600					7,559	6,276	
2012					17,687					10,461	8,404	
2013				200					200		1,083	
2014				12,000	96,481				1,982	77,831	4,117	
2015					3,140					6,798	4,745	
TOTAL				12,200	119,908				2,182	102,649	24,625	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					5,158					21,452	6,552	
2012			2,298	1,383	28,553			1,030	1,354	24,948	8,908	
2013			74	280	4			103	466	12	1,083	
2014	446	2,302	79,883	51,738	108,259	72	555	50,335	49,568	152,448	4,566	
2015	36	150	5,474	2,600	2,679	111	181	10,338	8,274	8,708	5,817	
TOTAL	482	2,452	87,729	56,001	144,653	183	736	61,806	59,662	207,568	26,926	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	153,388	467,884	26,926	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-283,659	-130,994	112	
TOTAL LOSSES		336,890	27,038	
EXPECTED LOSSES	616,062	465,908	29,815	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.938	.075	1.013
INDICATED (POST-TEST)	.000	1.067	.085	1.152
PRES. ON RATE LEVEL	1.527	1.154	.074	2.755
DERIVED BY FORMULA	1.512	1.151	.074	2.737
UNDERLYING PRES. RATE	1.715	1.297	.083	3.095
PROPOSED	1.512	1.151	.074	2.737
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.50
MAN. RATES	4.11	4.08	3.88	+ 3.50
				PRESENT
				1350

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	40,035	1,543,962	3.856						1	14	46	61	
2012	41,336	4,993,311	12.079						10	27	48	85	
2013	40,821	6,138,890	15.038						14	33	44	91	
2014	6,314	305,696	4.841						1	1	8	10	
2015	7,043	517,607	7.349							2	5	7	
TOTAL	135,549	13,499,466	9.959						26	77	151	254	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			137,540	415,974	230,466			84,089	336,078	321,367	18,448	
2012			1,233,232	894,662	213,211			1,497,385	786,237	332,741	35,843	
2013			1,871,066	1,093,697	237,960			1,496,711	897,283	473,980	68,193	
2014			84,629	8,660	20,974			135,364		51,739	4,330	
2015			77,513		103,409				47,250	289,080	355	
TOTAL			3,326,467	2,490,506	806,020			3,213,549	2,066,848	1,468,907	127,169	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			249,085	631,448	457,247			194,246	860,025	912,039	19,260	
2012		76,656	2,134,406	1,327,024	372,966		182,095	3,780,206	1,901,673	839,989	37,993	
2013		109,937	3,878,708	1,645,330	369,060		222,456	5,117,227	2,418,551	1,122,733	68,193	
2014	357	7,492	182,809	25,012	28,225		8,266	469,220	58,186	112,254	4,802	
2015	2,854	9,111	322,261	167,833	99,970	6,149	9,471	538,002	432,192	380,681	435	
TOTAL	3,211	203,196	6,767,269	3,796,647	1,327,468	6,149	422,288	10,098,901	5,670,627	3,367,696	130,683	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,501,014	14,162,438	130,683	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,357,905	-2,163,011	304	
TOTAL LOSSES	14,143,109	11,999,427	130,987	
EXPECTED LOSSES	6,883,178	7,007,884	218,234	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.434	8.852	.097	19.383
INDICATED (POST-TEST)	11.374	10.074	.110	22.058
PRES. ON RATE LEVEL	4.520	4.601	.143	9.264
DERIVED BY FORMULA	4.741	5.094	.140	9.975
UNDERLYING PRES. RATE	5.078	5.170	.161	10.409
PROPOSED	4.741	5.094	.140	9.975
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				12.76
MAN. RATES	13.45	13.72	13.05	+ 12.76
IND. RATE				
MINIMUM PREMIUM				
PRESENT				
12.761				
2000				
2000				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	225,046	4,702,432	2.089						1	5	14	31	51
2012	232,179	1,834,532	.790							2	13	26	41
2013	257,259	3,362,183	1.306							6	14	28	48
2014	265,851	1,817,609	.683							2	17	35	54
2015	279,679	1,487,380	.531							1	5	48	54
TOTAL	1,260,014	13,204,136	1.048						1	16	63	168	248

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011		589,564	1,043,404	171,854	250,790		753,121	1,114,075	352,602	270,391	156,631	
2012			411,126	115,363	186,122			247,549	420,166	239,413	214,793	
2013			891,190	308,367	199,720			1,013,804	479,527	274,261	195,314	
2014			295,667	195,230	233,142			142,290	343,337	454,107	153,836	
2015			113,833	69,334	305,978			201,155	161,260	461,559	174,261	
TOTAL		589,564	2,755,220	860,148	1,175,752		753,121	2,718,873	1,756,892	1,699,731	894,835	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011		471,040	1,830,707	260,874	497,569		649,842	2,461,635	902,308	767,367	163,522	
2012		27,893	773,023	185,571	309,059		36,004	803,905	1,004,933	585,224	227,681	
2013		47,554	1,661,611	497,915	275,211		126,824	2,906,075	1,305,440	646,786	195,314	
2014	7,412	34,356	907,131	354,375	287,617	12,828	16,524	1,159,733	985,309	948,027	170,604	
2015	5,216	25,368	872,186	341,136	280,819	12,971	33,126	1,719,705	904,266	655,385	213,644	
TOTAL	12,628	606,211	6,044,658	1,639,871	1,650,275	25,799	862,320	9,051,053	5,102,256	3,602,789	970,765	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,602,669	11,995,191	970,765	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,063,122	-3,436,242	4,518	
TOTAL LOSSES	10,539,547	8,558,949	975,283	
EXPECTED LOSSES	13,192,347	12,083,535	1,260,014	
CREDIBILITY	.14	.38	.40	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.836	.679	.077	1.592
INDICATED (POST-TEST)	.951	.773	.088	1.812
PRES. ON RATE LEVEL	.932	.854	.088	1.874
DERIVED BY FORMULA	.935	.823	.088	1.846
UNDERLYING PRES. RATE	1.047	.959	.100	2.106
PROPOSED	.935	.823	.088	1.846
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.36
MAN. RATES	2.86	2.77	2.64	+ 2.36
				PRESENT
				1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,235	5,344	.085									1	1
2012	7,118	42,982	.603									1	1
2013	8,102	34,466	.425									2	2
2014	7,602	198	.002										
2015	8,894	89,332	1.004									2	2
TOTAL	37,951	172,322	.454									6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					951					655	3,738	
2012					25,927					17,055		
2013					7,390					27,076		
2014											198	
2015					36,287					50,204	2,841	
TOTAL					70,555					94,990	6,777	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					1,887					1,859	3,902	
2012			3,368	2,028	41,857			1,681	2,206	40,672		
2013		21	2,208	1,373	9,101		79	6,954	8,766	57,759		
2014											220	
2015	427	1,757	63,283	30,042	30,955	815	1,329	76,298	61,096	64,310	3,483	
TOTAL	427	1,778	68,859	33,443	83,800	815	1,408	84,933	72,068	164,600	7,605	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	158,220	353,911	7,605	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-182,647	-52,144	111	
TOTAL LOSSES		301,767	7,716	
EXPECTED LOSSES	397,727	183,304	30,361	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.795	.020	.815
INDICATED (POST-TEST)	.000	.905	.023	.928
PRES. ON RATE LEVEL	.933	.430	.071	1.434
DERIVED BY FORMULA	.924	.449	.069	1.442
UNDERLYING PRES. RATE	1.048	.483	.080	1.611
PROPOSED	.919	.447	.068	1.434
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.83
MAN. RATES	1.99	2.12	2.02	+ 1.83
				PRESENT
				845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	366												
2012	506												
2013	586												
2014	441												
2015	507	8,619	1,700									1	1
TOTAL	2,406	8,619	.358									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015					7,428					1,191		
TOTAL					7,428					1,191		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015	87	362	12,954	6,150	6,337	18	30	1,811	1,450	1,522		
TOTAL	87	362	12,954	6,150	6,337	18	30	1,811	1,450	1,522		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,262	15,459		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,408	-12,063	11	
TOTAL LOSSES		3,396	11	
EXPECTED LOSSES	33,565	41,743	3,367	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.141	.000	.141
INDICATED (POST-TEST)	.000	.160	.000	.160
PRES. ON RATE LEVEL	1.242	1.543	.125	2.910
DERIVED BY FORMULA	1.242	1.529	.124	2.895
UNDERLYING PRES. RATE	1.395	1.735	.140	3.270
PROPOSED	1.242	1.529	.124	2.895
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.70
MAN. RATES	4.60	4.31	4.10	+ 3.70
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	11,817	1,357,682	11.489				11,817			4	6	7	17
2012	12,573	935,371	7.439				12,573			2	10	9	21
2013	10,049	1,069,141	10.639				10,049			3	5	4	12
2014	13,249	440,325	3.323				13,249				14	12	26
2015	11,761	515,635	4.384				11,761				3	19	22
TOTAL	59,449	4,318,154	7.264				59,449			9	38	51	98

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			618,596	129,830	10,019			382,544	159,809	23,619	33,265	
2012			250,101	48,746	10,696			352,558	182,722	50,956	39,592	
2013			374,477	87,442	5,272			487,242	65,127	18,448	31,133	
2014				157,810	12,045				228,514	27,351	14,605	
2015				57,165	146,484				53,869	231,618	26,499	
TOTAL			1,243,174	480,993	184,516			1,222,344	690,041	351,992	145,094	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,120,278	197,081	19,878			883,676	408,951	67,031	34,729	
2012		14,918	400,771	73,459	21,750		44,152	912,611	439,118	132,636	41,968	
2013		19,272	649,053	135,101	17,645		58,500	1,260,985	203,473	58,614	31,133	
2014	5,888	4,975	156,601	201,741	23,884	8,526	3,625	296,647	475,283	85,771	16,197	
2015	2,927	10,129	360,127	181,909	133,629	5,429	8,208	464,502	373,523	308,527	32,488	
TOTAL	8,815	49,294	2,686,830	789,291	216,786	13,955	114,485	3,818,421	1,900,348	652,579	156,515	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,691,800	3,559,004	156,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,246,872	-575,425	601	
TOTAL LOSSES	5,444,928	2,983,579	157,116	
EXPECTED LOSSES	2,706,118	2,045,046	180,130	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.159	5.019	.264	14.442
INDICATED (POST-TEST)	10.423	5.712	.300	16.435
PRES. ON RATE LEVEL	4.051	3.062	.270	7.383
DERIVED BY FORMULA	4.178	3.195	.272	7.645
UNDERLYING PRES. RATE	4.552	3.440	.303	8.295
PROPOSED	4.178	3.195	.272	7.645
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.78
MAN. RATES	11.41	10.93	10.40	+ 9.78
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
2011	4,856	141,477	2,913				4,856			1	2	2	5
2012	4,598	141,199	3,070				4,598			1			1
2013	4,768	24,430	.512				4,768					2	2
2014	5,411	251,617	4,650				5,411				2	2	4
2015	5,206	121,141	2,326				5,206				3	3	6
TOTAL	24,839	679,864	2,737				24,839			2	7	9	18

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			70,000	29,823	559				39,156	1,939		
2012			90,865					48,899			1,435	
2013					2,973					17,940	3,517	
2014				69,308	4,311				141,080	6,502	30,416	
2015				56,901	5,148				50,932	5,959	2,201	
TOTAL			160,865	156,032	12,991			48,899	231,168	32,340	37,569	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			126,770	45,271	1,109				100,200	5,503		
2012		6,167	163,346	704	1,670		7,111	141,761	2,236	1,225	1,521	
2013		7	884	549	3,660		50	4,609	5,811	38,270	3,517	
2014	2,588	2,165	68,076	88,227	9,395	5,262	2,163	176,757	287,344	32,663	33,731	
2015	1,265	3,269	113,165	64,623	13,030	1,700	2,114	115,435	93,906	18,825	2,698	
TOTAL	3,853	11,608	472,241	199,374	28,864	6,962	11,438	438,562	489,497	96,486	41,467	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	944,664	814,221	41,467	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-278,667	-147,761	90	
TOTAL LOSSES	665,997	666,460	41,557	
EXPECTED LOSSES	604,830	520,377	25,832	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.681	2.683	.167	5.531
INDICATED (POST-TEST)	3.051	3.053	.190	6.294
PRES. ON RATE LEVEL	2.166	1.865	.093	4.124
DERIVED BY FORMULA	2.175	1.901	.096	4.172
UNDERLYING PRES. RATE	2.435	2.095	.104	4.634
PROPOSED	2.175	1.901	.096	4.172
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.34
MAN. RATES	6.10	6.11	5.81	+ 5.34
				PRESENT
				1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	633	32,912	5.199									1	1
2012	611	1,431	.234									1	1
2013	630												
2014	707	13,458	1.903								1		1
2015	834	17,311	2.075									1	1
TOTAL	3,415	65,112	1.907								1	3	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					8,784					24,128		
2012					235					1,196		
2014				10,115					3,343			
2015					11,731					5,580		
TOTAL				10,115	20,750				3,343	30,904		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					17,427					68,475		
2012			31	18	380			119	156	2,851		
2014	379	303	9,489	12,636	671	126	51	4,094	6,719	476		
2015	138	566	20,457	9,713	10,006	88	146	8,481	6,791	7,149		
TOTAL	517	869	29,977	22,367	28,484	214	197	12,694	13,666	78,951		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,468	143,468		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,666	-48,283	29	
TOTAL LOSSES		95,185	29	
EXPECTED LOSSES	181,336	171,844	7,444	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.787	.001	2.788
INDICATED (POST-TEST)	.000	3.172	.001	3.173
PRES. ON RATE LEVEL	4.726	4.478	.194	9.398
DERIVED BY FORMULA	4.726	4.465	.192	9.383
UNDERLYING PRES. RATE	5.310	5.032	.218	10.560
PROPOSED	4.726	4.465	.192	9.383
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				12.00
MAN. RATES	14.71	13.92	13.24	+ 12.00
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
2011	38,766	4,697,565	12.117					1		6	6	6	19
2012	38,062	1,334,859	3.507					1			3	13	17
2013	42,549	1,286,095	3.022							3	6	11	20
2014	45,427	1,330,671	2.929					1		1	2	12	16
2015	52,127	3,572,068	6.852							1	6	20	27
TOTAL	216,931	12,221,258	5.634					3		11	23	62	99

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	265,000		1,015,787	120,182	97,318			2,966,274	108,542	57,315	67,147	
2012	659,998			100,972	81,527	425			117,960	265,595	108,382	
2013			339,664	122,921	202,657			174,281	194,215	184,492	67,865	
2014	229,143		268,693	93,138	184,046	2,500		249,487	109,091	128,032	66,541	
2015			515,403	199,643	94,202			2,283,081	195,025	189,607	95,107	
TOTAL	1,154,141		2,139,547	636,856	659,750	2,925		5,673,123	724,833	825,041	405,042	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	1,003,290		1,169,191	182,437	193,080			1,918,028	277,759	162,661	70,101	
2012	1,217,581		19,147	153,277	132,522	2,203		43,766	304,612	635,654	114,885	
2013		20,055	723,831	221,754	261,579		26,959	676,952	533,281	412,075	67,865	
2014	549,348	24,640	643,564	202,969	222,595	21,251	14,738	888,269	337,327	282,893	73,794	
2015	5,412	18,907	645,527	297,573	115,747	9,807	32,672	1,629,280	656,001	325,084	116,601	
TOTAL	2,775,631	63,602	3,201,260	1,058,010	925,523	33,261	74,369	5,156,295	2,108,980	1,818,367	443,246	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,304,418	5,910,880	443,246	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,478,817	-1,353,118	1,734	
TOTAL LOSSES	6,825,601	4,557,762	444,980	
EXPECTED LOSSES	9,733,693	4,789,836	459,893	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.146	2.101	.205	5.452
INDICATED (POST-TEST)	3.580	2.391	.233	6.204
PRES. ON RATE LEVEL	3.993	1.965	.189	6.147
DERIVED BY FORMULA	3.976	2.016	.194	6.186
UNDERLYING PRES. RATE	4.487	2.208	.212	6.907
PROPOSED	3.976	2.016	.194	6.186
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.91
MAN. RATES	9.68	9.10	8.66	+ 7.91
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
2011	3,748	42,811	1.142				3,748					4	4
2012	4,015	47,363	1.179				4,015					4	4
2013	4,658	48,017	1.030				4,658					1	1
2014	4,105	58,924	1.435				4,105				2	2	4
2015	3,984	18,104	.454				3,984					1	1
TOTAL	20,510	215,219	1.049				20,510				2	12	14

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					11,880					27,937	2,994	
2012					11,332					26,705	9,326	
2013					7,081					29,823	11,113	
2014				16,578	3,424				19,533	5,184	14,205	
2015					680					1,400	16,024	
TOTAL				16,578	34,397				19,533	91,049	53,662	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					23,570					79,286	3,126	
2012			1,474	887	18,295			2,634	3,454	63,684	9,886	
2013		19	2,116	1,315	8,721		87	7,661	9,658	63,617	11,113	
2014	622	563	17,984	22,014	4,911	732	329	27,109	42,293	12,900	15,753	
2015	9	34	1,184	562	582	29	38	2,125	1,702	1,793	19,645	
TOTAL	631	616	22,758	24,778	56,079	761	454	39,529	57,107	221,280	59,523	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	64,749	359,244	59,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-432,474	-140,743	262	
TOTAL LOSSES		218,501	59,785	
EXPECTED LOSSES	938,948	487,317	80,399	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.065	.291	1.356
INDICATED (POST-TEST)	.000	1.212	.331	1.543
PRES. ON RATE LEVEL	4.074	2.115	.349	6.538
DERIVED BY FORMULA	4.033	2.097	.348	6.478
UNDERLYING PRES. RATE	4.578	2.376	.392	7.346
PROPOSED	4.033	2.097	.348	6.478
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.29
MAN. RATES	10.44	9.68	9.21	+ 8.29
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
2011	3,596	20,910	.581										
2012	2,713	666,565	24.569							1		1	2
2013	2,869	41,766	1.455									1	1
2014	2,087	64,046	3.068									1	1
2015	2,710	71,981	2.656									2	2
TOTAL	13,975	865,268	6.192							1		5	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											20,910	
2012			325,432		943			306,250		2,278	31,662	
2013					14,305					18,500	8,961	
2014					30,955					25,000	8,091	
2015					43,874					27,900	207	
TOTAL			325,432		90,077			306,250		73,678	69,831	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											21,830	
2012		17,158	454,744	2,034	6,170		34,609	690,162	11,181	11,393	33,562	
2013		38	4,274	2,655	17,614		54	4,752	5,989	39,464	8,961	
2014		622	22,019	11,791	34,479		168	15,392	14,645	48,878	8,973	
2015	519	2,123	76,508	36,317	37,426	457	739	42,400	33,956	35,743	254	
TOTAL	519	19,941	557,545	52,797	95,689	457	35,570	752,706	65,771	135,478	73,580	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,366,738	349,735	73,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-386,856	-132,542	149	
TOTAL LOSSES	979,882	217,193	73,729	
EXPECTED LOSSES	814,324	459,219	47,375	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.012	1.554	.528	9.094
INDICATED (POST-TEST)	7.980	1.768	.601	10.349
PRES. ON RATE LEVEL	5.185	2.925	.302	8.412
DERIVED BY FORMULA	5.213	2.902	.308	8.423
UNDERLYING PRES. RATE	5.827	3.286	.339	9.452
PROPOSED	5.213	2.902	.308	8.423
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				10.78
MAN. RATES	13.09	12.46	11.85	+ 10.78
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,265	4,297	.339									1	1
2012	396												
2013	512												
2014	569												
2015	359												
TOTAL	3,101	4,297	.139									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					3,152					1,145		
TOTAL					3,152					1,145		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					6,254					3,250		
TOTAL					6,254					3,250		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		9,504		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-102,149	-24,563	28	
TOTAL LOSSES			28	
EXPECTED LOSSES	209,504	83,820	12,125	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	6.013	2.406	.348	8.767
DERIVED BY FORMULA	6.013	2.382	.345	8.740
UNDERLYING PRES. RATE	6.756	2.703	.391	9.850
PROPOSED	6.013	2.382	.345	8.740
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.18
MAN. RATES	13.72	12.98	12.35	+ 11.18
				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
2011	1,748	183	.010				1,748						
2012	1,261	4,319	.342				1,261						
2013	1,370						1,370						
2014	1,596						1,596						
2015	1,544						1,544						
TOTAL	7,519	4,502	.060				7,519						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											183	
2012											4,319	
TOTAL											4,502	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											191	
2012											4,578	
TOTAL											4,769	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,769	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-258,216	-62,791	108	
TOTAL LOSSES			4,877	
EXPECTED LOSSES	554,600	220,834	31,805	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.065	.065
INDICATED (POST-TEST)	.000	.000	.074	.074
PRES. ON RATE LEVEL	6.565	2.614	.376	9.555
DERIVED BY FORMULA	6.565	2.588	.373	9.526
UNDERLYING PRES. RATE	7.376	2.937	.423	10.736
PROPOSED	6.565	2.588	.373	9.526

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	12.186
IND. RATES				12.19	MINIMUM PREMIUM	2000
MAN. RATES	15.02	14.15	13.46	+ 12.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,196	41,193	3.444							1	1	2	
2012	1,369	85,368	6.235							1	4	5	
2013	2,759	347,211	12.584							4	2	6	
2014	3,287	93,762	2.852							2	2	4	
2015	3,094	37,327	1.206								1	1	
TOTAL	11,705	604,861	5.168							8	10	18	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				14,302	6,064				7,780	13,047		
2012				33,896	6,047				23,024	19,667	2,734	
2013				53,794	20,562				60,697	197,536	14,622	
2014				32,701	874				35,156	12,314	12,717	
2015					7,282					22,920	7,125	
TOTAL				134,693	40,829				126,657	265,484	37,198	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				21,710	12,031				19,909	37,027		
2012			3,659	49,788	10,064			5,373	55,296	47,346	2,898	
2013		294	25,997	79,589	26,582		1,036	83,119	205,868	425,117	14,622	
2014	1,221	998	31,290	41,181	3,140	1,314	614	50,626	77,867	29,051	14,103	
2015	85	352	12,699	6,029	6,211	369	606	34,830	27,893	29,364	8,735	
TOTAL	1,306	1,644	73,645	198,297	58,028	1,683	2,256	173,948	386,833	567,905	40,358	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	254,482	1,211,063	40,358	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261,380	-139,016	172	
TOTAL LOSSES		1,072,047	40,530	
EXPECTED LOSSES	589,933	488,917	40,499	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	9.159	.346	9.505
INDICATED (POST-TEST)	.000	10.423	.394	10.817
PRES. ON RATE LEVEL	4.486	3.717	.308	8.511
DERIVED BY FORMULA	4.441	3.851	.310	8.602
UNDERLYING PRES. RATE	5.040	4.177	.346	9.563
PROPOSED	4.441	3.851	.310	8.602
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.00
MAN. RATES	13.26	12.60	11.99	+ 11.00
				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
2011	172,989	2,338,923	1.352							5	22	11	38
2012	194,550	5,751,368	2.956							3	24	25	52
2013	208,422	4,002,339	1.920							3	33	13	49
2014	207,849	2,918,920	1.404							3	35	25	63
2015	253,894	2,589,462	1.019							1	12	43	56
TOTAL	1,037,704	17,601,012	1.696							15	126	117	258

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			648,923	327,454	53,125			587,177	422,662	67,930	231,652	
2012			768,514	512,483	223,338			2,098,067	1,276,715	409,344	462,907	
2013			626,478	660,141	140,748			1,059,797	907,706	133,488	473,981	
2014			347,854	471,300	135,108			119,327	989,141	366,574	489,616	
2015			110,863	255,550	361,702			172,172	445,260	659,396	584,519	
TOTAL			2,502,632	2,226,928	914,021			4,036,540	4,041,484	1,636,732	2,242,675	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,175,200	497,076	105,401			1,356,378	1,081,592	192,786	241,845	
2012		28,887	837,589	766,349	372,965		74,322	1,712,307	3,001,422	1,013,548	490,682	
2013		20,913	858,948	966,196	197,274		73,197	1,909,695	2,216,900	357,977	473,981	
2014	17,745	44,859	1,194,858	665,744	199,365	36,876	24,310	1,822,395	2,227,252	866,319	542,984	
2015	9,788	37,733	1,304,817	584,423	356,345	24,997	47,172	2,515,321	1,618,364	967,070	716,620	
TOTAL	27,533	132,392	5,371,412	3,479,788	1,231,350	61,873	219,001	9,316,096	10,145,530	3,397,700	2,466,112	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,128,307	18,254,368	2,466,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,527,598	-5,139,642	10,246	
TOTAL LOSSES	8,600,709	13,114,726	2,476,358	
EXPECTED LOSSES	14,195,791	18,201,328	2,698,029	
CREDIBILITY	.12	.34	.35	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.829	1.264	.239	2.332
INDICATED (POST-TEST)	.943	1.438	.272	2.653
PRES. ON RATE LEVEL	1.218	1.561	.231	3.010
DERIVED BY FORMULA	1.185	1.519	.245	2.949
UNDERLYING PRES. RATE	1.368	1.754	.260	3.382
PROPOSED	1.185	1.519	.245	2.949
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.77
MAN. RATES	5.03	4.46	4.24	+ 3.77
IND. RATE				
MINIMUM PREMIUM				1305
PRESENT				1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,001	140,822	14.068								3	2	5
2012	1,536	85,140	5.542								1	2	3
2013	1,178	21,184	1.798									3	3
2014	1,964	43,172	2.198								1	1	2
2015	2,171	227,460	10.477								2	6	8
TOTAL	7,850	517,778	6.596								7	14	21

