

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,372	308,968	4.191				7,372			1	1	2	4
2014	7,296	502,840	6.891				7,296			1	2	3	6
2015	8,456	345,594	4.086				8,456			1	1	2	4
2016	12,179	798,110	6.553				12,179			2	2	10	14
2017	12,643	202,927	1.605				12,643					5	5
TOTAL	47,946	2,158,439	4.502				47,946			5	6	22	33

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			184,504	10,340	2,754			82,939	7,212	13,356	7,863
2014			170,027	77,897	43,927			119,017	38,165	48,379	5,428
2015			90,792	53,727	15,217			29,620	115,552	13,797	26,889
2016			248,724	67,678	76,553			109,844	42,559	248,329	4,423
2017					44,932					110,608	47,387
TOTAL			694,047	209,642	183,383			341,420	203,488	434,469	91,990

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			302,402	11,188	2,517			291,282	14,460	24,588	9,467
2014			284,505	82,067	44,519			455,946	77,998	105,296	7,545
2015		2,483	183,802	52,358	17,764		1,243	234,258	226,212	37,905	42,565
2016	1,258	22,596	485,466	84,571	72,069	628	15,821	515,727	179,442	459,494	7,541
2017	464	4,467	65,791	23,451	26,896	1,214	19,165	208,552	95,472	131,630	79,942
TOTAL	1,722	29,546	1,321,966	253,635	163,765	1,842	36,229	1,705,765	593,584	758,913	147,060

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,097,070	1,769,897	147,060	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,653,035	-488,949	1,331	
TOTAL LOSSES	1,444,035	1,280,948	148,391	
EXPECTED LOSSES	5,099,536	1,912,565	171,647	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.012	2.672	.309	5.993
INDICATED (POST-TEST)	2.885	2.560	.296	5.741
PRES. ON RATE LEVEL	9.310	3.492	.313	13.115
DERIVED BY FORMULA	9.246	3.455	.312	13.013
UNDERLYING PRES. RATE	10.636	3.989	.358	14.983
PROPOSED	9.246	3.455	.312	13.013

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	17.592
IND. RATES				17.59	MINIMUM PREMIUM	2000
MAN. RATES	26.17	23.06	19.67	+ 17.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,640	183,832	3.259						1		2	3	
2014	6,267	28,142	.449										
2015	6,139	44,233	.720								4	4	
2016	8,593	324,550	3.776							4	2	6	
2017	9,692	675,521	6.969						1		2	3	
TOTAL	36,331	1,256,278	3.458						2	4	10	16	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			82,129		3,638			81,705		15,939	421
2014											28,142
2015					16,489					24,852	2,892
2016				165,045	1,546				120,368	4,894	32,697
2017			112,566		51,354			458,991		36,563	16,047
TOTAL			194,695	165,045	73,027			540,696	120,368	82,248	80,199

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			134,609		3,325			286,948		29,344	507
2014											39,117
2015			3,407	1,323	16,453			7,300	3,809	49,793	4,578
2016	3,071	1,532	139,199	137,030	10,849	1,777	1,140	139,251	199,104	25,833	55,