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				52,635	1,659				76,865	4,642	5,021	
2012				10,000	16,039				7,457	44,618	7,026	
2013					4,109					14,471	2,604	
2014				3,149	1,529				33,215	4,563	716	
2015				32,420	80,550				47,000	67,347	143	
TOTAL				98,204	103,886				164,537	135,641	15,510	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				79,899	3,291				196,698	13,174	5,242	
2012			2,932	15,801	25,982			5,512	22,855	106,548	7,448	
2013		12	1,229	766	5,058		41	3,717	4,683	30,872	2,604	
2014	118	125	4,043	4,517	1,914	1,236	528	43,479	69,424	13,616	794	
2015	1,637	5,620	199,830	101,068	73,627	2,556	3,592	200,506	161,917	96,599	175	
TOTAL	1,755	5,757	208,034	202,051	109,872	3,792	4,161	253,214	455,577	260,809	16,263	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	476,713	1,026,309	16,263	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,165	-51,018	85	
TOTAL LOSSES	358,548	977,291	16,348	
EXPECTED LOSSES	262,033	187,145	20,411	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.567	12.450	.208	17.225
INDICATED (POST-TEST)	5.197	14.168	.237	19.602
PRES. ON RATE LEVEL	2.971	2.122	.231	5.324
DERIVED BY FORMULA	2.971	2.242	.231	5.444
UNDERLYING PRES. RATE	3.338	2.384	.260	5.982
PROPOSED	2.971	2.242	.231	5.444
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.96
MAN. RATES	8.43	7.88	7.50	+ 6.96
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012	36												
2013	44												
2014	31												
2015	2	10,906	545,300									3	3
TOTAL	113	10,906	9,651									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015					5,119					5,470	317	
TOTAL					5,119					5,470	317	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015	60	246	8,925	4,235	4,368	94	146	8,314	6,661	7,007	389	
TOTAL	60	246	8,925	4,235	4,368	94	146	8,314	6,661	7,007	389	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,785	22,271	389	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,814	-1,219		
TOTAL LOSSES	15,971	21,052	389	
EXPECTED LOSSES	4,247	3,914	366	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.134	18.630	.344	33.108
INDICATED (POST-TEST)	16.084	21.201	.391	37.676
PRES. ON RATE LEVEL	3.345	3.082	.288	6.715
DERIVED BY FORMULA	3.345	3.082	.288	6.715
UNDERLYING PRES. RATE	3.758	3.463	.324	7.545
PROPOSED	3.345	3.082	.288	6.715
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.59
MAN. RATES	10.34	9.94	9.46	+ 8.59
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011													
2012													
2013	1												
2014													
2015	50												
TOTAL	51												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	427	-160	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	888	732	96	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.566	1.278	.166	3.010
DERIVED BY FORMULA	1.566	1.278	.166	3.010
UNDERLYING PRES. RATE	1.759	1.436	.187	3.382
PROPOSED	1.566	1.278	.166	3.010

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	3.850
IND. RATES				3.85	MINIMUM PREMIUM	1325
MAN. RATES	4.77	4.46	4.24	+ 3.85	PRESENT	1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,116	2,625	.235										
2012	1,145												
2013	1,948	196,924	10.109							1	1		2
2014	1,905	57,675	3.027								1	5	6
2015	1,921	53,495	2.784									3	3
TOTAL	8,035	310,719	3.867							1	2	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											2,625
2013			91,771	4,000				94,770	6,076		307
2014				25,581	6,006				11,117	10,139	4,832
2015					21,871					5,769	25,855
TOTAL			91,771	29,581	27,877			94,770	17,193	15,908	33,619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											2,741
2013		5,137	168,428	8,604	2,566		13,623	289,235	24,800	3,945	307
2014	956	883	28,260	34,244	8,385	414	235	19,849	28,282	21,398	5,359
2015	257	1,060	38,144	18,108	18,656	100	153	8,769	7,020	7,389	31,698
TOTAL	1,213	7,080	234,832	60,956	29,607	514	14,011	317,853	60,102	32,732	40,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	575,503	183,397	40,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,238	-35,813	42	
TOTAL LOSSES	505,265	147,584	40,147	
EXPECTED LOSSES	155,478	124,544	10,928	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.288	1.837	.500	8.625
INDICATED (POST-TEST)	7.156	2.091	.569	9.816
PRES. ON RATE LEVEL	1.722	1.380	.121	3.223
DERIVED BY FORMULA	1.722	1.387	.125	3.234
UNDERLYING PRES. RATE	1.935	1.550	.136	3.621
PROPOSED	1.722	1.387	.125	3.234
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.14
MAN. RATES	4.86	4.77	4.54	+ 4.14
				PRESENT
				1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	28,893	2,724,814	9.430							4	7	19	30
2012	29,810	1,622,995	5.444					1		1	3	17	22
2013	34,650	4,382,104	12.646							7	6	17	30
2014	34,935	1,844,695	5.280							4	8	19	31
2015	34,526	846,712	2.452							2	3	15	20
TOTAL	162,814	11,421,320	7.015					1		18	27	87	133

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			930,326	203,758	192,437			870,195	144,270	297,435	86,393	
2012	350,000		243,144	89,687	273,556			211,651	43,809	335,060	76,088	
2013			1,682,168	254,122	57,931			1,858,128	322,765	125,781	81,209	
2014			499,960	259,915	215,411			282,449	238,684	295,824	52,452	
2015			308,215	29,584	99,815			188,753	24,310	149,792	46,243	
TOTAL	350,000		3,663,813	837,066	839,150			3,411,176	773,838	1,203,892	342,385	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,249,558	309,304	381,795			1,435,681	369,188	844,122	90,194	
2012	691,305	15,229	446,518	153,609	446,555		28,400	605,826	152,647	804,777	80,653	
2013		71,766	2,408,839	409,606	111,315		150,146	3,309,932	910,325	326,977	81,209	
2014	9,900	52,399	1,340,850	443,404	282,514	8,898	22,096	1,386,974	711,164	635,260	58,169	
2015	2,200	24,980	801,290	152,737	114,790	3,588	18,700	917,843	287,638	224,149	56,694	
TOTAL	703,405	164,374	6,247,055	1,468,660	1,336,969	12,486	219,342	7,656,256	2,430,962	2,835,285	366,919	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,002,918	8,071,876	366,919	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,988,680	-1,663,127	1,519	
TOTAL LOSSES	12,014,238	6,408,749	368,438	
EXPECTED LOSSES	6,514,188	5,815,716	434,713	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.379	3.936	.226	11.541
INDICATED (POST-TEST)	8.397	4.479	.257	13.133
PRES. ON RATE LEVEL	3.561	3.179	.238	6.978
DERIVED BY FORMULA	3.754	3.309	.240	7.303
UNDERLYING PRES. RATE	4.001	3.572	.267	7.840
PROPOSED	3.754	3.309	.240	7.303
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.34
MAN. RATES	10.47	10.33	9.83	+ 9.34
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
2011	128												
2012	117												
2013	78												
2014	256	185	.072										
2015	163	188	.115										
TOTAL	742	373	.050										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											185	
2015											188	
TOTAL											373	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014											205	
2015											230	
TOTAL											435	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,949	-2,750	6	
TOTAL LOSSES			441	
EXPECTED LOSSES	15,612	10,128	1,484	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.059	.059
INDICATED (POST-TEST)	.000	.000	.067	.067
PRES. ON RATE LEVEL	1.873	1.215	.177	3.265
DERIVED BY FORMULA	1.873	1.215	.177	3.265
UNDERLYING PRES. RATE	2.104	1.365	.200	3.669
PROPOSED	1.873	1.215	.177	3.265
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.18
MAN. RATES	5.17	4.83	4.60	+ 4.18
				PRESENT
				1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,399	215,466	6.339							1		3	4
2012	3,497	402,934	11.522								2	3	5
2013	3,777	122,483	3.242								1	4	5
2014	4,070	41,305	1.014									4	4
2015	5,167	282,017	5.458								4	8	12
TOTAL	19,910	1,064,205	5.345							1	7	22	30

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			95,227		6,726			98,718		8,431	6,364	
2012				67,865	28,239				156,322	143,530	6,978	
2013				24,390	21,585				42,735	22,987	10,786	
2014					37,874					3,431		
2015				103,351	9,928				115,100	49,467	4,171	
TOTAL			95,227	195,606	104,352			98,718	314,157	227,846	28,299	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			172,456		13,344			228,039		23,927	6,644	
2012			9,418	100,942	46,194			37,453	376,716	345,291	7,397	
2013		169	15,451	38,359	27,152		387	28,705	107,356	51,668	10,786	
2014		763	26,940	14,424	42,187		24	2,113	2,011	6,704		
2015	2,303	5,959	206,548	117,850	24,157	4,403	5,732	315,565	256,034	88,673	5,114	
TOTAL	2,303	6,891	430,813	271,575	153,034	4,403	6,143	611,875	742,117	516,263	29,941	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,062,428	1,682,989	29,941	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-358,956	-214,620	238	
TOTAL LOSSES	703,472	1,468,369	30,179	
EXPECTED LOSSES	780,074	765,341	60,128	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.533	7.375	.152	11.060
INDICATED (POST-TEST)	4.021	8.393	.173	12.587
PRES. ON RATE LEVEL	3.487	3.421	.269	7.177
DERIVED BY FORMULA	3.492	3.520	.267	7.279
UNDERLYING PRES. RATE	3.918	3.844	.302	8.064
PROPOSED	3.492	3.520	.267	7.279
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				9.31
MAN. RATES	11.27	10.63	10.11	+ 9.31
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
2011	1,440	1,067	.074										
2012	1,902												
2013	594												
2014	352												
2015	990	10,368	1.047									1	1
TOTAL	5,278	11,435	.217									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,067	
2015					10,000					368		
TOTAL					10,000					368	1,067	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,114	
2015	119	484	17,440	8,280	8,531	6	9	555	450	472		
TOTAL	119	484	17,440	8,280	8,531	6	9	555	450	472	1,114	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,613	17,733	1,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,955	-16,534	26	
TOTAL LOSSES		1,199	1,140	
EXPECTED LOSSES	108,569	59,958	9,553	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.023	.022	.045
INDICATED (POST-TEST)	.000	.026	.025	.051
PRES. ON RATE LEVEL	1.831	1.011	.161	3.003
DERIVED BY FORMULA	1.831	1.001	.160	2.992
UNDERLYING PRES. RATE	2.057	1.136	.181	3.374
PROPOSED	1.831	1.001	.160	2.992
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.83
MAN. RATES	4.40	4.45	4.23	+ 3.83
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.827
				1320
				1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	11,662	504,521	4.326							1			1
2012	12,498	41,272	.330								1	1	2
2013	13,319	24,274	.182									2	2
2014	14,749	39,582	.268									2	2
2015	15,442	54,630	.353					1				2	3
TOTAL	67,670	664,279	.982					1		1	1	7	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			228,767					267,415			8,339	
2012				7,872	2,518				13,110	4,840	12,932	
2013					2,107					20,813	1,354	
2014					9,168					28,511	1,903	
2015	4,335				23,869					21,483	4,943	
TOTAL	4,335		228,767	7,872	37,662			267,415	13,110	75,647	29,471	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			414,297					617,729			8,706	
2012			995	11,650	4,135			2,433	30,664	11,795	13,708	
2013		7	630	391	2,595		62	5,345	6,738	44,398	1,354	
2014		185	6,521	3,490	10,212		190	17,552	16,701	55,741	2,110	
2015	7,402	1,157	41,626	19,761	20,363	346	568	32,650	26,143	27,516	6,060	
TOTAL	7,402	1,349	464,069	35,292	37,305	346	820	675,709	80,246	139,450	31,938	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,149,695	292,293	31,938	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-180,804	-88,052	124	
TOTAL LOSSES	968,891	204,241	32,062	
EXPECTED LOSSES	394,516	311,281	33,836	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.432	.302	.047	1.781
INDICATED (POST-TEST)	1.630	.344	.053	2.027
PRES. ON RATE LEVEL	.519	.409	.045	.973
DERIVED BY FORMULA	.541	.406	.045	.992
UNDERLYING PRES. RATE	.583	.460	.050	1.093
PROPOSED	.541	.406	.045	.992
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.27
MAN. RATES	1.52	1.44	1.37	+ 1.27
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.269
				640
				670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	10,201	66,709	.653									3	3
2012	9,862	403,367	4.090								1	5	6
2013	11,364	204,017	1.795								3	3	6
2014	10,722	642,513	5.992							2	3	6	11
2015	11,777	501,073	4.254								1	5	6
TOTAL	53,926	1,817,679	3.371							2	8	22	32

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					18,054					42,117	6,538	
2012				2,651	200,595				10,290	179,258	10,573	
2013				86,046	9,070				68,349	13,261	27,291	
2014			166,240	43,594	95,931			155,350	70,008	94,025	17,365	
2015				33,143	137,855				95,135	199,823	35,117	
TOTAL			166,240	165,434	461,505			155,350	243,782	528,484	96,884	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					35,819					119,528	6,826	
2012			26,284	19,540	323,867			19,205	46,762	427,687	11,207	
2013		407	34,476	122,889	13,184		550	39,868	164,090	32,491	27,291	
2014	1,693	16,627	422,953	103,183	118,170	2,610	10,774	645,556	227,771	206,463	19,258	
2015	2,323	8,423	301,092	149,277	122,621	6,217	8,950	502,365	405,042	276,879	43,053	
TOTAL	4,016	25,457	784,805	394,889	613,661	8,827	20,274	1,206,994	843,665	1,063,048	107,635	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,050,373	2,915,263	107,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-565,062	-245,214	290	
TOTAL LOSSES	1,485,311	2,670,049	107,925	
EXPECTED LOSSES	1,223,042	857,962	82,508	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.754	4.951	.200	7.905
INDICATED (POST-TEST)	3.134	5.634	.228	8.996
PRES. ON RATE LEVEL	2.019	1.416	.136	3.571
DERIVED BY FORMULA	2.041	1.627	.141	3.809
UNDERLYING PRES. RATE	2.268	1.591	.153	4.012
PROPOSED	2.041	1.627	.141	3.809
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.87
MAN. RATES	5.31	5.29	5.03	+ 4.87
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,276	5,209	.121										
2012	4,651	4,713	.101									1	1
2013	5,078	28,374	.558									2	2
2014	5,093	12,520	.245									3	3
2015	5,507	153,298	2.783									4	4
TOTAL	24,605	204,114	.830									10	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											5,209	
2012					1,035					2,052	1,626	
2013					12,496					13,318	2,560	
2014					2,683					3,408	6,429	
2015					41,893					105,526	5,879	
TOTAL					58,107					124,304	21,703	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											5,438	
2012			135	81	1,672			202	265	4,893	1,724	
2013		34	3,733	2,321	15,386		37	3,421	4,310	28,410	2,560	
2014		56	1,907	1,025	2,985		25	2,097	1,999	6,661	7,130	
2015	492	2,032	73,058	34,680	35,734	1,700	2,795	160,374	128,422	135,170	7,208	
TOTAL	492	2,122	78,833	38,107	55,777	1,700	2,857	166,094	134,996	175,134	24,060	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	252,098	404,014	24,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,961	-81,513	128	
TOTAL LOSSES	61,137	322,501	24,188	
EXPECTED LOSSES	415,578	286,648	35,677	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.248	1.311	.098	1.657
INDICATED (POST-TEST)	.282	1.492	.112	1.886
PRES. ON RATE LEVEL	1.503	1.037	.129	2.669
DERIVED BY FORMULA	1.491	1.051	.128	2.670
UNDERLYING PRES. RATE	1.689	1.165	.145	2.999
PROPOSED	1.490	1.051	.128	2.669
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.41
MAN. RATES	4.16	3.95	3.76	+ 3.41
				PRESENT
				1320

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	19,003	68,013	.357							1	1	2	
2012	20,424	205,313	1.005							2	4	6	
2013	20,236	25,902	.127								3	3	
2014	21,707	14,122	.065								1	1	
2015	20,913	25,520	.122										
TOTAL	102,283	338,870	.331							3	9	12	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				17,752	75				40,530	129	9,527	
2012				77,477	11,136				86,281	22,026	8,393	
2013					2,038					14,548	9,316	
2014					1,539					2,238	10,345	
2015											25,520	
TOTAL				95,229	14,788				126,811	38,941	63,101	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				26,948	149				103,716	366	9,946	
2012			8,011	113,584	18,672			15,033	200,528	54,187	8,897	
2013		5	609	378	2,508		42	3,737	4,710	31,036	9,316	
2014		31	1,097	586	1,716		15	1,377	1,311	4,374	11,473	
2015											31,288	
TOTAL		36	9,717	141,496	23,045		57	20,147	310,265	89,963	70,920	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,957	564,769	70,920	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-360,048	-170,820	264	
TOTAL LOSSES		393,949	71,184	
EXPECTED LOSSES	782,465	600,401	77,734	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.385	.070	.455
INDICATED (POST-TEST)	.000	.438	.080	.518
PRES. ON RATE LEVEL	.681	.522	.068	1.271
DERIVED BY FORMULA	.661	.516	.069	1.246
UNDERLYING PRES. RATE	.765	.587	.076	1.428
PROPOSED	.661	.516	.069	1.246

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	1.594
IND. RATES				1.59	MINIMUM PREMIUM	725
MAN. RATES	2.04	1.88	1.79	+ 1.59	PRESENT	785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,440	1,529	.044										
2012	3,612	793	.021										
2013	3,798	51,439	1.354								1		1
2014	3,898												
2015	3,888	79,325	2.040									1	1
TOTAL	18,636	133,086	.714								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,529
2012											793
2013				22,943					25,769		2,727
2015					11,741					26,704	40,880
TOTAL				22,943	11,741				25,769	26,704	45,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,596
2012											841
2013		103	8,470	32,318	540		192	13,747	60,247	1,585	2,727
2015	138	569	20,477	9,720	10,017	434	706	40,584	32,497	34,203	50,119
TOTAL	138	672	28,947	42,038	10,557	434	898	54,331	92,744	35,788	55,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,420	181,127	55,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-274,596	-114,606	123	
TOTAL LOSSES		66,521	55,406	
EXPECTED LOSSES	596,538	401,979	35,967	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.357	.297	.654
INDICATED (POST-TEST)	.000	.406	.338	.744
PRES. ON RATE LEVEL	2.849	1.920	.171	4.940
DERIVED BY FORMULA	2.821	1.890	.174	4.885
UNDERLYING PRES. RATE	3.201	2.157	.193	5.551
PROPOSED	2.821	1.890	.174	4.885
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.25
MAN. RATES	5.86	7.32	6.96	+ 6.25
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.249
				1960
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	120,440	55,533	.046								1	2	3
2012	107,590	231,547	.215								4	2	6
2013	121,157	302,531	.249								5	1	6
2014	129,074	271,103	.210							1	2	1	4
2015	135,005	129,950	.096									8	8
TOTAL	613,266	990,664	.162							1	12	14	27

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				14,220	7,266				8,316	4,206	21,525	
2012				115,537	4,864				85,894	9,353	15,899	
2013				72,033	30,000				188,043		12,455	
2014			125,670	4,128	1,483			85,340	33,048	48	21,386	
2015					57,931					50,957	21,062	
TOTAL			125,670	205,918	101,544			85,340	315,301	64,564	92,327	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				21,586	14,416				21,281	11,937	22,472	
2012			10,416	168,468	8,884			13,728	198,002	23,959	16,853	
2013		400	35,552	107,034	38,631		1,407	100,329	439,644	11,568	12,455	
2014	201	10,269	242,169	14,935	8,295	1,236	5,490	316,231	84,024	11,764	23,717	
2015	685	2,796	101,030	47,956	49,411	816	1,353	77,441	62,025	65,266	25,822	
TOTAL	886	13,465	389,167	359,979	119,637	2,052	8,250	507,729	804,976	124,494	101,319	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	921,549	1,409,086	101,319	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-223,691	-216,195	262	
TOTAL LOSSES	697,858	1,192,891	101,581	
EXPECTED LOSSES	484,480	760,451	73,593	
CREDIBILITY	.08	.24	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.114	.195	.017	.326
INDICATED (POST-TEST)	.130	.222	.019	.371
PRES. ON RATE LEVEL	.070	.110	.011	.191
DERIVED BY FORMULA	.075	.137	.013	.225
UNDERLYING PRES. RATE	.079	.124	.012	.215
PROPOSED	.075	.137	.013	.225
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.29
MAN. RATES	.30	.28	.27	+ .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
2011	5,722	1,353	.023										
2012	5,369	886	.016										
2013	5,286	56,153	1.062								1	1	2
2014	4,956	65,456	1.320								1		1
2015	5,645	107	.001										
TOTAL	26,978	123,955	.459								2	1	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,353	
2012											886	
2013				17,294	227				35,268	1,954	1,410	
2014				8,834					50,000		6,622	
2015											107	
TOTAL				26,128	227				85,268	1,954	10,378	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											1,413	
2012											939	
2013		76	6,452	24,404	684		266	19,316	83,086	6,337	1,410	
2014	331	266	8,285	11,037	585	1,866	752	61,224	100,489	7,065	7,344	
2015											131	
TOTAL	331	342	14,737	35,441	1,269	1,866	1,018	80,540	183,575	13,402	11,237	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	98,834	233,687	11,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,578	-29,292	50	
TOTAL LOSSES	68,256	204,395	11,287	
EXPECTED LOSSES	65,556	102,786	14,567	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.253	.758	.042	1.053
INDICATED (POST-TEST)	.288	.863	.048	1.199
PRES. ON RATE LEVEL	.216	.339	.048	.603
DERIVED BY FORMULA	.217	.355	.048	.620
UNDERLYING PRES. RATE	.243	.381	.054	.678
PROPOSED	.217	.355	.048	.620
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.79
MAN. RATES	.95	.89	.85	+ .79
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	67,454	740,637	1.097						1	8	13	22	
2012	71,693	1,042,403	1.453					1	1	5	11	18	
2013	72,515	983,819	1.356						1	8	10	19	
2014	74,885	288,932	.385							5	13	18	
2015	78,313	843,105	1.076							4	28	32	
TOTAL	364,860	3,898,896	1.069					1	3	30	75	109	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			98,803	123,436	135,060			40,195	186,954	125,478	30,711	
2012	50,392		131,456	130,159	44,026			72,051	435,573	131,363	47,383	
2013			195,238	155,600	42,221			363,534	117,523	47,432	62,271	
2014				57,658	13,487				122,685	60,145	34,957	
2015				110,226	245,174				31,087	356,778	99,840	
TOTAL	50,392		425,497	577,079	479,968			475,780	893,822	721,196	275,162	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			178,932	187,374	267,960			92,850	478,415	356,106	32,062	
2012	99,533	8,917	253,058	193,827	74,656		10,479	286,773	1,018,235	323,451	50,226	
2013		7,320	282,344	230,785	58,779		32,130	730,623	314,410	116,597	62,271	
2014	2,150	1,981	63,684	77,170	18,838	4,584	2,247	187,274	281,797	134,938	38,767	
2015	5,214	17,703	629,386	319,888	225,867	6,748	10,637	607,106	487,073	463,828	122,404	
TOTAL	106,897	35,921	1,407,404	1,009,044	646,100	11,332	55,493	1,904,626	2,579,930	1,394,920	305,730	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,521,673	5,629,994	305,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,047,782	-1,082,294	1,121	
TOTAL LOSSES	2,473,891	4,547,700	306,851	
EXPECTED LOSSES	2,273,077	3,809,139	321,077	
CREDIBILITY	.06	.17	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.678	1.246	.084	2.008
INDICATED (POST-TEST)	.772	1.418	.096	2.286
PRES. ON RATE LEVEL	.555	.929	.078	1.562
DERIVED BY FORMULA	.568	1.012	.081	1.661
UNDERLYING PRES. RATE	.623	1.044	.088	1.755
PROPOSED	.568	1.012	.081	1.661
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.12
MAN. RATES	2.38	2.31	2.20	+ 2.12
				PRESENT
				895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,775	72	.004										
2012	2,092	65,795	3.145								1	1	2
2013	1,580	19,547	1.237									2	2
2014	5,123	58,508	1.142								1		1
2015	4,046	185,942	4.595									2	2
TOTAL	14,616	329,864	2.257								2	5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											72
2012				2,427	10,000				19,624	20,783	12,961
2013					1,920					13,656	3,971
2014				1,945					49,120		7,443
2015					2,860					180,683	2,399
TOTAL				4,372	14,780				68,744	215,122	26,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											75
2012			1,504	4,314	16,166			4,976	47,650	49,940	13,739
2013		5	572	357	2,365		38	3,505	4,425	29,130	3,971
2014	73	59	1,823	2,429	127	1,830	737	60,149	98,719	6,945	8,254
2015	33	142	4,991	2,369	2,435	2,918	4,782	274,583	219,884	231,443	2,941
TOTAL	106	206	8,890	9,469	21,093	4,748	5,557	343,213	370,678	317,458	28,980

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	362,720	718,698	28,980	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,516	-11,836	29	
TOTAL LOSSES	348,204	706,862	29,009	
EXPECTED LOSSES	33,033	44,286	6,577	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.382	4.836	.198	7.416
INDICATED (POST-TEST)	2.711	5.503	.225	8.439
PRES. ON RATE LEVEL	.201	.270	.040	.511
DERIVED BY FORMULA	.226	.375	.044	.645
UNDERLYING PRES. RATE	.226	.303	.045	.574
PROPOSED	.226	.375	.044	.645
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.83
MAN. RATES	.79	.76	.72	+ .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
2011	6,756	37,235	.551							1		2	
2012	6,528	65,829	1.008								2	2	
2013	6,826	176,848	2.590								3	3	
2014	6,547	1,019	.015										
2015	6,864	81,395	1.185							2		2	
TOTAL	33,521	362,326	1.081							3	6	9	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				14,575	1,055				16,209	3,269	2,127	
2012					15,644					48,369	1,816	
2013					25,786					112,947	38,115	
2014											1,019	
2015				43,407					34,542		3,446	
TOTAL				57,982	42,485				50,751	164,585	46,523	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				22,125	2,093				41,479	9,277	2,221	
2012			2,033	1,223	25,257			4,769	6,256	115,351	1,925	
2013		69	7,701	4,785	31,753		333	29,010	36,572	240,935	38,115	
2014											1,130	
2015	921	2,302	79,482	46,044	6,587	1,078	1,327	72,140	58,773	7,596	4,225	
TOTAL	921	2,371	89,216	74,177	65,690	1,078	1,660	105,919	143,080	373,159	47,616	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	201,165	656,106	47,616	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,335	-109,818	154	
TOTAL LOSSES	34,830	546,288	47,770	
EXPECTED LOSSES	358,675	384,151	45,924	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.104	1.630	.143	1.877
INDICATED (POST-TEST)	.118	1.855	.163	2.136
PRES. ON RATE LEVEL	.952	1.020	.122	2.094
DERIVED BY FORMULA	.944	1.045	.124	2.113
UNDERLYING PRES. RATE	1.070	1.146	.137	2.353
PROPOSED	.944	1.045	.124	2.113
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.70
MAN. RATES	3.33	3.10	2.95	+ 2.70
				PRESENT
				1100

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	125,712	1,188,136	.945								12	34	46
2012	134,444	1,424,912	1.059								7	31	38
2013	135,245	1,993,192	1.473							1	11	39	51
2014	140,086	1,113,530	.794								11	43	54
2015	152,456	1,166,773	.765								4	49	53
TOTAL	687,943	6,886,543	1.001							1	45	196	242

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				162,777	214,709				242,032	401,579	167,039	
2012				153,982	175,879				401,280	558,755	135,016	
2013			196,321	217,483	285,917			595,314	254,502	347,747	95,908	
2014				185,158	152,397				392,681	230,155	153,139	
2015				52,897	309,098				154,083	523,951	126,744	
TOTAL			196,321	772,297	1,138,000			595,314	1,444,578	2,062,187	677,846	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				247,097	425,985				619,361	1,139,681	174,389	
2012			34,471	236,915	267,670			110,723	986,161	1,238,950	143,117	
2013		5,773	297,583	361,743	359,105		34,411	888,638	732,182	765,786	95,908	
2014	6,908	8,606	282,090	289,347	182,031	14,646	7,447	622,497	924,028	505,486	169,831	
2015	4,763	17,755	635,884	311,989	271,696	13,304	19,773	1,118,086	899,804	705,008	155,388	
TOTAL	11,671	32,134	1,250,028	1,447,091	1,506,487	27,950	61,631	2,739,944	4,161,536	4,354,911	738,633	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,123,358	11,470,025	738,633	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,559,440	-2,996,994	3,354	
TOTAL LOSSES	1,563,918	8,473,031	741,987	
EXPECTED LOSSES	5,551,700	10,573,684	942,482	
CREDIBILITY	.09	.26	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.227	1.232	.108	1.567
INDICATED (POST-TEST)	.258	1.402	.123	1.783
PRES. ON RATE LEVEL	.718	1.368	.122	2.208
DERIVED BY FORMULA	.677	1.377	.122	2.176
UNDERLYING PRES. RATE	.807	1.537	.137	2.481
PROPOSED	.677	1.377	.122	2.176
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.78
MAN. RATES	3.49	3.27	3.11	+ 2.78
				PRESENT
				1140

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	33,728	1,436,911	4.260						1	5	6	12	
2012	36,373	1,435,720	3.947						2	13	5	20	
2013	37,872	1,121,280	2.960						2	10	11	23	
2014	37,693	1,353,847	3.591						3	11	10	24	
2015	44,418	747,777	1.683						1		18	19	
TOTAL	190,084	6,095,535	3.207						9	39	50	98	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			140,799	83,128	11,147			1,066,897	68,038	10,991	55,911	
2012			175,767	331,574	58,354			316,099	429,126	29,743	95,057	
2013			283,038	226,135	108,412			109,249	252,656	91,272	50,518	
2014			335,981	90,446	61,086			288,821	413,930	99,363	64,220	
2015			216,706		120,434			70,000		303,663	36,974	
TOTAL			1,152,291	731,283	359,433			1,851,066	1,163,750	535,032	302,680	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			96,853	126,188	22,116			936,117	174,110	31,192	58,371	
2012		11,926	351,637	488,317	100,397		45,959	983,299	1,001,481	87,097	100,760	
2013		17,094	630,769	347,815	146,425		17,795	487,922	632,472	214,377	50,518	
2014	3,518	30,997	762,548	160,892	91,062	15,450	23,785	1,501,215	949,597	276,462	71,220	
2015	1,698	18,887	612,932	126,931	120,404	5,071	13,152	698,648	393,295	398,955	45,330	
TOTAL	5,216	78,904	2,454,739	1,250,143	480,404	20,521	100,691	4,607,201	3,150,955	1,008,083	326,199	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,267,272	5,869,585	326,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,948,594	-1,384,353	1,656	
TOTAL LOSSES	5,318,678	4,505,232	327,855	
EXPECTED LOSSES	4,225,567	4,890,861	450,499	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.798	2.370	.172	5.340
INDICATED (POST-TEST)	3.184	2.697	.196	6.077
PRES. ON RATE LEVEL	1.978	2.290	.211	4.479
DERIVED BY FORMULA	2.026	2.335	.209	4.570
UNDERLYING PRES. RATE	2.223	2.573	.237	5.033
PROPOSED	2.026	2.335	.209	4.570
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.85
MAN. RATES	7.00	6.63	6.31	+ 5.85
PRESENT				
2000				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,708	22,166	.330									2	2
2012	7,366	9,896	.134										
2013	7,624	15,608	.204									1	1
2014	7,788	48,932	.628									1	1
2015	6,813	16,530	.242								1	1	2
TOTAL	36,299	113,132	.312								1	5	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,912					17,512	1,742	
2012											9,896	
2013					2,300					2,147	11,161	
2014					17,780					30,183	969	
2015				5,201	300				1,694	209	9,126	
TOTAL				5,201	23,292				1,694	50,051	32,894	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					5,777					49,699	1,819	
2012											10,490	
2013		7	686	427	2,832		8	554	694	4,580	11,161	
2014		360	12,646	6,774	19,803		202	18,576	17,679	59,011	1,075	
2015	114	289	10,049	5,765	1,046	59	71	3,853	3,134	636	11,188	
TOTAL	114	656	23,381	12,966	29,458	59	281	22,983	21,507	113,926	35,733	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,474	177,857	35,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-133,731	-99,865	170	
TOTAL LOSSES		77,992	35,903	
EXPECTED LOSSES	291,117	348,108	52,635	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.215	.099	.314
INDICATED (POST-TEST)	.000	.245	.113	.358
PRES. ON RATE LEVEL	.714	.854	.128	1.696
DERIVED BY FORMULA	.707	.830	.127	1.664
UNDERLYING PRES. RATE	.802	.959	.145	1.906
PROPOSED	.707	.830	.127	1.664
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.13
MAN. RATES	2.59	2.51	2.39	+ 2.13
				PRESENT
				945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	7,625												
2012	5,907	974	.016										
2013	7,638												
2014	8,138												
2015	8,563	990	.011										
TOTAL	37,871	1,964	.005										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012											974	
2015											990	
TOTAL											1,964	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012											1,032	
2015											1,214	
TOTAL											2,246	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,246	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,086	-13,380	22	
TOTAL LOSSES			2,268	
EXPECTED LOSSES	119,294	46,960	6,059	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	.280	.111	.014	.405
DERIVED BY FORMULA	.277	.107	.014	.398
UNDERLYING PRES. RATE	.315	.124	.016	.455
PROPOSED	.277	.107	.014	.398
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.51
MAN. RATES	.67	.60	.57	+ .51

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	785												
2012	912	76	.008										
2013	957												
2014	433												
2015	784	879	.112										
TOTAL	3,871	955	.025										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012											76	
2015											879	
TOTAL											955	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2012											81	
2015											1,078	
TOTAL											1,159	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,154	-8,191	7	
TOTAL LOSSES			1,166	
EXPECTED LOSSES	38,399	28,104	2,051	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.030	.030
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	.883	.646	.047	1.576
DERIVED BY FORMULA	.883	.640	.047	1.570
UNDERLYING PRES. RATE	.992	.726	.053	1.771
PROPOSED	.883	.640	.047	1.570

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.008
IND. RATES				2.01	MINIMUM PREMIUM	840
MAN. RATES	2.39	2.33	2.22	+ 2.01	PRESENT	900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,781												
2012	5,884												
2013	5,997												
2014	5,738												
2015	6,588	32,274	.489									1	1
TOTAL	29,988	32,274	.108									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015					4,671					16,000	11,603	
TOTAL					4,671					16,000	11,603	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2015	53	224	8,145	3,868	3,984	258	425	24,317	19,472	20,495	14,225	
TOTAL	53	224	8,145	3,868	3,984	258	425	24,317	19,472	20,495	14,225	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,422	47,819	14,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,959	-5,542	17	
TOTAL LOSSES	11,463	42,277	14,242	
EXPECTED LOSSES	47,381	19,493	4,798	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.038	.141	.047	.226
INDICATED (POST-TEST)	.043	.160	.053	.256
PRES. ON RATE LEVEL	.141	.058	.014	.213
DERIVED BY FORMULA	.140	.061	.015	.216
UNDERLYING PRES. RATE	.158	.065	.016	.239
PROPOSED	.140	.061	.015	.216
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.28
MAN. RATES	.39	.32	.30	+ .28

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,718	28,438	.497				5,718					1	1
2012	7,607	146,800	1.929				7,607				1	1	2
2013	8,029	417,421	5.198				8,029			1	1	7	9
2014	11,694	290,639	2.485				11,694			1	1	4	6
2015	7,211	477,048	6.615				7,211			1	2	1	4
TOTAL	40,259	1,360,346	3.379				40,259			3	5	14	22

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					1,063					15,917	11,458	
2012				50,797	397				49,214	13,983	32,409	
2013			229,900	16,439	16,585			58,259	42,203	23,290	30,745	
2014			128,949	25,110	1,858			72,199	39,711	12,175	10,637	
2015			133,608	26,062	405			302,033	6,572	3,315	5,053	
TOTAL			492,457	118,408	20,308			432,491	137,700	68,680	90,302	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					2,109					45,172	11,962	
2012			4,353	73,933	1,095			8,717	114,563	34,291	34,354	
2013		12,946	429,263	33,683	27,003		8,727	204,310	112,717	54,474	30,745	
2014	988	11,170	268,304	41,528	10,271	1,476	4,901	289,404	101,802	35,337	11,796	
2015	666	6,559	207,507	38,731	11,276	682	14,482	674,006	80,789	33,298	6,195	
TOTAL	1,654	30,675	909,427	187,875	51,754	2,158	28,110	1,176,437	409,871	202,572	95,052	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,148,461	852,072	95,052	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-610,087	-236,149	294	
TOTAL LOSSES	1,538,374	615,923	95,346	
EXPECTED LOSSES	1,368,001	830,140	88,167	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.821	1.530	.237	5.588
INDICATED (POST-TEST)	4.348	1.741	.270	6.359
PRES. ON RATE LEVEL	3.024	1.835	.195	5.054
DERIVED BY FORMULA	3.037	1.831	.198	5.066
UNDERLYING PRES. RATE	3.398	2.062	.219	5.679
PROPOSED	3.037	1.831	.198	5.066
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.48
MAN. RATES	7.87	7.48	7.12	+ 6.48
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	455	21,353	46,929									1	1
2012	582												
2013	664	9,678	14,575									1	1
2014	598												
2015	988	55,578	56,253									2	2
TOTAL	3,287	86,609	26,349									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					10,000					11,353		
2013					1,792					2,356	5,530	
2015					21,445					25,403	8,730	
TOTAL					33,237					39,112	14,260	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					19,840					32,220		
2013		5	535	333	2,208		8	604	764	5,025	5,530	
2015	252	1,038	37,396	17,751	18,288	410	671	38,606	30,915	32,537	10,703	
TOTAL	252	1,043	37,931	18,084	40,336	410	679	39,210	31,679	69,782	16,233	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,525	159,881	16,233	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-173,838	-105,193	222	
TOTAL LOSSES		54,688	16,455	
EXPECTED LOSSES	378,367	377,180	51,156	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	16.638	5.006	21.644
INDICATED (POST-TEST)	.000	18.934	5.697	24.631
PRES. ON RATE LEVEL	102.448	102.127	13.851	218.426
DERIVED BY FORMULA	100.399	97.967	13.362	211.728
UNDERLYING PRES. RATE	115.110	114.749	15.563	245.422
PROPOSED	100.399	97.967	13.362	211.728
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				270.86
MAN. RATES	354.87	323.42	307.70	+270.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	30	7,860	262.000										
2012	34												
2013	28												
2014	19												
2015	29												
TOTAL	140	7,860	56.143										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											7,860	
TOTAL											7,860	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											8,206	
TOTAL											8,206	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,281	-2,979	5	
TOTAL LOSSES			8,211	
EXPECTED LOSSES	2,714	10,441	1,656	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	58.650	58.650
INDICATED (POST-TEST)	.000	.000	66.744	66.744
PRES. ON RATE LEVEL	17.254	66.379	10.531	94.164
DERIVED BY FORMULA	17.254	66.379	11.093	94.726
UNDERLYING PRES. RATE	19.387	74.583	11.832	105.802
PROPOSED	17.152	65.985	11.027	94.164

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	120.464
IND. RATES				120.46	MINIMUM PREMIUM	425
MAN. RATES	147.39	139.43	132.65	+120.46	PRESENT	431

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	539						539						
2012	518	175,958	33.968				518			1			1
2013	613	8,303	1.354				613					1	1
2014	592	2,471	.417				592						
2015	505						505						
TOTAL	2,767	186,732	6.749				2,767			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012			101,128					74,830			
2013					434					7,869	
2014											2,471
TOTAL			101,128		434			74,830		7,869	2,471

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012		6,864	181,795	785	1,859		10,885	216,937	3,423	1,875	
2013			132	80	534		25	2,022	2,548	16,786	
2014											2,740
TOTAL		6,864	181,927	865	2,393		10,910	218,959	5,971	18,661	2,740

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	418,660	27,890	2,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,142	-20,994	23	
TOTAL LOSSES	364,518	6,896	2,763	
EXPECTED LOSSES	117,626	72,605	6,641	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.174	.249	.100	13.523
INDICATED (POST-TEST)	14.992	.283	.114	15.389
PRES. ON RATE LEVEL	3.783	2.335	.214	6.332
DERIVED BY FORMULA	3.783	2.314	.213	6.310
UNDERLYING PRES. RATE	4.251	2.624	.240	7.115
PROPOSED	3.796	2.322	.214	6.332

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	8.100
IND. RATES				8.10	MINIMUM PREMIUM	2000
MAN. RATES	9.96	9.38	8.92	+ 8.10	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
2011	13,838	765	.005				13,838						
2012	13,383	53,088	.396				13,383					1	1
2013	14,055	264,064	1.878				14,055			1		2	3
2014	12,886	239,518	1.858				12,886				2	1	3
2015	13,517	266,803	1.973				13,517				1	12	13
TOTAL	67,679	824,238	1.218				67,679			1	3	16	20

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											765	
2012					14,388					32,805	5,895	
2013			161,462		3,815			87,808		3,153	7,826	
2014				63,642	223				160,280	859	14,514	
2015				45,954	64,147				17,513	101,998	37,191	
TOTAL			161,462	109,596	82,573			87,808	177,793	138,815	66,191	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											799	
2012			1,869	1,125	23,227			3,233	4,242	78,233	6,249	
2013		9,022	294,873	5,935	9,048		12,585	265,799	10,836	10,035	7,826	
2014	2,380	1,911	59,859	79,591	4,469	5,970	2,416	196,787	322,637	24,345	16,096	
2015	1,727	5,540	196,001	101,847	61,689	2,205	3,368	191,585	153,923	134,503	45,596	
TOTAL	4,107	16,473	552,602	188,498	98,433	8,175	18,369	657,404	491,638	247,116	76,566	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,257,130	1,025,685	76,566	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-880,252	-371,229	499	
TOTAL LOSSES	376,878	654,456	77,065	
EXPECTED LOSSES	1,895,012	1,294,699	151,601	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.557	.967	.114	1.638
INDICATED (POST-TEST)	.634	1.100	.130	1.864
PRES. ON RATE LEVEL	2.492	1.703	.199	4.394
DERIVED BY FORMULA	2.455	1.673	.195	4.323
UNDERLYING PRES. RATE	2.800	1.913	.224	4.937
PROPOSED	2.455	1.673	.195	4.323
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.53
MAN. RATES	7.22	6.51	6.19	+ 5.53
				PRESENT
				1980

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	82	69,664	849.560							1		1	
2012	74	2,296	31.027										
2013	65												
2014	54	24,551	454.648								1	1	
2015	46												
TOTAL	321	96,511	300.657							1	1	2	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				40,009					22,251		7,404	
2012											2,296	
2014					5,133					19,043	375	
TOTAL				40,009	5,133				22,251	19,043	10,075	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				60,734					56,940		7,730	
2012											2,434	
2014		103	3,652	1,955	5,718		128	11,720	11,156	37,229	416	
TOTAL		103	3,652	62,689	5,718		128	11,720	68,096	37,229	10,580	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,603	173,732	10,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,575	-22,643	24	
TOTAL LOSSES		151,089	10,604	
EXPECTED LOSSES	58,403	77,991	9,063	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	470.682	33.034	503.716
INDICATED (POST-TEST)	.000	535.636	37.593	573.229
PRES. ON RATE LEVEL	161.929	216.239	25.127	403.295
DERIVED BY FORMULA	161.929	222.627	25.376	409.932
UNDERLYING PRES. RATE	181.943	242.965	28.232	453.140
PROPOSED	161.929	222.627	25.376	409.932

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	524.426
IND. RATES				524.43	MINIMUM PREMIUM	829
MAN. RATES	588.92	597.15	568.13	+524.43	PRESENT	879

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	294	118	.401										
2012	349	64,631	185.189								1	1	2
2013	361	146,607	406.113								1	4	5
2014	374	201,686	539.267									5	5
2015	634	123,470	194.747								1	3	4
TOTAL	2,012	536,512	266.656								3	13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											118
2012				44,139	5,000				15,492		
2013				50,000	50,385					43,610	2,612
2014					119,400					81,804	482
2015				50,182	23,800				29,514	19,066	908
TOTAL				144,321	198,585				45,006	144,480	4,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											123
2012			4,390	64,607	8,468			2,311	35,494	299	
2013		360	33,504	79,781	63,217		128	11,205	14,121	93,027	2,612
2014		2,404	84,931	45,475	132,993		546	50,353	47,918	159,939	535
2015	1,337	3,815	133,389	72,934	27,923	1,242	1,637	90,619	73,424	30,918	1,113
TOTAL	1,337	6,579	256,214	262,797	232,601	1,242	2,311	154,488	170,957	284,183	4,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	422,171	950,538	4,383	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,435	-141,887	253	
TOTAL LOSSES	152,736	808,651	4,636	
EXPECTED LOSSES	585,237	515,024	56,297	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	75.913	401.914	2.304	480.131
INDICATED (POST-TEST)	36.389	457.378	2.622	546.389
PRES. ON RATE LEVEL	258.877	227.819	24.903	511.599
DERIVED BY FORMULA	255.427	241.593	23.343	520.363
UNDERLYING PRES. RATE	290.873	255.976	27.981	574.830
PROPOSED	255.427	241.593	23.343	520.363
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				665.700
MAN. RATES	796.25	757.52	720.70	665.70
				MINIMUM PREMIUM
				970
				PRESENT
				1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	37,672	608,108	1.614							4	9	13	
2012	49,586	709,795	1.431							11	9	20	
2013	46,391	919,038	1.981						3	9	7	19	
2014	44,791	389,777	.870							6	7	13	
2015	44,954	580,247	1.290							6	12	18	
TOTAL	223,394	3,206,965	1.436						3	36	44	83	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				97,090	22,782				330,153	68,750	89,333	
2012				133,912	21,456				429,222	36,400	88,805	
2013			341,548	59,966	5,083			218,175	208,372	24,565	61,329	
2014				101,774	18,484				156,159	61,694	51,666	
2015				97,740	97,149				173,445	173,037	38,876	
TOTAL			341,548	490,482	164,954			218,175	1,297,351	364,446	330,009	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				147,383	45,199				844,861	195,112	93,263	
2012			14,126	196,500	35,836			67,585	988,101	95,060	94,133	
2013		19,341	645,015	96,470	16,868		32,879	775,888	519,501	73,448	61,329	
2014	3,803	3,414	108,620	134,179	27,333	5,814	2,761	229,201	349,984	142,706	57,298	
2015	3,209	9,883	348,396	184,103	97,702	8,246	11,253	625,223	505,688	259,776	47,662	
TOTAL	7,012	32,638	1,116,157	758,635	222,938	14,060	46,893	1,697,897	3,208,135	766,102	353,685	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,914,657	4,955,810	353,685	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,481,910	-1,122,466	1,313	
TOTAL LOSSES	1,432,747	3,833,344	354,998	
EXPECTED LOSSES	3,225,810	3,936,201	393,173	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.641	1.716	.159	2.516
INDICATED (POST-TEST)	.729	1.953	.181	2.863
PRES. ON RATE LEVEL	1.285	1.568	.157	3.010
DERIVED BY FORMULA	1.263	1.614	.160	3.037
UNDERLYING PRES. RATE	1.444	1.762	.176	3.382
PROPOSED	1.252	1.600	.158	3.010
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.85
MAN. RATES	4.77	4.46	4.24	+ 3.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.850
				1325
				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
2011	3,416	474	.013				3,416						
2012	3,369	33,138	.983				3,369				1		1
2013	3,626	1,809	.049				3,626					2	2
2014	3,838	32,791	.854				3,838					1	1
2015	4,683	100,683	2.149				4,683				1		1
TOTAL	18,932	168,895	.892				18,932				2	3	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											474	
2012				6,411					26,727			
2013					335					1,474		
2014					3,552					16,642	12,597	
2015				66,308					31,317		3,058	
TOTAL				72,719	3,887				58,044	18,116	16,129	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											495	
2012			542	9,326	57			3,984	61,236	514		
2013			102	61	411			378	478	3,145		
2014		72	2,525	1,351	3,955		4	10,244	9,751	32,538	13,970	
2015	1,401	3,519	121,413	70,336	10,066	979	1,205	65,404	53,278	6,883	3,749	
TOTAL	1,401	3,591	124,582	81,074	14,489	979	1,321	80,010	124,743	43,080	18,214	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	211,884	263,386	18,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,304	-79,697	145	
TOTAL LOSSES	57,580	183,689	18,359	
EXPECTED LOSSES	334,528	283,034	37,864	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.304	.970	.097	1.371
INDICATED (POST-TEST)	.346	1.104	.110	1.560
PRES. ON RATE LEVEL	1.573	1.331	.177	3.081
DERIVED BY FORMULA	1.561	1.326	.176	3.063
UNDERLYING PRES. RATE	1.767	1.495	.200	3.462
PROPOSED	1.561	1.326	.176	3.063
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.92
MAN. RATES	4.89	4.56	4.34	+ 3.92
				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
2011	88,314	1,651,596	1.870				88,314			3	6	16	25
2012	89,004	754,592	.847				89,004			2	5	15	22
2013	89,433	1,578,207	1.764				89,433			2	13	26	41
2014	92,684	677,789	.731				92,684				5	14	19
2015	94,294	697,741	.739				94,294				6	22	28
TOTAL	453,729	5,359,925	1.181				453,729			7	35	93	135

REPORTED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			517,245	128,234	48,730			559,155	144,607	173,599	80,026
2012			192,055	50,974	81,283			175,706	59,151	106,370	89,053
2013			232,283	271,601	102,259			175,407	435,842	288,469	72,346
2014				113,702	52,719				299,555	144,376	67,437
2015				56,834	125,560				131,486	326,778	57,083
TOTAL			941,583	621,345	410,551			910,268	1,070,641	1,039,592	365,945

TRANSLATED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			856,808	194,660	96,680			1,171,900	370,049	492,672	83,547
2012		13,031	360,134	82,005	135,208		25,556	528,680	157,321	259,208	94,396
2013		14,456	553,376	409,084	138,540		29,234	835,967	1,131,986	648,781	72,346
2014	4,256	4,469	144,155	162,120	66,261	11,172	5,474	455,687	686,606	324,630	74,788
2015	2,670	9,091	323,033	164,221	115,723	9,382	13,705	771,241	621,386	447,498	69,984
TOTAL	6,926	41,047	2,237,506	1,012,090	552,412	20,554	73,969	3,763,475	2,967,348	2,172,789	395,061

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,143,477	6,704,639	395,061	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,358,739	-1,601,211	1,921	
TOTAL LOSSES	3,784,738	5,103,428	396,982	
EXPECTED LOSSES	5,104,452	5,626,241	562,624	
CREDIBILITY	.07	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.834	1.125	.087	2.046
INDICATED (POST-TEST)	.949	1.280	.099	2.328
PRES. ON RATE LEVEL	1.001	1.104	.110	2.215
DERIVED BY FORMULA	.997	1.137	.108	2.242
UNDERLYING PRES. RATE	1.125	1.240	.124	2.489
PROPOSED	.997	1.137	.108	2.242
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.87
MAN. RATES	3.46	3.28	3.12	+ 2.87
				PRESENT
				1145

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	94,855	1,892,914	1.995				94,855			4	10	42	56
2012	109,578	3,278,343	2.991				109,578	1		4	9	37	51
2013	154,264	2,816,705	1.825				154,264			3	29	36	68
2014	152,285	2,488,636	1.634				152,285			3	28	33	64
2015	173,680	2,731,771	1.572				173,680			3	9	61	73
TOTAL	684,662	13,208,369	1.929				684,662	1		17	85	209	312

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			503,176	161,538	256,844			374,267	153,282	335,984	107,823
2012	158,598		575,297	156,284	350,835	32		1,151,281	204,514	558,308	123,194
2013			371,055	497,897	292,119			387,594	598,908	522,576	146,556
2014			299,107	470,113	148,472			277,171	773,294	316,495	203,984
2015			377,558	204,935	521,076			331,050	218,153	884,664	194,335
TOTAL	158,598		2,126,193	1,490,767	1,569,346	32		2,521,363	1,948,151	2,618,027	775,892

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			911,251	245,214	509,579			864,558	392,249	953,520	112,567
2012	313,257	31,196	885,131	258,370	576,238	175	115,040	2,379,014	576,964	1,355,178	130,586
2013		23,719	946,084	767,571	381,388		61,521	1,623,444	1,612,743	1,166,208	146,556
2014	17,668	41,145	1,111,226	665,769	211,703	28,812	29,971	2,037,305	1,796,624	750,823	226,218
2015	10,955	58,838	1,985,932	696,205	506,400	21,870	56,014	2,921,575	1,560,004	1,228,394	238,255
TOTAL	341,880	154,898	5,839,624	2,633,129	2,185,308	50,857	262,546	9,825,896	5,938,584	5,454,123	854,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,475,701	16,211,144	854,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,078,105	-4,250,831	4,128	
TOTAL LOSSES	10,397,596	11,960,313	858,310	
EXPECTED LOSSES	13,391,990	14,946,172	1,040,687	
CREDIBILITY	.09	.26	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.519	1.747	.125	3.391
INDICATED (POST-TEST)	1.729	1.988	.142	3.859
PRES. ON RATE LEVEL	1.741	1.943	.135	3.819
DERIVED BY FORMULA	1.740	1.955	.137	3.832
UNDERLYING PRES. RATE	1.956	2.183	.152	4.291
PROPOSED	1.740	1.955	.137	3.832
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.90
MAN. RATES	6.04	5.65	5.38	+ 4.90
				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
2011	3,960	46,922	1.184				3,960				1	1	2
2012	4,489	481	.010				4,489						
2013	4,341	47,436	1.092				4,341					2	2
2014	4,757	60,036	1.262				4,757				1		1
2015	4,966	17,340	.349				4,966					2	2
TOTAL	22,513	172,215	.765				22,513				2	5	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				31,159	474				6,649	2,484	6,156	
2012											481	
2013					6,615					39,568	1,253	
2014				32,000					27,869		167	
2015					1,852					14,333	1,155	
TOTAL				63,159	8,941				34,518	56,385	9,212	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				47,299	940				17,015	7,050	6,427	
2012											510	
2013		19	1,975	1,229	8,148		117	10,158	12,809	84,410	1,253	
2014	1,194	957	30,019	39,977	2,123	1,038	419	34,123	56,009	3,939	185	
2015	20	87	3,226	1,534	1,578	240	378	21,777	17,444	18,359	1,416	
TOTAL	1,214	1,063	35,220	90,039	12,789	1,278	914	66,058	103,277	113,758	9,791	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,747	319,863	9,791	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-156,389	-107,498	125	
TOTAL LOSSES		212,365	9,916	
EXPECTED LOSSES	340,397	380,244	35,345	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.943	.044	.987
INDICATED (POST-TEST)	.000	1.073	.050	1.123
PRES. ON RATE LEVEL	1.346	1.503	.140	2.989
DERIVED BY FORMULA	1.333	1.490	.137	2.960
UNDERLYING PRES. RATE	1.512	1.689	.157	3.358
PROPOSED	1.333	1.490	.137	2.960
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.79
MAN. RATES	4.71	4.42	4.21	+ 3.79
				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
2011	5,123	432,383	8.440				5,123				3	1	4
2012	5,438	171,168	3.147				5,438				1	1	2
2013	4,879	10,203	.209				4,879					1	1
2014	4,744	214,433	4.520				4,744				3	1	4
2015	4,684	82,575	1.762				4,684				2	3	5
TOTAL	24,868	910,762	3.662				24,868				9	7	16

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				63,103	812				364,573	2,248	1,647	
2012				36,924	3,229				118,670	5,147	7,198	
2013					94					5,199	4,910	
2014				66,881	148				144,024		3,380	
2015				28,677	2,816				26,917	13,433	10,732	
TOTAL				195,585	7,099				654,184	26,027	27,867	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				95,790	1,611				932,942	6,380	1,719	
2012			3,546	53,971	5,542			18,200	272,554	14,558	7,630	
2013			26	18	116		17	1,337	1,683	11,091	4,910	
2014	2,500	2,008	62,843	83,609	4,602	5,370	2,165	176,356	289,455	20,366	3,748	
2015	643	1,655	57,418	32,745	6,753	1,073	1,392	76,636	62,148	23,117	13,157	
TOTAL	3,143	3,663	123,833	266,133	18,624	6,443	3,574	272,529	1,558,782	75,512	31,164	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	413,185	1,919,051	31,164	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-159,472	-104,772	100	
TOTAL LOSSES	253,713	1,814,279	31,264	
EXPECTED LOSSES	343,177	366,803	31,831	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.020	7.296	.126	8.442
INDICATED (POST-TEST)	1.161	8.303	.143	9.607
PRES. ON RATE LEVEL	1.228	1.313	.114	2.655
DERIVED BY FORMULA	1.227	1.523	.115	2.865
UNDERLYING PRES. RATE	1.380	1.475	.128	2.983
PROPOSED	1.227	1.523	.115	2.865
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.67
MAN. RATES	4.19	3.93	3.74	+ 3.67
				PRESENT
				1315

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	21,101	155,888	.738				21,101				2		2
2012	20,913	237	.001				20,913						
2013	20,667	74,970	.362				20,667					1	1
2014	23,079	9,082	.039				23,079					2	2
2015	28,174	7,135	.025				28,174					1	1
TOTAL	113,934	247,312	.217				113,934				2	4	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				64,484					71,226		20,178	
2012											237	
2013					7,987					56,958	10,025	
2014					1,751					4,595	2,736	
2015					444					442	6,249	
TOTAL				64,484	10,182				71,226	61,995	39,425	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				97,887					182,267		21,066	
2012											251	
2013		21	2,387	1,480	9,836		167	14,631	18,439	121,501	10,025	
2014		37	1,245	666	1,950		31	2,829	2,694	8,982	3,034	
2015	5	22	774	366	377	6	12	672	538	569	7,661	
TOTAL	5	80	4,406	100,399	12,163	6	210	18,132	203,938	131,052	42,037	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,839	447,552	42,037	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-256,852	-100,303	122	
TOTAL LOSSES		347,249	42,159	
EXPECTED LOSSES	555,998	357,752	31,902	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.305	.037	.342
INDICATED (POST-TEST)	.000	.347	.042	.389
PRES. ON RATE LEVEL	.434	.280	.025	.739
DERIVED BY FORMULA	.421	.285	.026	.732
UNDERLYING PRES. RATE	.488	.314	.028	.830
PROPOSED	.421	.285	.026	.732
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.94
MAN. RATES	1.16	1.09	1.04	+ .94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				.936
				555
				580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,740	219,038	7.994						1	1		2	
2012	2,724	69,960	2.568							3		3	
2013	3,190	38,417	1.204										
2014	3,510	267,713	7.627							1		1	
2015	3,256	88,777	2.726								2	2	
TOTAL	15,420	683,905	4.435						1	2	5	8	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			73,285	34,000				96,152			15,601
2012					20,765					42,686	6,509
2013											38,417
2014				70,188					195,310		2,215
2015					11,193					30,580	47,004
TOTAL			73,285	104,188	31,958			96,152	195,310	73,266	109,746

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			132,719	51,612				222,111			16,287
2012			2,700	1,624	33,525			4,204	5,520	101,800	6,900
2013											38,417
2014	2,621	2,105	65,839	87,683	4,654	7,278	2,936	239,155	392,533	27,614	2,456
2015	131	542	19,524	9,267	9,547	487	806	46,464	37,217	39,170	57,627
TOTAL	2,752	2,647	220,782	150,186	47,726	7,765	3,742	511,934	435,270	168,584	121,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	749,622	801,766	121,687	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-267,387	-149,660	191	
TOTAL LOSSES	482,235	652,106	121,878	
EXPECTED LOSSES	584,572	524,588	54,278	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.127	4.229	.790	8.146
INDICATED (POST-TEST)	3.559	4.813	.899	9.271
PRES. ON RATE LEVEL	3.374	3.028	.313	6.715
DERIVED BY FORMULA	3.376	3.064	.325	6.765
UNDERLYING PRES. RATE	3.791	3.402	.352	7.545
PROPOSED	3.376	3.064	.325	6.765
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.65
MAN. RATES	10.34	9.94	9.46	+ 8.65
				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
2011	43,636	1,709,242	3.917				43,636			1	8	11	20
2012	45,804	390,785	.853				45,804				3	4	7
2013	48,539	586,067	1.207				48,539				11	11	22
2014	50,022	199,681	.399				50,022				2	12	14
2015	54,128	630,912	1.165				54,128			2	3	11	16
TOTAL	242,129	3,516,687	1.452				242,129			3	27	49	79

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			209,602	182,630	77,390			39,483	1,065,630	90,097	44,410	
2012				86,850	3,204				235,596	11,784	53,351	
2013				227,456	61,115				131,894	122,285	43,317	
2014				30,477	57,368				15,652	49,259	46,925	
2015			166,233	138,947	31,257			35,081	60,592	160,073	38,729	
TOTAL			375,835	666,360	230,334			74,564	1,509,364	433,498	226,732	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			379,589	228,624	153,542			91,206	1,550,831	255,695	46,364	
2012			7,770	126,605	5,948			36,286	541,301	32,635	56,552	
2013		1,186	102,228	331,744	80,594		1,343	101,786	347,963	268,963	43,317	
2014	1,139	2,062	69,394	59,920	65,919	588	569	49,479	60,301	98,518	52,040	
2015	3,517	18,910	618,001	194,147	61,321	4,589	9,134	488,666	309,775	223,351	47,482	
TOTAL	4,656	22,158	1,176,982	941,040	367,324	5,177	11,046	767,423	2,810,171	879,162	245,755	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,987,442	4,997,697	245,755	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,046,517	-1,119,473	1,146	
TOTAL LOSSES		3,878,224	246,901	
EXPECTED LOSSES	4,445,488	3,944,280	319,610	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.602	.102	1.704
INDICATED (POST-TEST)	.000	1.823	.116	1.939
PRES. ON RATE LEVEL	1.634	1.450	.117	3.201
DERIVED BY FORMULA	1.552	1.498	.117	3.167
UNDERLYING PRES. RATE	1.836	1.629	.132	3.597
PROPOSED	1.552	1.498	.117	3.167
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.05
MAN. RATES	5.31	4.74	4.51	+ 4.05
				PRESENT
				1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	785												
2012	888												
2013	1,420	174,069	12.258							1		2	3
2014	850												
2015	1,009												
TOTAL	4,952	174,069	3.515							1		2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013			82,487		679			89,593		1,310		
TOTAL			82,487		679			89,593		1,310		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013		4,606	150,266	2,796	3,057		12,831	270,708	10,434	6,174		
TOTAL		4,606	150,266	2,796	3,057		12,831	270,708	10,434	6,174		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	438,411	22,461		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,288	-17,957	24	
TOTAL LOSSES	387,123	4,504	24	
EXPECTED LOSSES	111,421	60,761	7,131	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.818	.091	.000	7.909
INDICATED (POST-TEST)	8.397	.104	.000	9.001
PRES. ON RATE LEVEL	2.003	1.092	.128	3.223
DERIVED BY FORMULA	2.003	1.082	.127	3.212
UNDERLYING PRES. RATE	2.250	1.227	.144	3.621
PROPOSED	2.010	1.086	.127	3.223
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.12
MAN. RATES	4.86	4.77	4.54	+ 4.12
IND. RATE				
				4.123
MINIMUM PREMIUM				1395
PRESENT				1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	69,552	1,036,170	1.489				69,552			1	15	13	29
2012	76,024	941,463	1.238				76,024				11	12	23
2013	90,861	3,513,127	3.866				90,861			4	11	36	51
2014	112,627	2,470,130	2.193				112,627			3	14	37	54
2015	144,261	1,861,324	1.290				144,261			1	3	55	59
TOTAL	493,325	9,822,214	1.991				493,325			9	54	153	216

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			290,764	223,144	49,872			115,886	184,809	66,224	105,471	
2012				311,078	29,141				351,814	169,742	79,688	
2013			394,642	186,815	1,010,691			525,959	236,676	921,676	236,668	
2014			287,615	337,020	348,494			415,687	417,622	459,183	204,509	
2015			111,258	88,902	651,989			37,548	83,550	605,476	282,601	
TOTAL			1,084,279	1,146,959	2,090,187			1,095,080	1,274,471	2,222,301	908,937	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			526,574	338,734	98,946			267,697	472,926	187,946	110,112	
2012			30,132	454,848	49,824			69,184	827,997	411,559	84,469	
2013		25,340	1,080,543	463,311	1,259,443		78,264	1,917,733	909,331	2,000,108	236,668	
2014	12,689	37,898	1,051,012	572,659	423,595	15,556	30,277	1,948,910	1,181,888	986,065	226,800	
2015	9,700	42,971	1,506,641	648,013	578,727	12,523	21,985	1,221,882	891,715	799,301	346,469	
TOTAL	22,389	106,209	4,194,902	2,477,565	2,410,535	28,079	130,526	5,425,406	4,283,857	4,384,979	1,004,518	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,907,511	13,556,936	1,004,518	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,761,076	-2,561,410	3,429	
TOTAL LOSSES	5,146,435	10,995,526	1,007,947	
EXPECTED LOSSES	10,473,290	9,239,979	784,387	
CREDIBILITY	.07	.21	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.043	2.229	.204	3.476
INDICATED (POST-TEST)	1.187	2.537	.232	3.956
PRES. ON RATE LEVEL	1.889	1.667	.142	3.698
DERIVED BY FORMULA	1.840	1.850	.161	3.851
UNDERLYING PRES. RATE	2.123	1.873	.159	4.155
PROPOSED	1.840	1.850	.161	3.851
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.93
MAN. RATES	5.51	5.48	5.21	+ 4.93
				PRESENT
				1715

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	58,908	727,323	1.234				58,908			1	8	17	26
2012	58,123	1,112,195	1.913				58,123			1	10	18	29
2013	59,005	1,136,030	1.925				59,005				10	14	24
2014	64,310	608,933	.946				64,310				5	11	16
2015	67,013	592,347	.883				67,013	1			2	19	22
TOTAL	307,359	4,176,828	1.359				307,359	1		2	35	79	117

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			88,169	104,331	40,374			116,032	159,434	123,873	95,110	
2012			85,227	132,984	43,977			318,056	236,572	221,445	73,934	
2013				270,202	70,415				430,343	224,863	140,207	
2014				147,483	38,990				231,920	111,529	79,011	
2015	1,365			76,266	62,496				145,790	232,989	73,441	
TOTAL	1,365		173,396	731,266	256,252			434,088	1,204,059	914,699	461,703	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			159,674	158,375	80,102			268,034	407,991	351,552	99,295	
2012		4,743	142,655	197,452	73,471		37,946	813,485	582,591	539,178	78,370	
2013		1,396	120,785	393,674	93,040		3,886	287,355	1,078,940	506,161	140,207	
2014	5,506	5,206	166,076	199,100	53,206	8,658	4,231	352,646	531,432	250,852	87,623	
2015	4,595	7,079	248,647	132,644	64,895	8,351	11,773	658,566	531,596	330,484	90,038	
TOTAL	10,101	18,424	837,837	1,081,245	364,714	17,009	57,836	2,380,086	3,132,550	1,978,227	495,533	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,321,293	6,556,736	495,533	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,010,935	-1,338,688	1,693	
TOTAL LOSSES	1,310,358	5,218,048	497,226	
EXPECTED LOSSES	4,358,350	4,724,109	479,480	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.426	1.698	.162	2.286
INDICATED (POST-TEST)	.485	1.932	.184	2.601
PRES. ON RATE LEVEL	1.262	1.368	.139	2.769
DERIVED BY FORMULA	1.223	1.453	.146	2.822
UNDERLYING PRES. RATE	1.418	1.537	.156	3.111
PROPOSED	1.200	1.426	.143	2.769
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.54
MAN. RATES	4.25	4.10	3.90	+ 3.54
				PRESENT
				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
2011	17,399	118,639	.681				17,399				3	1	4
2012	18,109	476,243	2.629				18,109			1	3	1	5
2013	20,157	409,059	2.029				20,157		1		2	4	7
2014	20,325	356,569	1.754				20,325				6	3	9
2015	20,980	28,991	.138				20,980					2	2
TOTAL	96,970	1,389,501	1.433				96,970			2	14	11	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				62,566	2,933				27,935	5,976	19,229
2012			147,715	92,613	1,070			120,429	102,688		11,728
2013			149,801	34,991	74,340			43,000	11,819	50,062	45,046
2014				130,013	8,313				148,046	56,182	14,015
2015					2,497					3,901	22,593
TOTAL			297,516	320,183	89,153			163,429	290,488	116,121	112,611

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				94,975	5,819				71,486	16,960	20,075
2012		10,022	273,526	135,968	5,270		17,515	364,437	240,778	4,989	12,431
2013		8,715	307,646	67,935	96,397		6,394	148,935	48,653	109,147	45,046
2014	4,852	4,056	127,870	165,583	17,882	5,520	2,600	215,872	330,439	130,780	15,543
2015	28	123	4,357	2,070	2,130	65	102	5,926	4,749	4,993	27,699
TOTAL	4,880	22,916	713,399	466,531	127,498	5,585	26,611	735,170	696,105	266,869	120,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,508,561	1,557,003	120,794	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-868,842	-437,708	468	
TOTAL LOSSES	639,719	1,119,295	121,262	
EXPECTED LOSSES	1,889,945	1,535,034	132,849	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.660	1.154	.125	1.939
INDICATED (POST-TEST)	.751	1.313	.142	2.206
PRES. ON RATE LEVEL	1.734	1.409	.122	3.265
DERIVED BY FORMULA	1.714	1.402	.123	3.239
UNDERLYING PRES. RATE	1.949	1.583	.137	3.669
PROPOSED	1.714	1.402	.123	3.239
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.14
MAN. RATES	5.17	4.83	4.60	+ 4.14
				PRESENT
				1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	98,629	1,777,529	1.802						3	8	17	28	
2012	101,507	915,951	.902						1	5	10	16	
2013	102,889	781,650	.759							5	12	17	
2014	104,042	853,491	.820							6	16	22	
2015	110,039	293,157	.266							1	12	13	
TOTAL	517,106	4,621,778	.894						4	25	67	96	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			495,618	121,674	36,526			792,957	168,350	90,473	71,931	
2012			72,341	75,245	85,541			332,237	109,633	121,245	119,709	
2013				143,737	121,474				268,956	178,886	68,597	
2014				151,624	57,808				414,037	133,032	96,990	
2015				10,543	86,648				2,606	149,052	44,308	
TOTAL			567,959	502,823	387,997			1,125,194	963,582	672,688	401,535	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			798,243	184,701	72,469			1,711,064	430,808	256,763	75,096	
2012		3,956	122,367	116,611	139,842		38,961	805,060	279,121	297,960	126,892	
2013		971	89,348	225,010	152,948		2,542	189,435	686,730	398,143	68,597	
2014	5,660	5,703	183,340	211,427	74,447	15,426	7,114	588,872	910,032	318,605	107,562	
2015	1,240	4,758	170,415	82,915	75,523	2,479	4,038	231,937	185,827	191,506	54,322	
TOTAL	6,900	15,388	1,363,713	820,664	515,229	17,905	52,655	3,526,368	2,492,518	1,462,977	432,469	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,982,929	5,291,388	432,469	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,385,765	-1,125,289	1,485	
TOTAL LOSSES	3,597,164	4,166,099	433,954	
EXPECTED LOSSES	2,999,215	3,955,861	429,198	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.696	.806	.084	1.586
INDICATED (POST-TEST)	.792	.917	.096	1.805
PRES. ON RATE LEVEL	.516	.681	.074	1.271
DERIVED BY FORMULA	.538	.731	.079	1.348
UNDERLYING PRES. RATE	.580	.765	.083	1.428
PROPOSED	.538	.731	.079	1.348
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.72
MAN. RATES	1.77	1.88	1.79	+ 1.72
				PRESENT
				785

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	245,012	7,144,100	2.915				245,012			15	36	49	100
2012	249,002	4,823,015	1.936				249,002			9	40	39	88
2013	253,940	3,654,502	1.439				253,940			2	38	30	70
2014	269,589	5,809,921	2.155				269,589			7	40	47	94
2015	284,732	2,058,089	.722				284,732				7	56	63
TOTAL	1,302,275	23,489,627	1.804				1,302,275			33	161	221	415

REPORTED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,969,390	566,568	343,636			2,018,897	1,240,488	669,066	336,055
2012			1,141,080	799,120	276,904			692,663	1,142,984	434,205	336,059
2013			210,239	615,048	541,367			267,890	1,028,330	571,471	420,157
2014			846,272	944,007	431,025			717,684	1,679,900	766,109	424,924
2015				104,653	415,628				163,784	1,107,817	266,207
TOTAL			4,166,981	3,029,396	2,008,560			3,697,134	5,255,486	3,548,668	1,783,402

TRANSLATED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,535,929	860,052	681,773			4,600,501	3,174,411	1,898,808	350,842
2012		77,430	2,154,946	1,193,103	475,151		100,738	2,221,279	2,706,554	1,074,808	356,222
2013		15,945	771,196	973,617	686,707		47,742	1,503,860	2,619,176	1,292,424	420,157
2014	35,573	105,105	2,789,682	1,405,499	585,596	62,646	72,401	4,847,547	3,972,762	1,794,168	471,241
2015	7,099	25,678	916,417	455,087	370,420	23,050	35,615	2,025,658	1,626,828	1,455,031	326,370
TOTAL	42,672	224,158	10,168,170	4,887,358	2,799,647	85,696	256,496	15,198,845	14,099,731	7,515,239	1,924,832

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,976,037	29,301,975	1,924,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,417,859	-7,176,014	9,021	
TOTAL LOSSES	18,558,178	22,125,961	1,933,853	
EXPECTED LOSSES	16,083,096	25,303,203	2,552,459	
CREDIBILITY	.14	.39	.41	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.425	1.699	.148	3.272
INDICATED (POST-TEST)	1.522	1.933	.168	3.723
PRES. ON RATE LEVEL	1.099	1.729	.175	3.003
DERIVED BY FORMULA	1.172	1.809	.172	3.153
UNDERLYING PRES. RATE	1.235	1.943	.196	3.374
PROPOSED	1.172	1.809	.172	3.153
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.03
MAN. RATES	4.40	4.45	4.23	+ 4.03
				PRESENT
				1450

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	917												
2012	1,420	514,257	36,215							1			1
2013	1,344	23,614	1,756									4	4
2014	1,179	150,754	12,786									3	3
2015	1,285	3,734	.290										
TOTAL	6,145	692,359	11,267							1		7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012			236,243					277,569			445
2013					7,509					12,984	3,121
2014					83,891					64,617	2,246
2015											3,734
TOTAL			236,243		91,400			277,569		77,601	9,546

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012		12,627	334,470	1,442	3,420		31,790	633,744	9,999	5,475	472
2013		21	2,243	1,398	9,247		38	3,334	4,202	27,697	3,121
2014		1,689	59,673	31,950	93,439		434	39,781	37,843	126,332	2,491
2015											4,578
TOTAL		14,337	396,386	34,790	106,106		32,262	676,859	52,044	159,504	10,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,119,844	352,444	10,662	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,779	-23,279	34	
TOTAL LOSSES	1,028,065	329,165	10,696	
EXPECTED LOSSES	200,326	81,544	10,261	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16,730	5,357	.174	22,261
INDICATED (POST-TEST)	19,039	6,096	.198	25,333
PRES. ON RATE LEVEL	2,901	1,181	.149	4,231
DERIVED BY FORMULA	2,901	1,230	.149	4,280
UNDERLYING PRES. RATE	3,260	1,327	.167	4,754
PROPOSED	2,901	1,230	.149	4,280
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.48
MAN. RATES	6.52	6.26	5.96	+ 5.48
				PRESENT
				1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	16,106	40,851	.253									1	1
2012	15,348	73,698	.480									2	2
2013	15,414	15,226	.098								1		1
2014	11,726	27,772	.236									3	3
2015	15,439	25,691	.166										
TOTAL	74,033	183,238	.248								1	6	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					5,520					21,203	14,128	
2012					7,151					39,632	26,915	
2013				2,520					11,267		1,439	
2014					1,873					9,608	16,291	
2015											25,691	
TOTAL				2,520	14,544				11,267	70,443	84,464	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					10,952					60,174	14,750	
2012			928	559	11,545			3,904	5,127	94,514	28,530	
2013		12	931	3,548	57		83	6,008	26,339	695	1,439	
2014		37	1,333	712	2,085		64	5,915	5,631	18,786	18,067	
2015											31,497	
TOTAL		49	3,192	4,819	24,639		147	15,827	37,097	174,169	94,283	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,215	240,724	94,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-150,234	-103,177	134	
TOTAL LOSSES		137,547	94,417	
EXPECTED LOSSES	319,821	359,800	40,717	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.186	.128	.314
INDICATED (POST-TEST)	.000	.212	.146	.358
PRES. ON RATE LEVEL	.384	.433	.049	.866
DERIVED BY FORMULA	.376	.420	.055	.851
UNDERLYING PRES. RATE	.432	.486	.055	.973
PROPOSED	.376	.420	.055	.851
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.09
MAN. RATES	1.37	1.28	1.22	+ 1.09
				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
2011	4,561	439	.009				4,561						
2012	4,407	174,805	3.966				4,407			1			1
2013	4,545	3,660	.080				4,545					1	1
2014	3,606	18,378	.509				3,606				1		1
2015	3,805	39,740	1.044				3,805					1	1
TOTAL	20,924	237,022	1.133				20,924			1	1	2	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											439	
2012			150,026					22,911			1,868	
2013					299					3,361		
2014				3,914					14,464			
2015					17,500					20,000	2,240	
TOTAL			150,026	3,914	17,799			22,911	14,464	23,361	4,547	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											458	
2012		10,178	269,698	1,164	2,757		3,336	66,421	1,047	574	1,980	
2013			90	54	367		8	861	1,086	7,172		
2014	145	116	3,672	4,891	261	534	216	17,713	29,071	2,044		
2015	206	846	30,518	14,487	14,928	322	530	30,395	24,337	25,617	2,746	
TOTAL	351	11,140	303,978	20,596	18,313	856	4,090	115,390	55,541	35,407	5,184	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	435,805	129,857	5,184	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-357,696	-119,407	120	
TOTAL LOSSES	78,109	10,450	5,304	
EXPECTED LOSSES	764,773	412,831	39,127	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.373	.050	.025	.448
INDICATED (POST-TEST)	.424	.057	.028	.509
PRES. ON RATE LEVEL	3.253	1.756	.166	5.175
DERIVED BY FORMULA	3.225	1.705	.162	5.092
UNDERLYING PRES. RATE	3.655	1.973	.187	5.815
PROPOSED	3.225	1.705	.162	5.092
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.51
MAN. RATES	8.15	7.66	7.29	+ 6.51
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	25,641	1,297,437	5.060				25,641			3	4	10	17
2012	23,774	266,051	1.119				23,774				6	4	10
2013	26,000	492,513	1.894				26,000			1	3	9	13
2014	28,190	362,671	1.286				28,190				3	5	8
2015	28,257	870,009	3.078				28,257				3	15	18
TOTAL	131,862	3,288,681	2.494				131,862			4	19	43	66

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			343,954	111,221	28,174			453,443	195,419	121,689	43,537	
2012				103,511	2,642				113,163	6,155	40,580	
2013			79,800	32,803	16,618			130,400	103,871	75,932	53,089	
2014				50,565	33,402				101,779	136,032	40,893	
2015				76,220	157,929				84,481	443,073	108,306	
TOTAL			423,754	374,320	238,765			583,843	598,713	782,881	286,405	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			622,901	168,833	55,899			1,047,453	500,077	345,354	45,453	
2012			9,110	150,799	5,190			17,478	260,065	16,852	43,015	
2013		4,646	162,245	51,873	23,379		19,673	468,433	282,011	173,288	53,089	
2014	1,889	2,187	71,192	75,889	40,562	3,792	2,441	208,369	284,232	280,355	45,350	
2015	3,473	11,682	414,970	211,586	146,294	9,808	14,979	849,788	682,934	586,115	132,783	
TOTAL	5,362	18,515	1,280,418	658,980	271,324	13,600	37,093	2,591,521	2,009,319	1,401,964	319,690	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,946,509	4,341,587	319,690	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,093,105	-574,941	934	
TOTAL LOSSES	2,853,404	3,766,646	320,624	
EXPECTED LOSSES	2,370,879	2,021,445	266,361	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.164	2.857	.243	5.264
INDICATED (POST-TEST)	2.463	3.251	.277	5.991
PRES. ON RATE LEVEL	1.600	1.364	.180	3.144
DERIVED BY FORMULA	1.626	1.534	.189	3.349
UNDERLYING PRES. RATE	1.798	1.533	.202	3.533
PROPOSED	1.626	1.534	.189	3.349
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.28
MAN. RATES	4.90	4.66	4.43	+ 4.28
IND. RATE				
MINIMUM PREMIUM				1440
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
2011	4,221	12,074	.286				4,221					1	1
2012	4,080	44,466	1.089				4,080				1		1
2013	4,463	2,750	.061				4,463						
2014	4,358	11,540	.264				4,358				1		1
2015	4,843	16,661	.344				4,843					1	1
TOTAL	21,965	87,491	.398				21,965				2	2	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					1,667					8,942	1,465	
2012				737					37,274		6,455	
2013											2,750	
2014				1,969					8,176		1,395	
2015					856					13,925	1,880	
TOTAL				2,706	2,523				45,450	22,867	13,945	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					3,307					25,377	1,529	
2012			63	1,073	7			5,558	85,399	716	6,842	
2013											2,750	
2014	75	59	1,849	2,458	131	306	124	10,014	16,432	1,154	1,547	
2015	10	41	1,492	710	733	223	367	21,161	16,948	17,838	2,305	
TOTAL	85	100	3,404	4,241	4,178	529	491	36,733	118,779	45,085	14,973	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,342	172,283	14,973	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-86,968	-50,857	85	
TOTAL LOSSES		121,426	15,058	
EXPECTED LOSSES	188,020	178,576	24,161	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.553	.069	.622
INDICATED (POST-TEST)	.000	.629	.079	.708
PRES. ON RATE LEVEL	.762	.723	.098	1.583
DERIVED BY FORMULA	.754	.720	.097	1.571
UNDERLYING PRES. RATE	.856	.813	.110	1.779
PROPOSED	.754	.720	.097	1.571

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.009
IND. RATES				2.01	MINIMUM PREMIUM	840
MAN. RATES	2.52	2.34	2.23	+ 2.01	PRESENT	900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	60,707	18,490	.030										
2012	58,020	6,406	.011										
2013	65,999	8,574	.012										
2014	69,206	737	.001										
2015	60,362												
TOTAL	314,294	34,207	.011										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											18,490	
2012											6,406	
2013											8,574	
2014											737	
TOTAL											34,207	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											19,304	
2012											6,790	
2013											8,574	
2014											817	
TOTAL											35,485	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			35,485	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-404,547	-122,724	155	
TOTAL LOSSES			35,640	
EXPECTED LOSSES	880,024	427,440	47,144	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.013	.013
PRES. ON RATE LEVEL	.249	.121	.014	.384
DERIVED BY FORMULA	.237	.103	.014	.354
UNDERLYING PRES. RATE	.280	.136	.015	.431
PROPOSED	.237	.103	.014	.354
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.45
MAN. RATES	.67	.57	.54	+ .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
2011	18,620	945,498	5.077							3	7	11	21
2012	17,110	943,437	5.513							2	4	4	10
2013	34,603	463,497	1.339								5	14	19
2014	36,853	542,689	1.472								6	10	16
2015	45,193	492,528	1.089								3	18	21
TOTAL	152,379	3,387,649	2.223							5	25	57	87

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			293,094	163,304	20,275			245,742	145,242	30,229	47,612	
2012			235,141	78,828	18,774			525,183	52,667	15,137	17,707	
2013				98,084	80,151				94,229	89,431	101,602	
2014				138,142	49,218				181,394	80,117	93,818	
2015				88,700	131,850				35,842	155,734	80,402	
TOTAL			528,235	567,058	300,268			770,925	509,374	370,648	341,141	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			530,793	247,896	40,226			567,665	371,674	85,790	49,707	
2012		14,449	391,900	117,804	34,929		68,967	1,384,328	144,321	48,991	18,769	
2013		653	60,146	153,032	100,993		973	73,242	249,265	196,575	101,602	
2014	5,162	5,122	164,582	191,319	63,978	6,768	3,262	271,436	411,494	182,283	104,044	
2015	3,427	11,080	392,347	203,237	125,929	3,643	5,501	311,538	250,515	207,376	98,573	
TOTAL	8,589	31,304	1,539,768	913,288	366,055	10,411	78,703	2,608,209	1,427,269	721,015	372,695	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,276,984	3,427,627	372,695	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,473,007	-1,518,499	2,024	
TOTAL LOSSES		1,909,128	374,719	
EXPECTED LOSSES	9,933,588	5,377,455	452,565	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.253	.246	1.499
INDICATED (POST-TEST)	.000	1.426	.280	1.706
PRES. ON RATE LEVEL	5.802	3.141	.264	9.207
DERIVED BY FORMULA	5.628	2.987	.266	8.881
UNDERLYING PRES. RATE	6.519	3.529	.297	10.345
PROPOSED	5.628	2.987	.266	8.881
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				11.36
MAN. RATES	15.08	13.63	12.97	+ 11.36
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
2011	40						40						
2012	36						36						
2013	44	2,876	6.536				44						
2014	41	43,507	106.114				41					1	1
2015	18						18						
TOTAL	179	46,383	25.912				179					1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											2,876	
2014					33,880					4,748	4,879	
TOTAL					33,880					4,748	7,755	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											2,876	
2014		685	24,097	12,902	37,737		32	2,923	2,781	9,283	5,411	
TOTAL		685	24,097	12,902	37,737		32	2,923	2,781	9,283	8,287	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,737	62,703	8,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,896	-1,765	2	
TOTAL LOSSES	24,841	60,938	8,289	
EXPECTED LOSSES	6,292	5,938	890	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.878	34.044	4.631	52.553
INDICATED (POST-TEST)	15.793	38.742	5.270	59.805
PRES. ON RATE LEVEL	3.129	2.953	.442	6.524
DERIVED BY FORMULA	3.129	2.953	.442	6.524
UNDERLYING PRES. RATE	3.515	3.318	.497	7.330
PROPOSED	3.129	2.953	.442	6.524
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.35
MAN. RATES	10.13	9.66	9.19	+ 8.35
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
2011	5,746	59,784	1.040							1		1	
2012	6,213	4,782	.076										
2013	6,482	125,500	1.936								2	2	
2014	6,843	60,372	.882								4	4	
2015	7,733	54,486	.704								4	4	
TOTAL	33,017	304,924	.924							1	10	11	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				5,675					33,828		20,281	
2012											4,782	
2013					35,984					84,986	4,530	
2014					17,317					37,238	5,817	
2015					9,027					35,304	10,155	
TOTAL				5,675	62,328				33,828	157,528	45,565	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				8,615					86,566		21,173	
2012											5,069	
2013		98	10,746	6,676	44,311		250	21,831	27,519	181,294	4,530	
2014		343	12,315	6,597	19,288		253	22,925	21,808	72,804	6,451	
2015	105	442	15,741	7,473	7,695	574	935	53,649	42,968	45,226	12,450	
TOTAL	105	883	38,802	29,361	71,294	574	1,438	98,405	178,861	299,324	49,673	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	140,207	578,840	49,673	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-435,084	-290,681	468	
TOTAL LOSSES		288,159	50,141	
EXPECTED LOSSES	946,267	1,028,809	126,455	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.873	.152	1.025
INDICATED (POST-TEST)	.000	.993	.173	1.166
PRES. ON RATE LEVEL	2.551	2.773	.341	5.665
DERIVED BY FORMULA	2.525	2.720	.334	5.579
UNDERLYING PRES. RATE	2.866	3.116	.383	6.365
PROPOSED	2.525	2.720	.334	5.579
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.14
MAN. RATES	8.37	8.39	7.98	+ 7.14
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
2011	63,771	1,505,911	2,361								16	28	44
2012	69,703	1,539,980	2,209							4	11	40	55
2013	92,606	3,149,609	3,401							4	31	49	84
2014	91,175	2,423,168	2,657							4	17	48	69
2015	90,119	1,616,331	1,793								7	71	78
TOTAL	407,374	10,234,999	2,512							12	82	236	330

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				369,812	62,628				770,776	176,784	125,911	
2012			324,733	209,976	170,905			194,179	197,398	292,229	150,560	
2013			362,665	399,125	474,400			580,726	422,976	732,061	177,656	
2014			495,274	329,256	131,686			435,744	597,183	222,831	211,194	
2015				177,557	372,610				94,062	830,677	141,425	
TOTAL			1,182,672	1,485,726	1,212,229			1,210,649	2,082,395	2,254,582	806,746	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				561,375	124,253				1,972,415	501,715	131,451	
2012		22,032	623,755	321,365	283,756		28,240	621,171	498,932	705,570	159,594	
2013		22,324	917,192	661,411	602,822		79,167	1,969,899	1,283,559	1,607,100	177,656	
2014	12,466	49,650	1,273,586	495,315	191,900	22,259	34,093	2,171,995	1,413,807	553,139	234,214	
2015	8,129	27,444	974,928	496,815	344,795	16,401	25,612	1,458,849	1,170,953	1,084,717	173,387	
TOTAL	20,595	121,450	3,789,461	2,536,281	1,547,526	38,660	167,112	6,221,914	6,339,666	4,452,241	876,302	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,359,192	14,875,714	876,302	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,698,587	-2,450,047	3,145	
TOTAL LOSSES	7,660,605	12,425,667	879,447	
EXPECTED LOSSES	5,927,291	8,542,633	867,706	
CREDIBILITY	.06	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.880	3.050	.216	5.146
INDICATED (POST-TEST)	2.139	3.471	.246	5.856
PRES. ON RATE LEVEL	1.295	1.866	.190	3.351
DERIVED BY FORMULA	1.346	2.155	.201	3.702
UNDERLYING PRES. RATE	1.455	2.097	.213	3.765
PROPOSED	1.346	2.155	.201	3.702
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.74
MAN. RATES	4.89	4.96	4.72	+ 4.74
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.735
				1560
				1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	59,512	549,897	.924							1	5	18	24
2012	60,104	2,135,366	3.552							2	4	22	28
2013	57,566	1,312,568	2.280							3	6	25	34
2014	64,746	1,189,662	1.837							2	3	29	34
2015	62,416	905,001	1.449									33	33
TOTAL	304,344	6,092,494	2.002							8	18	127	153

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			78,648	146,837	49,991			2,202	94,105	87,158	90,956	
2012			622,579	113,670	70,708			992,344	120,128	166,976	48,961	
2013			351,467	115,890	292,087			143,107	71,541	248,636	89,840	
2014			258,462	58,867	257,009			202,695	8,777	327,497	76,355	
2015					322,035					487,381	95,585	
TOTAL			1,311,156	435,264	991,830			1,340,348	294,551	1,317,648	401,697	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			142,432	222,899	99,181			5,087	240,815	247,353	94,958	
2012		20,722	567,810	173,268	120,782		69,473	1,419,312	318,674	412,476	51,899	
2013		20,922	769,421	228,813	371,857		21,753	533,909	263,766	540,191	89,840	
2014	2,297	27,746	725,941	190,369	303,270	324	14,181	867,263	251,228	658,127	84,678	
2015	3,783	15,584	561,585	266,595	274,693	7,882	12,897	740,669	593,134	624,311	117,187	
TOTAL	6,080	84,974	2,767,189	1,081,944	1,169,783	8,206	118,304	3,566,240	1,667,617	2,482,458	438,562	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,550,993	6,401,802	438,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,936,114	-1,319,288	1,450	
TOTAL LOSSES	4,614,879	5,082,514	440,012	
EXPECTED LOSSES	4,196,903	4,650,375	426,081	
CREDIBILITY	.05	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.516	1.670	.145	3.331
INDICATED (POST-TEST)	1.725	1.900	.165	3.790
PRES. ON RATE LEVEL	1.227	1.360	.125	2.712
DERIVED BY FORMULA	1.252	1.441	.131	2.824
UNDERLYING PRES. RATE	1.379	1.528	.140	3.047
PROPOSED	1.252	1.441	.131	2.824
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.61
MAN. RATES	4.29	4.01	3.82	+ 3.61
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.612
				1260
				1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	23,492	516,384	2.198						1	4	11	16	
2012	28,144	464,816	1.651							6	9	15	
2013	28,493	966,375	3.391						1	4	23	28	
2014	30,910	735,746	2.380							4	25	29	
2015	31,312	573,947	1.832							4	21	25	
TOTAL	142,351	3,257,268	2.288						2	22	89	113	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			183,575	81,942	19,550			78,648	88,180	44,305	20,184	
2012				117,474	16,500				238,797	62,311	29,734	
2013			95,050	121,503	145,426			197,649	73,314	283,119	50,314	
2014				72,906	128,096				274,776	215,326	44,642	
2015				124,245	76,730				154,180	142,896	75,896	
TOTAL			278,625	518,070	386,302			276,297	829,247	747,957	220,770	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			332,454	124,387	38,788			181,677	225,652	125,738	21,072	
2012			12,091	172,199	27,686			41,745	555,173	153,183	31,518	
2013		6,238	261,208	201,215	184,489		29,689	708,297	285,158	615,909	50,314	
2014	2,722	4,758	159,501	139,855	147,507	10,236	5,568	469,001	678,369	459,837	49,508	
2015	3,525	10,300	361,303	195,304	84,323	7,162	9,704	539,177	436,230	216,928	93,048	
TOTAL	6,247	21,296	1,126,557	832,960	482,793	17,398	44,961	1,939,897	2,180,582	1,571,595	245,460	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,156,356	5,067,930	245,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,347,385	-838,933	622	
TOTAL LOSSES	808,971	4,228,997	246,082	
EXPECTED LOSSES	5,131,755	2,960,901	173,668	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.568	2.971	.173	3.712
INDICATED (POST-TEST)	.546	3.381	.197	4.224
PRES. ON RATE LEVEL	3.208	1.851	.109	5.168
DERIVED BY FORMULA	3.131	1.989	.117	5.237
UNDERLYING PRES. RATE	3.605	2.080	.122	5.807
PROPOSED	3.090	1.963	.115	5.168
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.61
MAN. RATES	8.18	7.65	7.28	+ 6.61
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
2011	32,332	1,228,371	3.799				32,332			2	4	8	14
2012	31,546	471,636	1.495				31,546			1	1	16	18
2013	32,348	641,500	1.983				32,348			1		15	16
2014	33,498	762,057	2.274				33,498				1	9	10
2015	35,391	414,790	1.172				35,391				2	10	12
TOTAL	165,115	3,518,354	2.131				165,115			4	8	58	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			249,751	71,709	33,088			685,348	87,010	56,073	45,392
2012			145,493	130	101,374			31,056		148,724	44,859
2013			72,500		224,761			58,000		167,078	119,161
2014				7,216	536,960				1,022	176,679	40,180
2015				67,795	55,296				140,691	94,309	56,699
TOTAL			467,744	146,850	951,479			774,404	228,723	642,863	306,291

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			365,779	108,854	65,646			1,231,915	222,658	159,135	47,389
2012		9,872	274,730	9,241	166,337		4,512	104,690	20,654	355,452	47,551
2013		4,653	199,024	44,049	278,721		8,797	217,958	60,579	358,585	119,161
2014	268	8,471	298,091	165,009	456,683	42	1,125	102,742	98,617	322,461	44,560
2015	2,081	6,271	220,566	117,691	57,456	5,950	7,915	437,169	354,140	151,727	69,513
TOTAL	2,349	29,267	1,358,190	444,844	1,024,843	5,992	22,349	2,094,474	756,648	1,347,360	328,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,512,621	3,573,695	328,174	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,347,037	-748,016	1,097	
TOTAL LOSSES	2,165,584	2,825,679	329,271	
EXPECTED LOSSES	2,912,628	2,631,933	315,370	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.312	1.711	.199	3.222
INDICATED (POST-TEST)	1.493	1.947	.226	3.666
PRES. ON RATE LEVEL	1.570	1.419	.170	3.159
DERIVED BY FORMULA	1.567	1.472	.176	3.215
UNDERLYING PRES. RATE	1.764	1.594	.191	3.549
PROPOSED	1.567	1.472	.176	3.215
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.11
MAN. RATES	5.02	4.68	4.45	+ 4.11
				PRESENT
				1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,305	63,960	1.014				6,305				1	2	3
2012	6,644	97,800	1.472				6,644				2	4	6
2013	12,335	244,687	1.983				12,335				3	4	7
2014	12,561	224,296	1.785				12,561				4	5	9
2015	13,992	219,593	1.569				13,992				2	8	10
TOTAL	51,837	850,336	1.640				51,837				12	23	35

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				3,352	3,623				24,073	7,970	24,942	
2012				32,717	1,375				39,487	3,582	20,639	
2013				72,202	23,951				105,509	14,652	28,373	
2014				60,739	24,921				88,372	27,803	22,461	
2015				29,715	43,057				75,598	50,652	20,571	
TOTAL				198,725	96,927				333,039	104,659	116,986	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				5,088	7,188				61,603	22,619	26,039	
2012			2,949	47,706	2,513			6,240	90,935	9,304	21,877	
2013		389	33,808	106,145	31,185		828	60,048	251,415	37,744	28,373	
2014	2,266	2,318	74,703	85,371	31,787	3,282	1,514	125,325	193,894	66,847	24,909	
2015	1,139	3,655	129,504	67,165	41,239	3,195	4,250	234,868	190,261	81,510	25,220	
TOTAL	3,405	6,362	240,964	311,475	113,912	6,477	6,592	426,481	788,108	218,024	126,418	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	690,281	1,431,519	126,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-381,353	-260,719	410	
TOTAL LOSSES	308,928	1,170,800	126,828	
EXPECTED LOSSES	848,054	914,924	97,454	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.596	2.259	.245	3.100
INDICATED (POST-TEST)	.578	2.571	.279	3.528
PRES. ON RATE LEVEL	1.456	1.571	.167	3.194
DERIVED BY FORMULA	1.440	1.621	.173	3.234
UNDERLYING PRES. RATE	1.636	1.765	.188	3.589
PROPOSED	1.440	1.621	.173	3.234
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.14
MAN. RATES	4.97	4.73	4.50	+ 4.14
				PRESENT
				1520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	12,316	137,294	1.114								2	2	4
2012	13,361	55,079	.412								2		2
2013	14,137	305,392	2.160							1	3	3	7
2014	17,496	100,658	.575								2	3	5
2015	15,848	120,825	.762								2	2	4
TOTAL	73,158	719,248	.983							1	11	10	22

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				33,874	52,075				20,941	23,972	6,432	
2012				23,266					30,276		1,537	
2013			76,610	22,826	18,698			149,676	7,185	10,509	19,888	
2014				62,000	12,393				515	22,695	3,055	
2015				36,864	13,269				61,539	5,076	4,077	
TOTAL			76,610	178,830	96,435			149,676	120,456	62,252	34,989	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				51,420	103,317				53,588	68,033	6,715	
2012			1,970	33,848	208			4,515	69,365	582	1,629	
2013		4,424	153,385	38,100	25,619		21,513	458,227	36,931	28,497	19,888	
2014	2,315	2,105	66,976	82,179	17,915	18	160	14,603	14,324	44,451	3,388	
2015	936	2,596	90,637	50,091	16,913	2,017	2,502	136,233	110,885	20,035	4,998	
TOTAL	3,251	9,125	312,968	255,638	163,972	2,035	24,175	613,578	285,093	161,598	36,618	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	965,132	866,301	36,618	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-736,514	-319,471	192	
TOTAL LOSSES	228,618	546,830	36,810	
EXPECTED LOSSES	1,617,524	1,129,559	53,406	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.312	.747	.050	1.109
INDICATED (POST-TEST)	.355	.850	.057	1.262
PRES. ON RATE LEVEL	1.968	1.374	.065	3.407
DERIVED BY FORMULA	1.936	1.343	.065	3.344
UNDERLYING PRES. RATE	2.211	1.544	.073	3.828
PROPOSED	1.936	1.343	.065	3.344
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.28
MAN. RATES	5.41	5.04	4.80	+ 4.28
				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
2011	5,802	75,133	1,294									3	3
2012	7,495	46,083	.614									4	4
2013	8,546	374,464	4,381									10	19
2014	11,853	212,148	1,789								9	6	10
2015	16,688	90,183	.540									5	5
TOTAL	50,384	798,011	1,584								13	28	41

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					17,666					48,115	9,352	
2012					8,899					8,158	29,026	
2013				201,348	16,522				114,236	23,984	18,374	
2014				86,073	30,888				52,129	28,649	14,409	
2015					58,252					26,271	5,660	
TOTAL				287,421	132,227				166,365	135,177	76,821	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					35,049					136,550	9,763	
2012			1,157	695	14,367			807	1,054	19,454	30,768	
2013		943	79,263	286,687	25,062		928	67,111	274,844	58,197	18,374	
2014	3,216	3,198	102,712	119,291	40,113	1,938	972	81,470	121,552	63,376	15,980	
2015	688	2,820	101,585	48,220	49,690	423	695	39,932	31,973	33,647	6,939	
TOTAL	3,904	6,961	284,717	454,893	164,281	2,361	2,595	189,320	429,423	311,224	81,824	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	489,858	1,359,821	81,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-772,523	-440,058	587	
TOTAL LOSSES		919,763	82,411	
EXPECTED LOSSES	1,710,537	1,614,807	122,434	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.826	.164	1.990
INDICATED (POST-TEST)	.000	2.078	.187	2.265
PRES. ON RATE LEVEL	3.022	2.852	.216	6.090
DERIVED BY FORMULA	2.962	2.821	.215	5.998
UNDERLYING PRES. RATE	3.395	3.205	.243	6.843
PROPOSED	2.962	2.821	.215	5.998
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.67
MAN. RATES	9.39	9.02	8.58	+ 7.67
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
2011	10,108	126,589	1.252								1		1
2012	11,475	32,194	.280									4	4
2013	11,482	41,613	.362									2	2
2014	10,512	272,647	2.593								3	4	7
2015	10,204	10,189	.099										
TOTAL	53,781	483,232	.899								4	10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				62,000					51,193		13,396
2012					2,285					9,928	19,981
2013					3,295					14,687	23,631
2014				134,746	9,156				91,281	24,371	13,093
2015											10,189
TOTAL				196,746	14,736				142,474	48,986	80,290

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				94,116					131,003		13,985
2012			300	180	3,688			978	1,282	23,676	21,180
2013		10	985	611	4,057		42	3,770	4,760	31,329	23,631
2014	5,030	4,227	132,905	171,817	19,132	3,408	1,538	126,779	197,735	60,556	14,520
2015											12,492
TOTAL	5,030	4,237	134,190	266,724	26,877	3,408	1,580	131,527	334,780	115,561	85,808

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	279,972	743,942	85,808	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-214,621	-205,783	243	
TOTAL LOSSES	65,351	538,159	86,051	
EXPECTED LOSSES	464,668	716,363	75,832	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.122	1.001	.160	1.283
INDICATED (POST-TEST)	.139	1.139	.182	1.460
PRES. ON RATE LEVEL	.769	1.185	.126	2.080
DERIVED BY FORMULA	.756	1.183	.129	2.068
UNDERLYING PRES. RATE	.864	1.332	.141	2.337
PROPOSED	.756	1.183	.129	2.068
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.65
MAN. RATES	3.25	3.08	2.93	+ 2.65
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	8,485	5,674	.066									1	1
2012	5,551	59,654	1.074								1		1
2013	5,637	3,358	.059									1	1
2014	6,829	62,455	.914									1	1
2015	5,527	11,016	.199									1	1
TOTAL	32,029	142,157	.444								1	4	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					525					1,858	3,291	
2012				20,145					36,717		2,792	
2013					611					2,503	244	
2014					60,000					2,245	210	
2015					1,786					9,230		
TOTAL				20,145	62,922				36,717	15,836	6,537	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					1,042					5,273	3,436	
2012			1,706	29,307	180			5,475	84,124	706	2,960	
2013		2	181	112	753		8	643	811	5,342	244	
2014		1,211	42,678	22,852	66,832		15	1,382	1,316	4,390	233	
2015	19	87	3,117	1,479	1,523	147	246	14,030	11,231	11,824		
TOTAL	19	1,300	47,682	53,750	70,330	147	269	21,530	97,482	27,535	6,873	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	70,947	249,097	6,873	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,317	-29,061	32	
TOTAL LOSSES	2,630	220,036	6,905	
EXPECTED LOSSES	145,732	101,532	10,890	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.008	.687	.022	.717
INDICATED (POST-TEST)	.009	.782	.025	.816
PRES. ON RATE LEVEL	.405	.282	.030	.717
DERIVED BY FORMULA	.401	.297	.030	.728
UNDERLYING PRES. RATE	.455	.317	.034	.806
PROPOSED	.401	.297	.030	.728
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.93
MAN. RATES	1.25	1.06	1.01	+ .93
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	782,842	3,305,302	.422					1	1	3	13	23	41
2012	814,029	1,340,957	.164							1	10	17	28
2013	830,576	3,249,386	.391							6	12	23	41
2014	882,960	2,407,355	.272							2	19	18	39
2015	920,232	1,569,594	.170							2	11	38	51
TOTAL	4,230,639	11,872,594	.281					1	1	14	65	119	200

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	200,000	222,569	760,918	359,224	42,210		629,274	508,844	350,905	87,984	143,374	
2012			160,528	136,758	148,599			164,555	156,897	431,638	141,982	
2013			801,593	272,119	255,177			852,403	365,295	435,046	267,753	
2014			412,692	378,494	150,208			199,021	590,667	260,623	415,650	
2015			179,796	178,366	171,045			142,053	248,433	501,384	148,517	
TOTAL	200,000	222,569	2,315,527	1,324,961	767,239		629,274	1,866,876	1,712,197	1,716,675	1,117,276	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	757,200	300,924	1,245,785	545,303	83,746		918,860	1,014,990	897,966	249,699	149,682	
2012		10,893	319,472	211,829	244,074		23,931	542,984	422,820	1,036,499	150,501	
2013		46,632	1,634,945	456,610	342,185		126,090	2,879,028	1,090,151	982,664	267,753	
2014	14,303	47,600	1,240,947	560,314	213,320	22,044	22,276	1,526,751	1,380,760	609,374	460,956	
2015	6,014	28,566	959,172	353,391	187,648	16,218	33,205	1,762,081	1,081,025	717,123	182,082	
TOTAL	777,517	434,615	5,400,321	2,127,447	1,070,973	38,262	1,124,362	7,725,834	4,872,722	3,595,359	1,210,974	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,500,911	11,666,501	1,210,974	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,066,964	-3,648,836	5,075	
TOTAL LOSSES	10,433,947	8,017,665	1,216,049	
EXPECTED LOSSES	10,999,661	12,861,142	1,438,417	
CREDIBILITY	.31	.86	.89	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.247	.190	.029	.466
INDICATED (POST-TEST)	.281	.216	.033	.530
PRES. ON RATE LEVEL	.231	.271	.030	.532
DERIVED BY FORMULA	.247	.224	.033	.504
UNDERLYING PRES. RATE	.260	.304	.034	.598
PROPOSED	.260	.236	.034	.530
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.68
MAN. RATES	.83	.79	.75	+ .68
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	111,342	601,534	.540							1	1	7	9
2012	107,859	387,946	.359							1	2	5	8
2013	68,426	204,775	.299							1	1	3	5
2014	67,028	135,836	.202								1	3	4
2015	50,092	271,606	.542							1		5	6
TOTAL	404,747	1,601,697	.396							4	5	23	32

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			91,233	5,315	24,717			267,096	107,214	77,155	28,804	
2012			85,674	78,810	45,248			32,288	82,049	33,306	30,571	
2013			73,737	15,218	7,470			26,092	31,493	32,793	17,972	
2014				26,278	33,696				27,342	13,698	34,822	
2015			79,662		25,442			70,056		55,220	41,226	
TOTAL			330,306	125,621	136,573			395,532	248,098	212,172	153,395	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			165,223	8,068	49,039			616,992	274,361	218,966	30,071	
2012		5,813	166,568	118,860	75,326		4,694	109,123	193,770	81,815	32,405	
2013		4,201	141,993	25,207	11,541		4,066	103,970	87,166	72,872	17,972	
2014	981	1,473	48,621	45,661	39,276	1,020	503	41,912	62,974	30,643	38,618	
2015	404	6,032	192,485	31,073	28,204	1,049	6,583	321,252	90,946	80,725	50,543	
TOTAL	1,385	17,519	714,890	228,869	203,386	2,069	15,846	1,193,249	709,217	485,021	169,609	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,944,958	1,626,493	169,609	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-882,327	-244,148	320	
TOTAL LOSSES	1,062,631	1,382,345	169,929	
EXPECTED LOSSES	1,857,789	849,969	133,566	
CREDIBILITY	.06	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.263	.342	.042	.647
INDICATED (POST-TEST)	.299	.389	.048	.736
PRES. ON RATE LEVEL	.409	.187	.029	.625
DERIVED BY FORMULA	.402	.223	.033	.658
UNDERLYING PRES. RATE	.459	.210	.033	.702
PROPOSED	.402	.223	.033	.658
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.84
MAN. RATES	.97	.92	.88	+ .84
IND. RATE				
MINIMUM PREMIUM				530
PRESENT				535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,314,482	5,804,965	.134						8	36	42	86	
2012	4,452,987	3,741,338	.084						7	30	36	73	
2013	4,788,936	4,145,083	.086						4	25	55	84	
2014	4,565,392	4,265,349	.093						4	29	48	81	
2015	4,719,980	3,523,414	.074						5	10	58	73	
TOTAL	22,841,777	21,480,149	.094						28	130	239	397	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,569,380	683,656	282,353			1,007,953	1,115,221	602,469	543,933	
2012			832,237	528,250	240,027			585,723	622,173	335,819	597,109	
2013			661,839	578,079	547,910			333,911	556,029	849,901	617,414	
2014			619,209	494,188	459,391			490,000	818,588	978,286	405,687	
2015			528,631	242,533	319,775			757,393	441,630	846,923	386,529	
TOTAL			4,211,296	2,526,706	1,849,456			3,174,980	3,553,641	3,613,398	2,550,672	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			2,797,987	1,037,789	560,188			2,247,324	2,853,849	1,709,806	567,866	
2012		56,477	1,572,011	793,739	407,523		85,170	1,823,900	1,495,699	827,493	632,936	
2013		41,000	1,581,080	937,373	706,057		54,481	1,522,635	1,612,476	1,859,797	617,414	
2014	18,697	73,915	1,959,271	837,731	575,843	30,516	47,537	3,187,767	2,319,072	2,068,567	449,907	
2015	9,501	57,406	1,898,106	582,559	348,934	28,795	81,277	4,150,245	1,976,296	1,263,658	473,885	
TOTAL	28,198	228,798	9,808,455	4,189,191	2,598,545	59,311	268,465	12,931,871	10,257,392	7,729,321	2,742,008	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,325,098	24,774,449	2,742,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,593,835	-8,300,170	12,410	
TOTAL LOSSES	15,731,263	16,474,279	2,754,418	
EXPECTED LOSSES	16,446,080	29,009,057	3,654,685	
CREDIBILITY	.95	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.069	.072	.012	.153
INDICATED (POST-TEST)	.079	.082	.014	.175
PRES. ON RATE LEVEL	.064	.113	.014	.191
DERIVED BY FORMULA	.078	.082	.014	.174
UNDERLYING PRES. RATE	.072	.127	.016	.215
PROPOSED	.078	.083	.014	.175
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.22
MAN. RATES	.30	.28	.27	+ .22

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	43,175	297,751	.689				43,175			1	1	7	9
2012	44,089	1,552,578	3.521				44,089			4	4	8	16
2013	45,687	551,307	1.206				45,687			1	3	5	9
2014	44,560	528,667	1.186				44,560			1	5	3	9
2015	45,728	240,634	.526				45,728					13	13
TOTAL	223,239	3,170,937	1.420				223,239			7	13	36	56

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			88,719	3,000	30,641			111,516	106	31,210	32,559	
2012			467,420	101,302	58,646			661,959	164,786	75,367	23,098	
2013			152,195	33,782	124,849			112,055	61,793	57,600	9,033	
2014			79,330	116,763	3,218			100,000	198,367	392	30,597	
2015					83,843					146,532	10,259	
TOTAL			787,664	254,847	301,197			985,530	425,052	311,101	105,546	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			160,670	4,554	60,792			257,602	271	88,574	33,992	
2012		30,665	828,569	155,471	103,891		92,107	1,868,103	416,268	198,763	24,484	
2013		8,982	326,635	75,676	158,631		16,678	385,918	175,644	130,902	9,033	
2014	4,391	9,957	261,574	152,914	15,345	7,392	8,833	566,252	419,495	37,000	33,932	
2015	984	4,057	146,219	69,417	71,517	2,363	3,876	222,688	178,326	187,699	12,578	
TOTAL	5,375	53,661	1,723,667	458,032	410,176	9,755	121,494	3,300,563	1,190,004	642,938	114,019	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,214,515	2,701,150	114,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,072,476	-975,145	692	
TOTAL LOSSES	3,142,039	1,726,005	114,711	
EXPECTED LOSSES	4,482,639	3,413,324	205,380	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.407	.773	.051	2.231
INDICATED (POST-TEST)	1.501	.880	.058	2.539
PRES. ON RATE LEVEL	1.787	1.361	.082	3.230
DERIVED BY FORMULA	1.780	1.303	.079	3.162
UNDERLYING PRES. RATE	2.008	1.529	.092	3.629
PROPOSED	1.780	1.303	.079	3.162
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.05
MAN. RATES	5.11	4.78	4.55	+ 4.05
				PRESENT
				1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	487,069	620,000	.127				487,069			2	1	4	7
2012	467,613	147,707	.031				467,613				3	3	6
2013	500,341	824,129	.164				500,341			2	3	7	12
2014	510,929	456,728	.089				510,929				2	3	5
2015	746,409	514,717	.068				746,409				3	6	9
TOTAL	2,712,361	2,563,281	.095				2,712,361			4	12	23	39

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			153,508	15,000	15,986			155,825		256,156	23,525
2012				44,767	12,393				46,141	10,727	33,679
2013			264,715	61,233	63,254			168,027	144,194	91,180	31,526
2014				4,582	171,264				23,451	208,005	49,426
2015				84,810	10,935				116,567	54,053	248,352
TOTAL			418,223	210,392	273,832			323,852	330,353	620,121	386,508

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			278,003	22,770	31,716			359,955		726,970	24,560
2012			5,404	66,099	20,407			7,934	107,103	26,473	35,700
2013		15,218	523,072	106,558	86,457		25,411	607,429	385,428	209,707	31,526
2014	173	3,591	126,113	70,956	191,066	870	1,743	156,764	168,970	409,994	54,813
2015	1,923	5,028	174,358	99,020	22,200	4,542	5,914	325,609	264,104	94,857	304,480
TOTAL	2,096	23,837	1,106,950	365,403	351,846	5,412	33,068	1,457,691	925,605	1,468,001	451,079

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,629,054	3,110,855	451,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,035,556	-886,390	1,772	
TOTAL LOSSES	593,498	2,224,465	452,851	
EXPECTED LOSSES	4,394,025	3,173,463	433,978	
CREDIBILITY	.23	.64	.66	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.022	.082	.017	.121
INDICATED (POST-TEST)	.025	.093	.019	.137
PRES. ON RATE LEVEL	.144	.104	.015	.263
DERIVED BY FORMULA	.117	.097	.018	.232
UNDERLYING PRES. RATE	.162	.117	.016	.295
PROPOSED	.117	.097	.018	.232
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.30
MAN. RATES	.43	.39	.37	+ .30
				PRESENT
				395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	391,230	717,994	.183						1	4	1	6	
2012	391,117	370,606	.094							2	4	6	
2013	396,700	278,427	.070						1	3	2	6	
2014	401,557	420,658	.104						1	2	1	4	
2015	406,053	316,640	.077						1	3	3	7	
TOTAL	1,986,657	2,104,325	.106						4	14	11	29	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			162,812	57,262	64,750			287,105	59,129	41,397	45,539	
2012				18,814	136,862				57,610	135,222	22,098	
2013			76,982	38,921	10,573			67,767	63,809	2,773	17,602	
2014			190,551	84,401	2,266			51,111	78,275		14,054	
2015			87,817	38,405	12,969			63,988	31,842	50,380	31,239	
TOTAL			518,162	237,803	227,420			469,971	290,665	229,772	130,532	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			294,853	86,923	128,464			663,213	151,312	117,485	47,543	
2012			19,377	38,072	221,117			21,920	149,481	323,582	23,424	
2013		4,498	157,571	59,277	16,003		10,190	239,264	157,663	12,393	17,602	
2014	3,223	17,917	440,499	120,271	17,779	2,916	4,167	260,980	167,840	15,248	15,586	
2015	1,076	7,962	256,212	62,512	24,057	1,940	7,234	359,840	137,185	80,669	38,299	
TOTAL	4,299	30,377	1,168,512	367,055	407,420	4,856	21,591	1,545,217	763,481	549,377	142,454	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,774,852	2,087,333	142,454	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-964,796	-521,233	670	
TOTAL LOSSES	1,810,056	1,566,100	143,124	
EXPECTED LOSSES	2,085,991	1,827,725	198,666	
CREDIBILITY	.19	.52	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.091	.079	.007	.177
INDICATED (POST-TEST)	.104	.090	.008	.202
PRES. ON RATE LEVEL	.093	.082	.009	.184
DERIVED BY FORMULA	.095	.086	.008	.189
UNDERLYING PRES. RATE	.105	.092	.010	.207
PROPOSED	.095	.086	.008	.189
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.24
MAN. RATES	.26	.27	.26	+ .24
				PRESENT
				365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	744,064	3,845,720	.516							8	16	29	53
2012	778,662	3,232,686	.415							7	18	22	47
2013	828,676	2,176,445	.262					1		2	21	30	54
2014	868,773	2,711,190	.312					1		3	21	38	63
2015	928,142	2,053,218	.221							2	13	52	67
TOTAL	4,148,317	14,019,259	.338					2		22	89	171	284

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,193,285	449,299	269,033			859,549	460,496	380,427	233,631	
2012			1,356,694	335,140	176,068			451,693	494,038	157,540	261,513	
2013	41,037		217,841	352,107	222,451	128,954		149,033	521,634	271,543	271,845	
2014	73,863		403,373	409,512	325,858	300		474,291	360,283	350,022	313,688	
2015			202,819	304,700	316,618			80,560	237,841	604,042	306,638	
TOTAL	114,900		3,374,012	1,850,758	1,310,028	129,254		2,015,126	2,074,292	1,763,574	1,387,315	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			2,161,038	682,037	533,764			1,985,560	1,178,408	1,079,652	243,911	
2012		88,002	2,382,613	511,408	311,075		60,275	1,290,785	1,171,236	395,583	277,204	
2013	75,934	14,317	592,731	544,299	288,040	817,315	26,049	797,813	1,324,154	616,972	271,845	
2014	191,375	51,136	1,373,468	665,107	410,448	15,491	35,177	2,170,078	1,025,585	773,641	347,880	
2015	10,435	43,722	1,487,139	610,805	332,856	17,403	31,042	1,687,628	1,167,094	837,492	375,938	
TOTAL	277,744	197,177	7,996,989	3,013,656	1,876,183	850,209	152,543	7,931,864	5,866,477	3,703,340	1,516,778	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,406,526	14,459,656	1,516,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,067,518	-4,354,458	6,866	
TOTAL LOSSES	11,339,008	10,105,198	1,523,644	
EXPECTED LOSSES	13,191,649	15,348,772	1,908,226	
CREDIBILITY	.30	.85	.88	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.273	.244	.037	.554
INDICATED (POST-TEST)	.311	.278	.042	.631
PRES. ON RATE LEVEL	.283	.329	.041	.653
DERIVED BY FORMULA	.291	.286	.042	.619
UNDERLYING PRES. RATE	.318	.370	.046	.734
PROPOSED	.297	.291	.043	.631
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.81
MAN. RATES	.97	.97	.92	+ .81
				PRESENT
				545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	31,472	590,861	1.877						1	6	7	14	
2012	33,882	856,267	2.527						1	8	8	17	
2013	36,550	716,496	1.960						3	3	11	17	
2014	39,326	633,117	1.609						1	6	6	13	
2015	48,438	290,109	.598								13	13	
TOTAL	189,668	3,086,850	1.628						6	23	45	74	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			134,672	100,917	15,377			154,840	88,453	31,342	65,260	
2012			208,896	240,519	58,342			12,913	273,210	22,190	40,197	
2013			373,305	63,211	24,562			132,121	25,278	67,300	30,719	
2014			79,240	179,080	13,100			108,343	177,644	6,242	69,468	
2015					90,973					129,975	69,161	
TOTAL			796,113	583,727	202,354			408,217	564,585	257,049	274,805	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			243,891	153,191	30,508			357,680	226,352	88,947	68,131	
2012		14,178	403,479	356,101	100,175		1,882	80,358	629,415	58,496	42,609	
2013		21,177	709,803	105,679	41,781		19,311	429,486	95,655	150,099	30,719	
2014	6,721	12,000	326,886	234,514	30,478	6,624	9,053	571,424	382,985	46,192	77,040	
2015	1,063	4,402	158,649	75,308	77,607	2,105	3,436	197,535	158,168	166,489	84,791	
TOTAL	7,784	51,757	1,842,708	924,793	280,549	8,729	33,682	1,636,483	1,492,575	510,223	303,290	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,581,143	3,208,140	303,290	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-769,910	-430,900	1,109	
TOTAL LOSSES	2,811,233	2,777,240	304,399	
EXPECTED LOSSES	1,676,665	1,534,413	282,606	
CREDIBILITY	.04	.11	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.482	1.464	.160	3.106
INDICATED (POST-TEST)	1.587	1.666	.182	3.535
PRES. ON RATE LEVEL	.787	.720	.132	1.639
DERIVED BY FORMULA	.823	.824	.138	1.785
UNDERLYING PRES. RATE	.884	.809	.149	1.842
PROPOSED	.823	.824	.138	1.785
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.28
MAN. RATES	2.36	2.43	2.31	+ 2.28
				PRESENT
				925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	34,773	594,815	1.710				34,773				1	8	9
2012	38,788	218,316	.562				38,788				2	8	10
2013	39,655	154,775	.390				39,655				1	7	8
2014	41,794	197,192	.471				41,794				2	7	9
2015	46,032	416,910	.905				46,032					15	15
TOTAL	201,042	1,582,008	.787				201,042				6	45	51

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				51,226	80,541				41,571	251,957	169,520	
2012				10,497	12,336				30,503	45,404	119,576	
2013				600	5,626				326	42,147	106,076	
2014				22,705	46,964				17,951	48,352	61,220	
2015					69,596					241,971	105,343	
TOTAL				85,028	215,063				90,351	629,831	561,735	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				77,761	159,795				106,380	715,054	176,979	
2012			2,491	16,235	20,006			9,022	75,761	108,863	126,751	
2013		16	1,903	1,887	6,939		128	10,998	14,404	89,924	106,076	
2014	848	1,629	54,704	46,258	53,817	672	596	51,740	64,400	97,069	67,893	
2015	823	3,361	121,371	57,618	59,363	3,912	6,405	367,726	294,475	309,952	129,150	
TOTAL	1,671	5,006	180,469	199,759	299,920	4,584	7,129	439,486	555,420	1,320,862	606,849	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	638,345	2,375,961	606,849	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-777,866	-487,881	2,156	
TOTAL LOSSES		1,888,080	609,005	
EXPECTED LOSSES	1,692,773	1,724,941	591,064	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.939	.303	1.242
INDICATED (POST-TEST)	.000	1.069	.345	1.414
PRES. ON RATE LEVEL	.749	.764	.262	1.775
DERIVED BY FORMULA	.719	.798	.272	1.789
UNDERLYING PRES. RATE	.842	.858	.294	1.994
PROPOSED	.713	.792	.270	1.775
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.27
MAN. RATES	2.76	2.63	2.50	+ 2.27
				PRESENT
				975

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	162,819	5,077,905	3.118				162,819			9	18	69	96
2012	186,926	4,119,028	2.203				186,926			6	24	62	92
2013	188,382	6,992,308	3.711				188,382			10	47	80	137
2014	176,644	2,572,450	1.456				176,644			4	24	30	58
2015	200,953	3,559,472	1.771				200,953			4	11	74	89
TOTAL	915,724	22,321,163	2.438				915,724			33	124	315	472

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	
2011			1,274,171	402,512	442,654			1,656,144	360,967	701,853	239,604
2012			720,563	471,879	240,094			1,148,885	791,507	424,314	321,786
2013			1,141,089	1,026,117	423,815			1,519,023	2,024,716	542,750	314,798
2014			457,172	412,092	328,616			194,662	645,904	365,931	168,073
2015			601,068	383,891	743,024			319,535	266,573	943,763	301,618
TOTAL			4,194,063	2,696,491	2,178,203			4,838,249	4,089,667	2,978,611	1,345,879

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	
2011			2,233,542	611,012	878,226			3,506,084	923,714	1,991,860	250,147
2012		47,524	1,330,127	710,721	404,698		160,282	3,355,269	1,918,737	1,054,718	341,093
2013		67,209	2,506,309	1,535,864	575,251		204,452	5,125,608	4,746,477	1,323,875	314,798
2014	15,567	55,772	1,483,334	673,485	416,518	24,072	23,554	1,645,143	1,552,534	822,694	186,393
2015	17,643	92,566	3,116,217	1,097,856	741,135	24,268	58,592	3,073,508	1,710,380	1,313,102	369,783
TOTAL	33,210	263,071	10,669,529	4,628,938	3,015,828	48,340	446,880	16,705,612	10,851,842	6,506,249	1,462,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,166,642	25,002,857	1,462,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,800,884	-5,202,723	6,883	
TOTAL LOSSES	18,365,758	19,800,134	1,469,097	
EXPECTED LOSSES	21,235,640	18,287,008	1,959,649	
CREDIBILITY	.11	.31	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.006	2.162	.160	4.328
INDICATED (POST-TEST)	2.283	2.460	.182	4.925
PRES. ON RATE LEVEL	2.064	1.777	.191	4.032
DERIVED BY FORMULA	2.088	1.989	.188	4.265
UNDERLYING PRES. RATE	2.319	1.997	.214	4.530
PROPOSED	2.088	1.989	.188	4.265
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.46
MAN. RATES	6.11	5.97	5.68	+ 5.46
				PRESENT
				1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	374,535	1,762,115	.470						5	4	38	47	
2012	379,780	2,905,981	.765						5	3	47	55	
2013	391,763	2,634,972	.672						5	10	53	68	
2014	371,360	1,176,669	.316						2	21	26	49	
2015	405,774	906,638	.223						1	3	21	25	
TOTAL	1,923,212	9,386,375	.488						18	41	185	244	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			642,445	56,577	207,820			228,571	77,247	458,558	90,897	
2012			930,847	86,467	401,121			614,131	182,615	510,022	180,778	
2013			719,121	138,848	312,528			744,790	204,982	387,133	127,570	
2014			190,059	219,334	47,918			149,307	404,872	91,894	73,285	
2015			196,511	102,026	149,665			3,618	82,224	322,054	50,540	
TOTAL			2,678,983	603,252	1,119,052			1,740,417	951,940	1,769,661	523,070	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,163,468	85,884	412,317			527,999	197,675	1,301,388	94,896	
2012		48,390	1,341,407	162,682	661,454		63,765	1,348,481	504,402	1,230,775	191,625	
2013		40,995	1,433,659	276,512	407,171		105,941	2,384,940	685,166	865,618	127,570	
2014	8,268	22,828	598,604	306,185	77,542	15,084	15,438	1,034,768	898,291	249,145	81,273	
2015	4,172	24,492	813,181	256,815	159,179	7,785	11,940	673,432	533,062	431,120	61,962	
TOTAL	12,440	136,705	5,350,319	1,088,078	1,717,663	22,869	197,084	5,969,620	2,818,596	4,078,046	557,326	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,689,037	9,702,383	557,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,624,615	-2,469,213	2,895	
TOTAL LOSSES	7,064,422	7,233,170	560,221	
EXPECTED LOSSES	9,981,470	8,654,455	846,213	
CREDIBILITY	.18	.51	.53	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.367	.376	.029	.772
INDICATED (POST-TEST)	.418	.428	.033	.879
PRES. ON RATE LEVEL	.462	.401	.039	.902
DERIVED BY FORMULA	.454	.415	.036	.905
UNDERLYING PRES. RATE	.519	.450	.044	1.013
PROPOSED	.452	.414	.036	.902

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	1.153
IND. RATES				1.15	MINIMUM PREMIUM	610
MAN. RATES	1.41	1.34	1.27	+ 1.15	PRESENT	640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	99,254	216,804	.218						1				1
2012	103,165	219,160	.212						1	1			2
2013	110,549	347,777	.314										
2014	114,588	206											
2015	122,627	377											
TOTAL	550,183	784,324	.143						2	1			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			66,119					143,457			7,228
2012			104,147	25,672				77,080			12,261
2013											347,777
2014											206
2015											377
TOTAL			170,266	25,672				220,537			367,849

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			119,742					331,386			7,546
2012		7,068	189,397	38,158	2,142		11,206	223,459	3,525	1,930	12,997
2013											347,777
2014											228
2015											462
TOTAL		7,068	309,139	38,158	2,142		11,206	554,845	3,525	1,930	369,010

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	882,258	45,755	369,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-210,138	-93,731	947	
TOTAL LOSSES	672,120		369,957	
EXPECTED LOSSES	456,652	330,109	264,088	
CREDIBILITY	.08	.22	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.122	.000	.067	.189
INDICATED (POST-TEST)	.139	.000	.076	.215
PRES. ON RATE LEVEL	.074	.053	.043	.170
DERIVED BY FORMULA	.079	.041	.051	.171
UNDERLYING PRES. RATE	.083	.060	.048	.191
PROPOSED	.079	.041	.051	.171

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	.218
IND. RATES				.22	MINIMUM PREMIUM	365
MAN. RATES	.25	.25	.24	+ .22	PRESENT	360

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	58,067	17,110	.029										
2012	62,346	33,483	.053										
2013	61,831	133,324	.215							1		2	3
2014	61,527	112,860	.183								1	3	4
2015	62,613	65,435	.104									2	2
TOTAL	306,384	362,212	.118							1	1	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											17,110
2012											33,483
2013			74,837		6,368			17,431		24,308	10,380
2014				29,300	7,987				35,700	20,104	19,769
2015					10,691					5,890	48,854
TOTAL			74,837	29,300	25,046			17,431	35,700	50,302	129,596

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											17,863
2012											35,492
2013		4,194	138,046	3,603	9,857		2,570	58,840	9,814	52,509	10,380
2014	1,096	1,039	33,165	39,645	10,842	1,332	671	56,093	83,523	44,353	21,924
2015	126	518	18,644	8,851	9,120	94	155	8,955	7,170	7,546	59,895
TOTAL	1,222	5,751	189,855	52,099	29,819	1,426	3,396	123,888	100,507	104,408	145,554

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	325,538	286,833	145,554	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-342,407	-160,748	547	
TOTAL LOSSES		126,085	146,101	
EXPECTED LOSSES	741,448	563,747	162,383	
CREDIBILITY	.05	.15	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.041	.048	.089
INDICATED (POST-TEST)	.000	.047	.055	.102
PRES. ON RATE LEVEL	.215	.164	.047	.426
DERIVED BY FORMULA	.204	.146	.048	.398
UNDERLYING PRES. RATE	.242	.184	.053	.479
PROPOSED	.204	.146	.048	.398
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.51
MAN. RATES	.72	.63	.60	+
				.51

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	14,572	645,618	4.430						1	5	12	18	
2012	12,405	353,999	2.853							5	8	13	
2013	11,840	721,862	6.096						1	2	3	6	
2014	12,928	90,344	.698							3		3	
2015	12,906	38,025	.294							2	1	3	
TOTAL	64,651	1,849,848	2.861						2	17	24	43	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			167,526	95,419	12,970			137,239	111,435	32,014	89,015	
2012				115,028	2,963				155,315	35,335	45,358	
2013			173,183	67,347	5,983			211,393	197,764	34,849	31,343	
2014				33,892					26,761		29,691	
2015				4,052	23				20,207		13,743	
TOTAL			340,709	315,738	21,939			348,632	511,482	102,198	209,150	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			303,390	144,846	25,734			317,022	285,162	90,855	92,932	
2012			10,127	167,579	5,812			26,636	360,415	87,253	48,079	
2013		9,139	314,382	101,098	13,205		29,235	697,082	495,218	93,779	31,343	
2014	1,266	1,013	31,786	42,341	2,252	1,002	402	32,768	53,785	3,786	32,927	
2015	85	212	7,460	4,314	634	633	774	42,206	34,388	4,445	16,849	
TOTAL	1,351	10,364	667,145	460,178	47,637	1,635	30,411	1,115,714	1,228,968	280,118	222,130	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,826,620	2,016,901	222,130	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-374,891	-397,172	718	
TOTAL LOSSES	1,451,729	1,619,729	222,848	
EXPECTED LOSSES	804,259	1,397,108	217,227	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.245	2.505	.345	5.095
INDICATED (POST-TEST)	2.555	2.851	.393	5.799
PRES. ON RATE LEVEL	1.107	1.923	.299	3.329
DERIVED BY FORMULA	1.136	1.969	.304	3.409
UNDERLYING PRES. RATE	1.244	2.161	.336	3.741
PROPOSED	1.136	1.969	.304	3.409
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.36
MAN. RATES	5.03	4.93	4.69	+ 4.36
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	265,198	1,051,446	.396					1		1	6	11	19
2012	274,947	844,131	.307					1			3	5	9
2013	272,780	680,412	.249								6	8	14
2014	272,653	731,855	.268								3	15	18
2015	282,516	554,614	.196								2	15	17
TOTAL	1,368,094	3,862,458	.282					2		1	20	54	77

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	3,500		81,553	106,389	159,825			131,179	138,715	271,550	158,735	
2012	350,173			88,021	10,876	1			206,050	69,198	119,812	
2013				94,258	115,761				118,429	234,763	117,201	
2014				87,272	132,806				207,627	217,699	86,451	
2015				54,786	150,340				39,524	236,985	72,979	
TOTAL	353,673		81,553	430,726	569,608	1		131,179	710,345	1,030,195	555,178	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	13,251		147,692	161,499	317,093			303,023	354,971	770,658	165,719	
2012	691,647		8,866	128,907	18,343	6		37,539	481,032	168,989	127,001	
2013		732	69,374	154,249	144,751		1,577	123,483	352,898	508,095	117,201	
2014	3,261	5,291	176,328	159,610	153,715	7,734	4,576	388,235	544,792	454,982	95,874	
2015	2,929	10,175	362,480	182,572	136,556	5,064	7,791	442,709	355,655	312,257	89,472	
TOTAL	711,088	16,198	764,740	786,837	770,458	12,804	13,944	1,294,989	2,089,348	2,214,981	595,267	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,813,763	5,861,624	595,267	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,233,917	-1,239,443	2,827	
TOTAL LOSSES	1,579,846	4,622,181	598,094	
EXPECTED LOSSES	2,667,783	4,350,539	834,538	
CREDIBILITY	.14	.41	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.115	.338	.044	.497
INDICATED (POST-TEST)	.131	.385	.050	.566
PRES. ON RATE LEVEL	.174	.283	.054	.511
DERIVED BY FORMULA	.168	.325	.052	.545
UNDERLYING PRES. RATE	.195	.318	.061	.574
PROPOSED	.168	.325	.052	.545
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.70
MAN. RATES	.79	.76	.72	+ .70

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,058	9,898	.243										
2012	4,971	69,046	1.388									2	2
2013	4,926	256,643	5.209							1			1
2014	5,419	97,322	1.795							1			1
2015	5,667	5,915	.104										
TOTAL	25,041	438,824	1.752							2		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											9,898
2012					25,040					40,546	3,460
2013			85,292					168,705			2,646
2014			82,110					14,817			395
2015											5,915
TOTAL			167,402		25,040			183,522		40,546	22,314

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											10,334
2012			3,254	1,957	40,424			3,998	5,246	96,694	3,668
2013		4,759	155,165	2,763	2,298		24,159	509,116	18,853	6,361	2,646
2014	33	6,613	155,005	6,019	4,163		866	47,875	3,054	1,215	438
2015											7,252
TOTAL	33	11,372	313,424	10,739	46,885		25,025	560,989	27,153	104,270	24,338

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	910,843	189,047	24,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-173,949	-103,125	128	
TOTAL LOSSES	736,894	85,922	24,466	
EXPECTED LOSSES	380,373	365,098	35,308	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.943	.343	.098	3.384
INDICATED (POST-TEST)	3.349	.390	.112	3.851
PRES. ON RATE LEVEL	1.352	1.298	.125	2.775
DERIVED BY FORMULA	1.372	1.271	.125	2.768
UNDERLYING PRES. RATE	1.519	1.458	.141	3.118
PROPOSED	1.376	1.274	.125	2.775
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.06
MAN. RATES	4.36	4.61	4.39	+ 4.06
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	9,489	14,851	.156									1	1
2012	10,927	13,291	.121										
2013	9,673	154,496	1.597								1		1
2014	9,960	69,566	.698								1	1	2
2015	11,231	21,984	.195									1	1
TOTAL	51,280	274,188	.535								2	3	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					476					154	14,221	
2012											13,291	
2013				44,160					103,826		6,510	
2014				18,210	4,222				32,381	10,250	4,503	
2015					430					16,691	4,863	
TOTAL				62,370	5,128				136,207	27,095	43,388	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					944					437	14,847	
2012											14,088	
2013		198	16,301	62,204	1,034		779	55,395	242,741	6,388	6,510	
2014	680	628	20,084	24,358	5,907	1,212	554	45,955	71,085	24,615	4,994	
2015	5	22	751	356	367	270	442	25,365	20,315	21,381	5,962	
TOTAL	685	848	37,136	86,918	8,252	1,482	1,775	126,715	334,141	52,821	46,401	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	168,641	482,132	46,401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,585	-62,859	231	
TOTAL LOSSES	41,056	419,273	46,632	
EXPECTED LOSSES	275,887	222,555	66,151	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.080	.818	.091	.989
INDICATED (POST-TEST)	.091	.931	.104	1.126
PRES. ON RATE LEVEL	.479	.386	.115	.980
DERIVED BY FORMULA	.471	.413	.114	.998
UNDERLYING PRES. RATE	.538	.434	.129	1.101
PROPOSED	.471	.413	.114	.998
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.28
MAN. RATES	1.53	1.45	1.38	+ 1.28
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,949	15,091	.217				6,949					1	1
2012	6,871	150,618	2.192				6,871				1	1	2
2013	7,202	15,717	.218				7,202					1	1
2014	7,638	2,965	.038				7,638					2	2
2015	7,504	5,800	.077				7,504					3	3
TOTAL	36,164	190,191	.526				36,164				1	8	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					7,248					2,823	5,020	
2012				45,592	10,203				59,184	9,321	26,318	
2013					283					1,669	13,765	
2014					562					1,217	1,186	
2015					1,025					2,898	1,877	
TOTAL				45,592	19,321				59,184	17,928	48,166	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					14,380					8,012	5,241	
2012			5,188	67,128	16,879			9,743	136,803	23,368	27,897	
2013			84	52	347		4	428	540	3,560	13,765	
2014		9	400	214	626		8	744	708	2,379	1,315	
2015	12	49	1,792	847	875	47	78	4,405	3,526	3,712	2,301	
TOTAL	12	58	7,464	68,241	33,107	47	90	15,320	141,577	41,031	50,519	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,991	283,956	50,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,376	-55,111	131	
TOTAL LOSSES		228,845	50,650	
EXPECTED LOSSES	356,577	193,477	38,333	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.633	.140	.773
INDICATED (POST-TEST)	.000	.720	.159	.879
PRES. ON RATE LEVEL	.878	.476	.094	1.448
DERIVED BY FORMULA	.869	.486	.097	1.452
UNDERLYING PRES. RATE	.986	.535	.106	1.627
PROPOSED	.866	.485	.097	1.448
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.85
MAN. RATES	2.28	2.14	2.04	+ 1.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	20,246	160,450	.792				20,246				4	1	5
2012	15,909	172,198	1.082				15,909				1	3	4
2013	15,391	208,532	1.354				15,391				1		1
2014	15,574	263,147	1.689				15,574				3	9	12
2015	15,627	62,887	.402				15,627					3	3
TOTAL	82,747	867,214	1.048				82,747				9	16	25

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				28,377	563				54,493	181	76,836	
2012				50,584	11,367				42,156	50,500	17,591	
2013				42,577					151,107		14,848	
2014				75,912	27,831				50,794	85,845	22,765	
2015					20,817					12,637	29,433	
TOTAL				197,450	60,578				298,550	149,163	161,473	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				43,076	1,117				139,447	514	80,217	
2012			5,760	74,480	18,802			11,262	103,116	121,240	18,646	
2013		191	15,717	59,975	997		1,129	80,618	353,282	9,297	14,848	
2014	2,834	2,826	91,002	105,435	36,032	1,890	1,342	115,030	152,364	175,015	25,246	
2015	244	1,006	36,297	17,232	17,757	200	334	19,202	15,382	16,184	36,085	
TOTAL	3,078	4,023	148,776	300,198	74,705	2,090	2,805	226,112	763,591	322,250	175,042	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	386,884	1,460,744	175,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,013,868	-534,369	680	
TOTAL LOSSES		926,375	175,722	
EXPECTED LOSSES	2,159,697	1,869,255	215,142	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.120	.212	1.332
INDICATED (POST-TEST)	.000	1.275	.241	1.516
PRES. ON RATE LEVEL	2.323	2.011	.231	4.565
DERIVED BY FORMULA	2.277	1.967	.232	4.476
UNDERLYING PRES. RATE	2.610	2.259	.260	5.129
PROPOSED	2.277	1.967	.232	4.476
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.73
MAN. RATES	7.33	6.76	6.43	+ 5.73
IND. RATE				
				5.726
				MINIMUM PREMIUM
				1825
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	117,677	1,865,026	1.584						2	16	29	47	
2012	123,098	1,524,144	1.238						2	10	33	45	
2013	128,896	5,045,614	3.914					2	4	29	50	85	
2014	130,369	1,456,673	1.117							14	25	39	
2015	142,780	1,273,301	.891							13	41	54	
TOTAL	642,820	11,164,758	1.737					2	8	82	178	270	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			158,906	407,934	145,228			252,632	503,487	196,598	200,241	
2012			186,817	135,450	192,147			253,308	148,886	429,938	177,598	
2013	613,188		443,652	725,378	664,085	324,374		428,962	920,186	804,631	121,158	
2014				309,389	147,542				455,641	373,413	170,688	
2015				271,359	232,498				322,931	340,126	106,387	
TOTAL	613,188		789,375	1,849,510	1,381,500	324,374		934,902	2,351,131	2,144,706	776,072	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			287,779	619,245	288,132			583,580	1,288,424	557,945	209,051	
2012		12,676	372,271	213,529	314,850		36,838	798,927	408,305	1,034,515	188,254	
2013	372,471	29,450	1,235,476	1,135,921	691,079	666,975	70,450	1,972,398	2,434,930	1,625,294	121,158	
2014	11,551	12,239	395,163	442,704	184,855	16,974	9,353	787,779	1,134,451	794,493	189,293	
2015	8,464	25,637	902,323	480,335	239,498	15,661	21,419	1,191,368	963,332	506,648	130,430	
TOTAL	392,486	80,002	3,193,012	2,891,734	1,718,414	699,610	138,060	5,334,052	6,229,442	4,518,895	838,186	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,837,222	15,356,485	838,186	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	6,639,330	3,190,941	3,482	
TOTAL LOSSES	3,197,892	12,167,544	841,668	
EXPECTED LOSSES	14,399,168	11,236,493	977,087	
CREDIBILITY	.09	.25	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.497	1.893	.131	2.521
INDICATED (POST-TEST)	.566	2.154	.149	2.869
PRES. ON RATE LEVEL	1.994	1.556	.135	3.685
DERIVED BY FORMULA	1.865	1.706	.139	3.710
UNDERLYING PRES. RATE	2.240	1.748	.152	4.140
PROPOSED	1.852	1.695	.138	3.685
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.71
MAN. RATES	5.86	5.46	5.19	+ 4.71
				PRESENT
				1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	44,484	1,162,838	2.614				44,484			2	7	11	20
2012	45,676	1,527,316	3.343				45,676			2	13	14	29
2013	49,773	411,779	.827				49,773			1	2	10	13
2014	55,504	1,057,762	1.905				55,504			2	5	16	23
2015	60,154	743,482	1.235				60,154			1	1	16	18
TOTAL	255,591	4,903,177	1.918				255,591			8	28	67	103

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			310,572	123,707	21,398			219,399	344,335	90,858	52,569	
2012			162,183	385,247	47,768			357,497	467,923	73,804	32,894	
2013			140,000	29,041	56,002			1,016	14,606	90,297	80,817	
2014			205,959	68,308	196,374			52,124	131,984	323,481	79,532	
2015			85,000	44,627	147,590			151,554	7,943	254,777	51,991	
TOTAL			903,714	650,930	469,132			781,590	966,791	833,217	297,803	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			562,446	187,787	42,454			506,811	881,153	257,855	54,882	
2012		11,007	330,388	565,476	83,540		51,989	1,113,440	1,097,963	193,957	34,868	
2013		8,085	282,139	55,829	73,406		520	34,053	63,494	193,558	80,817	
2014	2,638	22,585	592,556	175,232	233,702	4,914	7,204	529,157	465,479	655,392	88,201	
2015	2,798	14,629	497,123	180,205	139,597	4,717	18,131	917,178	374,943	349,729	63,741	
TOTAL	5,436	56,306	2,264,652	1,164,529	572,699	9,631	77,844	3,100,639	2,883,032	1,650,491	322,509	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,514,508	6,270,751	322,509	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,025,865	-1,437,580	1,260	
TOTAL LOSSES	3,488,643	4,833,171	323,769	
EXPECTED LOSSES	4,416,612	5,091,373	337,379	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.365	1.891	.127	3.383
INDICATED (POST-TEST)	1.553	2.152	.145	3.850
PRES. ON RATE LEVEL	1.538	1.773	.117	3.428
DERIVED BY FORMULA	1.539	1.822	.121	3.482
UNDERLYING PRES. RATE	1.728	1.992	.132	3.852
PROPOSED	1.539	1.822	.121	3.482
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				4.45
MAN. RATES	5.29	5.08	4.83	+ 4.45
				PRESENT
				1610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	42,737	1,084,419	2.537				42,737			1	12	11	24
2012	55,196	946,250	1.714				55,196			1	5	12	18
2013	42,955	501,897	1.168				42,955			1	2	7	10
2014	36,379	1,163,314	3.197				36,379			2	8	20	30
2015	35,618	171,662	.481				35,618				2	9	11
TOTAL	212,885	3,867,542	1.817				212,885			5	29	59	93

REPORTED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			91,154	260,066	30,754			51,573	500,856	39,823	110,193
2012			202,110	142,455	28,713			69,960	300,329	112,317	90,366
2013			126,450	76,644	13,473			139,681	64,139	37,863	43,647
2014			208,717	210,085	49,468			236,565	236,229	132,763	89,487
2015				17,724	21,225				18,413	48,945	65,355
TOTAL			628,431	706,974	143,633			497,779	1,119,966	371,711	399,048

TRANSLATED LOSSES

MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			165,080	394,780	61,015			119,134	1,281,692	113,018	115,042
2012		13,715	379,127	211,062	51,342		10,169	258,667	705,808	275,378	95,788
2013		7,433	262,359	114,559	21,792		20,591	465,474	177,829	89,980	43,647
2014	7,928	24,093	626,280	296,588	79,615	8,814	18,280	1,135,348	601,241	312,342	99,241
2015	622	1,970	69,464	36,368	20,790	1,377	2,000	112,831	90,879	66,747	80,125
TOTAL	8,550	47,211	1,502,310	1,053,357	234,554	10,191	51,040	2,091,454	2,857,449	857,465	433,843

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,710,756	5,002,825	433,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,591,432	-1,252,527	1,118	
TOTAL LOSSES	2,119,324	3,750,298	434,961	
EXPECTED LOSSES	3,414,675	4,366,271	385,323	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.996	1.762	.204	2.962
INDICATED (POST-TEST)	1.133	2.005	.232	3.370
PRES. ON RATE LEVEL	1.428	1.825	.161	3.414
DERIVED BY FORMULA	1.416	1.847	.170	3.433
UNDERLYING PRES. RATE	1.604	2.051	.181	3.836
PROPOSED	1.408	1.837	.169	3.414

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	4.367
IND. RATES				4.37	MINIMUM PREMIUM	1465
MAN. RATES	5.19	5.06	4.81	+ 4.37	PRESENT	1605

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	223,364	2,235,780	1.000				223,364			2	16	51	69
2012	225,648	2,032,438	.900				225,648			4	17	56	77
2013	237,127	2,814,740	1.187				237,127			2	21	52	75
2014	253,538	2,924,806	1.153				253,538			3	17	45	65
2015	273,053	2,563,199	.938				273,053	1		1	12	66	80
TOTAL	1,212,730	12,570,963	1.037				1,212,730	1		12	83	270	366

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			230,572	287,932	292,382			247,748	348,936	469,575	358,635	
2012			383,954	171,563	130,515			405,532	252,816	378,641	309,417	
2013			211,164	400,671	158,176			112,694	1,209,585	471,250	251,200	
2014			490,832	430,621	242,428			427,048	671,623	424,595	237,659	
2015	56,675		154,894	260,519	361,335	53,375		120,001	303,036	1,036,884	216,480	
TOTAL	56,675		1,471,416	1,551,306	1,184,836	53,375		1,313,023	2,785,996	2,780,945	1,373,391	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			417,566	437,080	580,086			572,298	892,928	1,332,654	374,415	
2012		26,050	721,710	262,779	219,298		58,972	1,250,689	646,752	917,992	327,982	
2013		13,948	574,846	583,459	209,557		26,061	1,069,225	2,829,943	1,079,658	251,200	
2014	16,241	50,242	1,337,150	659,828	319,004	25,047	31,900	2,129,780	1,665,188	951,614	263,564	
2015	103,037	40,482	1,389,567	592,306	357,677	384,661	44,328	2,411,545	1,655,049	1,240,264	265,404	
TOTAL	119,278	130,722	4,440,839	2,535,452	1,685,622	409,708	161,261	7,433,537	7,689,860	5,522,182	1,482,565	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,695,345	17,433,116	1,482,565	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,871,102	-3,778,664	7,048	
TOTAL LOSSES	8,824,243	13,654,452	1,489,613	
EXPECTED LOSSES	8,404,219	13,340,030	1,952,494	
CREDIBILITY	.13	.38	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.728	1.126	.123	1.977
INDICATED (POST-TEST)	.828	1.281	.140	2.249
PRES. ON RATE LEVEL	.617	.979	.143	1.739
DERIVED BY FORMULA	.644	1.094	.142	1.880
UNDERLYING PRES. RATE	.693	1.100	.161	1.954
PROPOSED	.644	1.094	.142	1.880
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.41
MAN. RATES	2.64	2.58	2.45	+ 2.41
				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
2011	53,611	1,123,556	2.095						1	6	11	18	
2012	55,513	313,305	.564							1	12	13	
2013	53,638	824,959	1.538							6	16	22	
2014	55,906	651,707	1.165							4	8	12	
2015	58,022	620,301	1.069							3	9	12	
TOTAL	276,690	3,533,828	1.277						1	20	56	77	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			72,937	124,870	171,661			223,536	342,354	124,203	63,995	
2012				13,311	89,789				13,855	149,445	46,905	
2013				154,563	61,781				426,831	126,591	55,193	
2014				78,963	83,433				129,646	317,596	42,069	
2015				126,387	24,257				209,907	161,012	98,738	
TOTAL			72,937	498,094	430,921			223,536	1,122,593	878,847	306,900	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			132,089	189,552	340,578			516,368	876,084	352,488	66,811	
2012			12,794	26,384	145,078			16,797	51,072	356,660	49,719	
2013		858	75,509	229,185	79,702		3,569	260,241	1,038,902	296,314	55,193	
2014	2,952	4,040	133,411	130,417	98,169	4,836	4,078	354,255	446,590	639,256	46,655	
2015	2,955	7,877	273,729	154,147	39,873	9,179	12,341	683,112	553,082	252,385	121,053	
TOTAL	5,907	12,775	627,532	729,685	703,400	14,015	19,988	1,830,773	2,965,730	1,897,103	339,431	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,510,990	6,295,918	339,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-693,334	-1,006,626	1,469	
TOTAL LOSSES	1,817,656	5,289,292	340,900	
EXPECTED LOSSES	1,499,660	3,544,400	428,869	
CREDIBILITY	.05	.14	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.657	1.912	.123	2.692
INDICATED (POST-TEST)	.748	2.176	.140	3.064
PRES. ON RATE LEVEL	.482	1.140	.138	1.760
DERIVED BY FORMULA	.495	1.285	.138	1.918
UNDERLYING PRES. RATE	.542	1.281	.155	1.978
PROPOSED	.495	1.285	.138	1.918

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.453
IND. RATES				2.45	MINIMUM PREMIUM	955
MAN. RATES	2.55	2.61	2.48	+ 2.45	PRESENT	970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	43,548	36,003	.082				43,548				1	1	2
2012	43,092	19,325	.044				43,092					1	1
2013	45,560	623,260	1.367				45,560			2		2	4
2014	50,066	103,413	.206				50,066				3	1	4
2015	51,513	7,118	.013				51,513					1	1
TOTAL	233,779	789,119	.338				233,779			2	4	6	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				1,176	296				21,459	633	12,439	
2012					4,892					4,086	10,347	
2013			321,562		15,329			261,690		2,158	22,521	
2014				51,265	755				46,277	1,475	3,641	
2015					274					3,117	3,727	
TOTAL			321,562	52,441	21,546			261,690	67,736	11,469	52,675	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				1,785	587				54,914	1,796	12,986	
2012			636	382	7,898			403	529	9,743	10,968	
2013		17,982	589,575	13,255	27,539		37,486	790,278	29,944	14,467	22,521	
2014	1,919	1,552	48,623	64,332	4,238	1,722	706	57,576	93,867	9,423	4,038	
2015	3	12	477	225	234	53	83	4,736	3,796	3,995	4,569	
TOTAL	1,922	19,546	639,311	79,979	40,496	1,775	38,275	852,993	183,050	39,424	55,082	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,553,822	342,949	55,082	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-275,428	-204,128	283	
TOTAL LOSSES	1,278,394	138,821	55,365	
EXPECTED LOSSES	598,475	720,039	79,483	
CREDIBILITY	.04	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.547	.059	.024	.630
INDICATED (POST-TEST)	.522	.067	.027	.716
PRES. ON RATE LEVEL	.228	.274	.030	.532
DERIVED BY FORMULA	.244	.247	.030	.521
UNDERLYING PRES. RATE	.256	.308	.034	.598
PROPOSED	.249	.252	.031	.532
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.68
MAN. RATES	.86	.79	.75	+ .68
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,589	39,205	1.092									4	4
2012	4,060	3,795	.093										
2013	3,404	103,007	3.026								3		3
2014	3,784	4,662	.123										
2015	3,505	58,245	1.661									3	3
TOTAL	18,342	208,914	1.139								3	7	10

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					3,474					34,294	1,437	
2012											3,795	
2013				59,516					37,078		6,413	
2014											4,662	
2015					11,210					41,792	5,243	
TOTAL				59,516	14,684				37,078	76,086	21,550	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					6,892					97,327	1,500	
2012											4,023	
2013		268	21,972	83,835	1,396		279	19,783	86,688	2,288	6,413	
2014											5,170	
2015	131	540	19,547	9,277	9,559	675	1,106	63,510	50,860	53,526	6,428	
TOTAL	131	808	41,519	93,112	17,847	675	1,385	83,293	137,548	153,141	23,534	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	127,811	401,648	23,534	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-175,568	-57,865	137	
TOTAL LOSSES		343,783	23,671	
EXPECTED LOSSES	380,046	203,963	42,187	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.874	.129	2.003
INDICATED (POST-TEST)	.000	2.133	.147	2.280
PRES. ON RATE LEVEL	1.843	.990	.205	3.038
DERIVED BY FORMULA	1.825	1.013	.204	3.042
UNDERLYING PRES. RATE	2.072	1.112	.230	3.414
PROPOSED	1.822	1.012	.204	3.038
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.89
MAN. RATES	4.52	4.50	4.28	+ 3.89
				PRESENT
				1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	14,656	303,264	2,069								4	9	13
2012	15,153	684,093	4,514							2	3	11	16
2013	15,092	211,066	1,398								3	4	7
2014	16,103	228,128	1,416								2	5	7
2015	20,564	419,961	2,042								2	8	10
TOTAL	81,568	1,846,512	2,264							2	14	37	53

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				129,664	5,104				110,111	23,243	35,142	
2012			250,054	62,623	30,477			216,190	25,532	67,123	32,094	
2013				42,840	4,223				72,807	29,782	61,414	
2014				15,186	49,984				81,378	71,345	10,235	
2015				60,943	129,102				63,855	148,352	17,709	
TOTAL			250,054	311,256	218,890			216,190	353,683	339,845	156,594	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				196,829	10,127				281,775	65,965	36,688	
2012		16,971	458,780	95,428	54,360		31,438	637,164	77,068	165,980	34,020	
2013		201	17,080	61,130	6,207		633	46,494	179,858	68,012	61,414	
2014	569	1,453	49,793	38,007	56,680	3,036	1,700	143,569	205,342	150,999	11,351	
2015	2,809	9,479	336,734	171,523	119,367	4,397	6,380	358,822	289,174	204,077	21,711	
TOTAL	3,378	28,104	862,387	562,917	246,741	7,433	40,151	1,186,049	1,033,217	655,033	165,184	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,127,502	2,497,908	165,184	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-893,015	-575,902	658	
TOTAL LOSSES	1,234,487	1,922,006	165,842	
EXPECTED LOSSES	1,933,161	2,053,884	170,477	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.513	2.356	.203	4.072
INDICATED (POST-TEST)	1.722	2.681	.231	4.634
PRES. ON RATE LEVEL	2.109	2.241	.186	4.536
DERIVED BY FORMULA	2.101	2.267	.189	4.557
UNDERLYING PRES. RATE	2.370	2.518	.209	5.097
PROPOSED	2.101	2.267	.189	4.557
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.83
MAN. RATES	7.06	6.72	6.39	+ 5.83
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5.829
				1850
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	39,443	592,935	1.503						1		18	19	
2012	40,155	1,001,286	2.493						1	1	24	26	
2013	40,460	662,952	1.638							3	14	17	
2014	27,632	427,498	1.547								10	10	
2015	22,200	298,443	1.344							2	9	11	
TOTAL	169,890	2,983,114	1.756						2	6	75	83	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			74,797		110,632			70,764		260,293	76,449	
2012			115,665	20,041	162,931			45,812	15,710	543,040	98,087	
2013				96,006	158,995				59,674	249,181	99,096	
2014					87,527					266,832	73,139	
2015				25,130	92,403				15,341	135,824	29,745	
TOTAL			190,462	141,177	612,488			116,576	90,725	1,455,170	376,516	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			135,457		219,493			163,465		738,712	79,813	
2012		7,849	230,792	42,788	265,346		6,662	188,670	108,322	1,296,482	103,972	
2013		861	82,930	164,736	198,035		1,170	95,848	220,197	535,233	99,096	
2014		1,764	62,257	33,336	97,490		1,790	164,257	156,301	521,683	81,111	
2015	1,617	5,803	207,151	103,152	82,634	2,690	4,188	238,447	191,403	177,356	36,467	
TOTAL	1,617	16,277	718,587	344,012	862,998	2,690	13,810	850,687	676,223	3,269,466	400,459	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,603,668	5,152,699	400,459	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,617,448	-1,206,476	1,008	
TOTAL LOSSES		3,946,223	401,467	
EXPECTED LOSSES	3,445,369	4,092,650	402,639	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.323	.236	2.559
INDICATED (POST-TEST)	.000	2.644	.269	2.913
PRES. ON RATE LEVEL	1.805	2.144	.211	4.160
DERIVED BY FORMULA	1.733	2.194	.217	4.144
UNDERLYING PRES. RATE	2.028	2.409	.237	4.674
PROPOSED	1.733	2.194	.217	4.144
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.30
MAN. RATES	6.58	6.16	5.86	+ 5.30
				PRESENT
				1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	61,415	2,048,853	3.336						4	9	21	34	
2012	69,549	975,244	1.402					1		8	20	29	
2013	54,750	849,988	1.552							15	11	26	
2014	51,655	378,899	.733							6	7	13	
2015	52,062	335,837	.645							2	13	15	
TOTAL	289,431	4,588,821	1.585					1	4	40	72	117	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			345,231	199,660	46,824			572,574	668,858	139,412	76,294	
2012		109,810		108,768	36,792		341,636		172,284	125,111	80,843	
2013				309,290	16,149				394,117	74,765	55,667	
2014				85,668	40,226				146,648	64,315	42,042	
2015				13,516	85,076				19,976	167,064	50,205	
TOTAL		109,810	345,231	716,902	225,067		341,636	572,574	1,401,883	570,667	305,051	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			625,213	274,901	92,900			1,322,645	1,290,993	395,653	79,651	
2012		114,619	13,992	161,117	60,371		753,515	38,014	410,902	301,674	85,694	
2013		1,421	119,000	438,676	27,135		3,176	229,479	945,656	183,737	55,667	
2014	3,199	3,372	108,977	122,338	50,482	5,460	2,635	219,143	332,393	146,487	46,625	
2015	1,288	4,834	173,108	84,758	74,624	3,324	5,187	295,611	237,291	218,389	61,551	
TOTAL	4,487	124,246	1,040,290	1,081,790	305,512	8,784	764,513	2,104,892	3,217,235	1,245,940	329,188	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,047,212	5,850,477	329,188	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,129,319	-1,267,694	1,745	
TOTAL LOSSES	1,917,893	4,582,783	330,933	
EXPECTED LOSSES	4,561,432	4,445,660	573,074	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.663	1.583	.114	2.360
INDICATED (POST-TEST)	.754	1.801	.130	2.685
PRES. ON RATE LEVEL	1.403	1.367	.176	2.946
DERIVED BY FORMULA	1.371	1.428	.169	2.968
UNDERLYING PRES. RATE	1.576	1.536	.198	3.310
PROPOSED	1.361	1.417	.168	2.946
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.77
MAN. RATES	4.75	4.36	4.15	+ 3.77
				PRESENT
				1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,293	466,560	14.168							2		1	3
2012	2,726	1,612,438	59.150					1	1	1	2		4
2013	2,488	265,378	10.666							1	1	3	5
2014	2,453	24,932	1.016									3	3
2015	2,523	133,019	5.272							1		1	2
TOTAL	13,483	2,502,327	18.559						1	5	3	8	17

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			165,953		2,932			287,920		3,348	6,407	
2012		625,951	109,540	13,366			766,476	30,310	33,191		33,604	
2013			74,713	24,984	4,717			41,440	67,161	42,445	9,918	
2014					7,689					13,070	4,173	
2015			77,662		141			40,138		832	14,246	
TOTAL		625,951	427,868	38,350	15,479		766,476	399,808	100,352	59,695	68,348	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			300,541		5,817			665,095		9,502	6,688	
2012		295,377	198,049	20,296	2,134		749,433	92,820	77,429	1,397	35,620	
2013		4,290	146,551	38,491	8,406		6,560	171,800	175,391	96,240	9,918	
2014		156	5,467	2,927	8,564		89	8,043	7,650	25,557	4,628	
2015	102	4,688	144,643	9,877	6,455	100	2,957	137,240	14,619	6,794	17,466	
TOTAL	102	304,511	795,251	71,591	31,376	100	759,039	1,074,998	275,089	139,490	74,320	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,934,001	517,546	74,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-326,254	-151,829	153	
TOTAL LOSSES	2,607,747	365,717	74,473	
EXPECTED LOSSES	693,970	531,500	48,942	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.341	2.712	.552	22.605
INDICATED (POST-TEST)	22.010	3.086	.628	25.724
PRES. ON RATE LEVEL	4.581	3.508	.323	8.412
DERIVED BY FORMULA	4.755	3.500	.329	8.584
UNDERLYING PRES. RATE	5.147	3.942	.363	9.452
PROPOSED	4.755	3.500	.329	8.584
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				10.98
MAN. RATES	12.89	12.46	11.85	+ 10.98
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
2011	355,436	243,831	.068								1	6	7
2012	320,387	412,669	.128								2	2	4
2013	356,587	716,582	.200								3	2	6
2014	400,918	611,577	.152							1	6	3	10
2015	316,913	153,037	.048									3	3
TOTAL	1,750,241	2,137,696	.122							2	12	16	30

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				17,928	40,032				8,052	136,179	41,640	
2012				45,591	5,017				283,269	28,584	50,208	
2013			253,000	107,655	17,796			180,828	81,443	33,597	42,263	
2014			110,890	116,473	2,190			101,835	174,781	8,194	97,214	
2015					41,947					102,712	8,378	
TOTAL			363,890	287,647	106,982			282,663	547,545	309,266	239,703	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				27,215	79,424				20,605	386,476	43,472	
2012			4,512	66,720	8,509			45,052	652,700	73,610	53,220	
2013		13,932	482,041	162,728	30,905		25,294	570,165	220,471	83,149	42,263	
2014	4,392	12,471	320,155	154,468	15,777	6,516	8,640	548,089	377,035	49,077	107,810	
2015	495	2,034	73,152	34,722	35,776	1,664	2,716	156,097	125,000	131,569	10,271	
TOTAL	4,887	28,437	879,860	445,853	170,391	8,180	36,650	1,319,403	1,395,811	723,881	257,036	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,277,417	2,735,936	257,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,070,225	-658,469	839	
TOTAL LOSSES	1,207,192	2,077,467	257,875	
EXPECTED LOSSES	2,327,821	2,292,816	262,536	
CREDIBILITY	.17	.48	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.069	.119	.015	.203
INDICATED (POST-TEST)	.079	.135	.017	.231
PRES. ON RATE LEVEL	.118	.117	.013	.248
DERIVED BY FORMULA	.111	.126	.015	.252
UNDERLYING PRES. RATE	.133	.131	.015	.279
PROPOSED	.109	.124	.015	.248
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.32
MAN. RATES	.40	.37	.35	+ .32

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	23,057	692,006	3.001						1	3	5	9	
2012	23,896	347,329	1.453						1	1	7	9	
2013	24,186	184,422	.762							1	10	11	
2014	15,114	213,342	1.411							1	4	5	
2015	11,992	134,666	1.122							1	4	5	
TOTAL	98,245	1,571,765	1.600						2	7	30	39	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			69,374	101,689	13,901			214,051	167,883	50,937	74,171	
2012			176,247	9,983	36,528			46,651	2,420	38,632	36,868	
2013				11,346	15,236				27,821	68,565	61,454	
2014				11,646	76,621				5,251	70,868	48,956	
2015				21,026	12,032				46,465	28,138	27,005	
TOTAL			245,621	155,690	154,318			260,702	249,840	257,140	248,454	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			125,636	154,364	27,579			494,458	429,613	144,560	77,434	
2012		11,962	322,425	18,746	62,299		6,779	139,418	12,677	93,341	39,080	
2013		92	8,743	18,807	19,025		414	32,445	87,241	147,975	61,454	
2014	436	1,888	65,422	43,728	86,118	192	552	50,050	52,064	139,291	54,292	
2015	588	1,689	59,484	32,268	13,450	1,906	2,533	139,814	113,301	46,259	33,108	
TOTAL	1,024	15,631	581,710	267,913	208,471	2,098	10,278	856,185	694,896	571,426	265,368	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,466,926	1,742,706	265,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,373,826	-547,861	666	
TOTAL LOSSES	93,100	1,194,845	266,034	
EXPECTED LOSSES	2,919,841	1,848,971	278,033	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.095	1.216	.271	1.582
INDICATED (POST-TEST)	.108	1.384	.308	1.800
PRES. ON RATE LEVEL	2.645	1.675	.252	4.572
DERIVED BY FORMULA	2.569	1.655	.256	4.480
UNDERLYING PRES. RATE	2.972	1.882	.283	5.137
PROPOSED	2.569	1.655	.256	4.480
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				5.73
MAN. RATES	7.27	6.77	6.44	+ 5.73
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	15,494	653,089	4.215					1	4	5	10		
2012	15,328	303,073	1.977					2	1	1	4		
2013	15,741	52,261	.332							2	2		
2014	15,885	204,624	1.288						2	7	9		
2015	17,154	262,725	1.531						2	2	4		
TOTAL	79,602	1,475,772	1.854					3	9	17	29		

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			95,652	70,730	20,639			294,799	73,586	96,244	1,439	
2012			180,601	24,772	48			74,562	21,152	423	1,515	
2013					11,087					17,407	23,767	
2014				15,047	42,036				2,259	106,203	39,079	
2015				52,281	34,269				41,120	106,671	28,384	
TOTAL			276,253	162,830	108,079			369,361	138,117	326,948	94,184	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			173,226	107,368	40,948			680,986	188,307	273,140	1,502	
2012		12,256	326,764	37,444	3,620		10,843	219,353	51,929	3,283	1,606	
2013		31	3,312	2,055	13,653		50	4,473	5,634	37,133	23,767	
2014	561	1,292	44,018	34,805	47,821	84	744	68,144	66,741	207,966	43,339	
2015	1,510	4,435	155,485	83,825	37,165	3,018	4,404	247,996	199,782	145,678	34,799	
TOTAL	2,071	18,014	702,805	265,497	143,207	3,102	16,041	1,220,952	512,393	667,200	105,013	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,962,985	1,588,297	105,013	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-354,334	-251,238	228	
TOTAL LOSSES	1,608,651	1,337,059	105,241	
EXPECTED LOSSES	765,770	883,582	65,274	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.021	1.680	.132	3.833
INDICATED (POST-TEST)	2.300	1.912	.150	4.362
PRES. ON RATE LEVEL	.856	.988	.073	1.917
DERIVED BY FORMULA	.885	1.043	.078	2.006
UNDERLYING PRES. RATE	.962	1.110	.082	2.154
PROPOSED	.885	1.043	.078	2.006
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.57
MAN. RATES	3.00	2.84	2.70	+ 2.57
				PRESENT
				1030

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	708,667	1,135,479	.160						2	8	8	18	
2012	673,205	809,235	.120						1	12	6	19	
2013	886,006	1,249,206	.140						3	8	11	22	
2014	1,136,305	1,130,356	.099							4	17	21	
2015	1,168,880	639,335	.054						1	5	10	16	
TOTAL	4,573,063	4,963,611	.109						7	37	52	96	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			176,782	182,059	15,902			484,304	189,053	34,406	52,973	
2012			88,844	221,920	52,061			76,649	285,628	10,413	73,720	
2013			446,454	97,950	65,655			248,877	186,193	112,778	91,299	
2014				54,776	212,726				221,236	400,637	240,981	
2015			75,631	139,465	51,316			25,918	118,092	144,548	84,365	
TOTAL			787,711	696,170	397,660			835,748	1,000,202	702,782	543,338	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			299,245	276,366	31,551			991,946	483,787	97,643	55,304	
2012		6,029	185,274	327,619	87,665		11,142	265,817	659,260	32,244	78,143	
2013		25,527	867,961	164,614	95,175		37,358	879,370	499,650	261,421	91,299	
2014	2,044	5,931	202,690	149,439	240,577	8,250	6,008	517,510	679,291	814,564	267,248	
2015	3,651	14,447	485,472	199,929	71,113	6,101	10,261	554,121	385,616	214,816	103,431	
TOTAL	5,695	51,934	2,040,642	1,117,967	526,081	14,351	64,769	3,208,764	2,707,604	1,420,688	595,425	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,386,155	5,772,340	595,425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,989,743	-1,579,605	2,215	
TOTAL LOSSES	3,396,412	4,192,735	597,640	
EXPECTED LOSSES	4,390,141	5,624,866	548,769	
CREDIBILITY	.32	.91	.94	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.074	.092	.013	.179
INDICATED (POST-TEST)	.084	.105	.015	.204
PRES. ON RATE LEVEL	.085	.110	.011	.206
DERIVED BY FORMULA	.085	.105	.015	.205
UNDERLYING PRES. RATE	.096	.123	.012	.231
PROPOSED	.085	.105	.015	.205
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.26
MAN. RATES	.33	.31	.29	+ .26
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	661												
2012	411												
2013	900	51,757	5.750									6	6
2014	746	309	.041										
2015	799	259,577	32.487							1		3	4
TOTAL	3,517	311,643	8.861							1		9	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,296					17,334	23,127
2014											309
2015			119,000		2,105			138,300		145	27
TOTAL			119,000		13,401			138,300		17,479	23,463

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013		32	3,381	2,100	13,908		45	4,456	5,612	36,980	23,127
2014											343
2015	181	7,284	224,928	16,693	11,506	299	10,116	468,739	47,060	19,921	33
TOTAL	181	7,316	228,309	18,793	25,414	299	10,161	473,195	52,672	56,901	23,503

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	719,461	153,780	23,503	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,224	-28,344	170	
TOTAL LOSSES	660,237	125,436	23,673	
EXPECTED LOSSES	128,827	97,104	46,460	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.773	3.567	.673	23.013
INDICATED (POST-TEST)	21.364	4.059	.766	26.189
PRES. ON RATE LEVEL	3.260	2.457	1.176	6.893
DERIVED BY FORMULA	3.260	2.473	1.172	6.905
UNDERLYING PRES. RATE	3.663	2.761	1.321	7.745
PROPOSED	3.260	2.473	1.172	6.905
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				8.83
MAN. RATES	12.81	10.21	9.71	+ 8.83
				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
2011	2,134	140,550	6.586									1	1
2012	2,437	15,457	.634										
2013	2,088	273,514	13.099								4		4
2014	2,674	389,690	14.573							1			1
2015	2,947	185	.006										
TOTAL	12,280	819,396	6.673							1	4	1	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					18,001					121,020	1,529	
2012											15,457	
2013				109,668								
2014			189,588					200,102	163,846			
2015											185	
TOTAL			189,588	109,668	18,001			200,102	163,846	121,020	17,171	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011					35,714					343,455	1,596	
2012											16,384	
2013		490	40,489	154,483	2,571		1,225	87,418	383,065	10,079		
2014	73	15,265	357,903	13,900	9,613	6	11,710	646,552	41,208	16,399		
2015											227	
TOTAL	73	15,755	398,392	168,383	47,898	6	12,935	733,970	424,273	369,933	18,207	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,161,131	1,010,487	18,207	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,631	-81,720	55	
TOTAL LOSSES	1,002,500	928,767	18,262	
EXPECTED LOSSES	345,559	293,246	14,490	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.164	7.563	.149	15.876
INDICATED (POST-TEST)	9.291	8.607	.170	18.068
PRES. ON RATE LEVEL	2.505	2.125	.105	4.735
DERIVED BY FORMULA	2.573	2.255	.106	4.934
UNDERLYING PRES. RATE	2.814	2.388	.118	5.320
PROPOSED	2.573	2.255	.106	4.934
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				6.31
MAN. RATES	7.22	7.01	6.67	+ 6.31
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				6.312
				1975
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	29,936	1,800,481	6.014						3	6	3	12	
2012	32,432	1,190,747	3.671						2	5	5	12	
2013	31,026	3,645,418	11.749						5	4	10	19	
2014	34,017	404,854	1.190							5	5	10	
2015	37,602	1,065,438	2.833						4	1	7	12	
TOTAL	165,013	8,106,938	4.913						14	21	30	65	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			728,676	218,059	113,832			479,632	185,663	43,608	31,011	
2012			259,989	85,711	46,188			130,227	65,776	568,714	34,142	
2013			1,133,725	76,160	346,849			1,698,450	92,492	270,838	26,904	
2014				72,315	176,193				36,096	105,807	14,443	
2015			419,440	45,000	72,202			378,225	29,261	64,265	57,045	
TOTAL			2,541,830	497,245	755,264			2,686,534	409,288	1,053,232	163,545	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011			1,319,632	331,013	225,842			1,107,950	475,112	123,759	32,376	
2012		17,643	480,012	129,951	72,381		18,937	436,943	221,742	1,204,601	36,191	
2013		50,652	1,741,564	200,284	452,728		175,979	3,795,982	440,102	629,381	26,904	
2014	2,696	5,714	193,161	157,447	201,046	1,350	1,251	109,334	134,520	211,963	16,017	
2015	2,346	31,176	988,160	160,205	102,637	2,773	30,475	1,440,099	256,214	142,721	69,937	
TOTAL	5,042	105,185	4,722,529	978,900	1,054,634	4,123	226,642	6,890,308	1,527,690	2,312,425	181,425	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,953,829	5,873,649	181,425	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,709,019	-1,427,352	1,281	
TOTAL LOSSES	7,244,810	4,446,297	182,706	
EXPECTED LOSSES	10,219,255	5,062,599	353,127	
CREDIBILITY	.04	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.390	2.695	.111	7.196
INDICATED (POST-TEST)	4.996	3.067	.126	8.189
PRES. ON RATE LEVEL	5.512	2.731	.190	8.433
DERIVED BY FORMULA	5.491	2.765	.184	8.440
UNDERLYING PRES. RATE	6.193	3.068	.214	9.475
PROPOSED	5.486	2.763	.184	8.433
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				10.79
MAN. RATES	13.28	12.49	11.88	+ 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
2011	7,991						7,991						
2012	7,590						7,590						
2013	7,969	3,651	.045				7,969						
2014	8,203	31,510	.384				8,203					1	1
2015	9,164	4,376	.047				9,164					1	1
TOTAL	40,917	39,537	.097				40,917					2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											3,651	
2014					1,863					26,333	3,314	
2015					2,841					1,009	526	
TOTAL					4,704					27,342	7,491	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2013											3,651	
2014		38	1,323	709	2,075		176	16,210	15,424	51,482	3,675	
2015	34	137	4,954	2,353	2,422	18	26	1,534	1,226	1,294	645	
TOTAL	34	175	6,277	3,062	4,497	18	202	17,744	16,650	52,776	7,971	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,450	76,985	7,971	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157,940	-47,232	63	
TOTAL LOSSES		29,753	8,034	
EXPECTED LOSSES	341,248	166,531	17,595	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.073	.020	.093
INDICATED (POST-TEST)	.000	.083	.023	.106
PRES. ON RATE LEVEL	.742	.362	.039	1.143
DERIVED BY FORMULA	.735	.351	.038	1.124
UNDERLYING PRES. RATE	.834	.407	.043	1.284
PROPOSED	.735	.351	.038	1.124
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.44
MAN. RATES	1.76	1.69	1.61	+ 1.44
				PRESENT
				730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,370	1,764	.128										
2012	1,364	711	.052										
2013	1,300	103,057	7.927								1		1
2014	1,601	97,497	6.089								1	3	4
2015	1,642	21,840	1.330								1	1	2
TOTAL	7,277	224,869	3.090								3	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,764
2012											711
2013				27,119					73,872		2,066
2014				64,581	3,925				12,623	16,281	87
2015				9,457	1,069				9,720	467	1,127
TOTAL				101,157	4,994				96,215	16,748	5,755

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,842
2012											754
2013		122	10,010	38,201	635		554	39,410	172,709	4,548	2,066
2014	2,413	2,011	63,373	82,177	8,657	468	299	25,485	34,909	33,614	96
2015	213	552	19,182	10,918	2,350	311	387	21,006	17,107	2,741	1,382
TOTAL	2,626	2,685	92,565	131,296	11,642	779	1,240	85,901	224,725	40,903	6,140

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	185,796	408,566	6,140	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,658	-50,408	82	
TOTAL LOSSES	74,138	358,158	6,222	
EXPECTED LOSSES	242,688	179,306	22,632	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.019	4.922	.086	6.027
INDICATED (POST-TEST)	1.160	5.601	.098	6.859
PRES. ON RATE LEVEL	2.968	2.193	.277	5.438
DERIVED BY FORMULA	2.968	2.227	.275	5.470
UNDERLYING PRES. RATE	3.335	2.464	.311	6.110
PROPOSED	2.968	2.227	.275	5.470
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				7.00
MAN. RATES	8.34	8.05	7.66	+ 7.00
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
2011	37						37						
2012	32						32						
2013	31						31						
2014	29						29						
2015	44						44						
TOTAL	173						173						

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,931	-1,479	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	10,506	5,266	524	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	5.405	2.709	.270	8.384
DERIVED BY FORMULA	5.405	2.709	.270	8.384
UNDERLYING PRES. RATE	6.073	3.044	.303	9.420
PROPOSED	5.405	2.709	.270	8.384

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	10.725
IND. RATES				10.73	MINIMUM PREMIUM	2000
MAN. RATES	13.00	12.41	11.81	+ 10.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	755												
2012	323												
2013	203												
2014	63												
2015	96												
TOTAL	1,440												

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.	-14,856	-1,746	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	28,772	5,904	705	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.778	.365	.044	2.187
DERIVED BY FORMULA	1.778	.365	.044	2.187
UNDERLYING PRES. RATE	1.998	.410	.049	2.457
PROPOSED	1.778	.365	.044	2.187

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	2.797
IND. RATES				2.80	MINIMUM PREMIUM	1045
MAN. RATES	3.42	3.24	3.08	+ 2.80	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	27												
2012													
2013													
2014													
2015													
TOTAL	27												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73	-26		
TOTAL LOSSES				
EXPECTED LOSSES	156	100	32	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.514	.331	.106	.951
DERIVED BY FORMULA	.514	.331	.106	.951
UNDERLYING PRES. RATE	.578	.372	.119	1.069
PROPOSED	.514	.331	.106	.951

YEAR	12-1-16	12-1-17	6-1-18	12-1-18	IND. RATE	1.216
IND. RATES				1.22	MINIMUM PREMIUM	630
MAN. RATES	1.63	1.41	1.34	+ 1.22	PRESENT	740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,901												
2012	4,765												
2013	5,332												
2014	5,225	1,205,135	23.064					3					3
2015	5,740												
TOTAL	26,963	1,205,135	4.470					3					3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014	1,205,135											
TOTAL	1,205,135											

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014	2,695,305											
TOTAL	2,695,305											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,695,305			
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,212	-11,624	61	
TOTAL LOSSES	2,559,093		61	
EXPECTED LOSSES	292,280	40,714	17,526	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.491	.000	.000	9.491
INDICATED (POST-TEST)	10.801	.000	.000	10.801
PRES. ON RATE LEVEL	.965	.134	.058	1.157
DERIVED BY FORMULA	1.063	.130	.056	1.249
UNDERLYING PRES. RATE	1.084	.151	.065	1.300
PROPOSED	1.063	.130	.056	1.249
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				1.60
MAN. RATES	1.98	1.71	1.63	+ 1.60
IND. RATE				
				1.597
MINIMUM PREMIUM				730
PRESENT				740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,373	3,106	.092										
2012	4,262	15,310	.359										
2013	5,056												
2014	4,173												
2015	8,078	408	.005										
TOTAL	24,942	18,824	.075										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											3,106	
2012											15,310	
2015											408	
TOTAL											18,824	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011											3,243	
2012											16,229	
2015											500	
TOTAL											19,972	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			19,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-289,892	-33,535	65	
TOTAL LOSSES			20,037	
EXPECTED LOSSES	628,787	120,719	14,465	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.080	.080
INDICATED (POST-TEST)	.000	.000	.091	.091
PRES. ON RATE LEVEL	2.244	.431	.051	2.726
DERIVED BY FORMULA	2.222	.418	.052	2.692
UNDERLYING PRES. RATE	2.521	.484	.058	3.063
PROPOSED	2.222	.418	.052	2.692
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				3.44
MAN. RATES	4.66	4.04	3.84	+ 3.44
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.443
				1215
				1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	43,577	213,174	.489							4	6	10	
2012	47,861	636,367	1.329						1	5	5	11	
2013	47,329	477,419	1.008							6	6	12	
2014	47,426	182,056	.383							3	4	7	
2015	52,317	1,073,150	2.051						1	3	6	10	
TOTAL	238,510	2,582,166	1.083						2	21	27	50	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				31,716	40,101				21,103	73,859	46,395	
2012			75,098	96,770	3,805			178,349	169,742	41,186	71,417	
2013				117,062	49,355				157,993	121,741	31,268	
2014				52,736	14,969				45,376	26,950	42,025	
2015			270,686	73,351	151,449			42,987	47,296	450,218	37,163	
TOTAL			345,784	371,635	259,679			221,336	441,510	713,954	228,268	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011				48,146	79,560				54,002	209,613	48,437	
2012		5,098	143,692	141,665	8,388		25,941	546,401	402,383	105,951	75,702	
2013		654	57,953	174,048	63,522		1,537	115,563	408,805	269,418	31,268	
2014	1,972	1,882	60,119	71,577	20,165	1,686	864	72,150	106,977	59,103	46,606	
2015	3,350	26,184	852,881	214,019	138,529	7,274	14,299	780,516	524,342	468,389	45,562	
TOTAL	5,322	33,818	1,114,645	649,455	310,164	8,960	42,641	1,514,630	1,496,509	1,112,474	247,575	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,720,016	3,568,602	247,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,516,827	-499,454	1,252	
TOTAL LOSSES	1,203,189	3,069,148	248,827	
EXPECTED LOSSES	3,286,668	1,760,203	355,380	
CREDIBILITY	.05	.13	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.504	1.287	.104	1.895
INDICATED (POST-TEST)	.574	1.465	.118	2.157
PRES. ON RATE LEVEL	1.226	.657	.133	2.016
DERIVED BY FORMULA	1.193	.762	.131	2.086
UNDERLYING PRES. RATE	1.378	.738	.149	2.265
PROPOSED	1.193	.762	.131	2.086
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				2.67
MAN. RATES	3.22	2.98	2.84	+ 2.67
				PRESENT
				1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	755												
2012	323												
2013	203												
2014	63												
2015	96												
TOTAL	1,440												

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.	-2,342	-2,008		
TOTAL LOSSES				
EXPECTED LOSSES	4,534	6,797	504	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.281	.420	.031	.732
DERIVED BY FORMULA	.281	.420	.031	.732
UNDERLYING PRES. RATE	.315	.472	.035	.822
PROPOSED	.281	.420	.031	.732
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.94
MAN. RATES	1.14	1.08	1.03	+ .94

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	27												
2012													
2013													
2014													
2015													
TOTAL	27												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23	-3		
TOTAL LOSSES				
EXPECTED LOSSES	50	12	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.165	.038	.003	.206
DERIVED BY FORMULA	.165	.038	.003	.206
UNDERLYING PRES. RATE	.185	.043	.003	.231
PROPOSED	.165	.038	.003	.206
YEAR	12-1-16	12-1-17	6-1-18	12-1-18
IND. RATES				.26
MAN. RATES	.35	.30	.29	+ .26

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	201												
2012	162												
2013	166												
2014	129												
2015													
TOTAL	658												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,765	-4		
TOTAL LOSSES				
EXPECTED LOSSES	52,473	11		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	70.972	.014	.000	70.986
DERIVED BY FORMULA	70.972	.014	.000	70.986
UNDERLYING PRES. RATE	79.744	.016	.000	79.760
PROPOSED	70.972	.014	.000	70.986

YEAR	12-1-12	12-1-13	12-1-14	12-1-18	IND. RATE	90.812
IND. RATES				90.81	MINIMUM PREMIUM	395
MAN. RATES	100.00	100.00	100.00	+ 90.81	PRESENT	

+PROPOSED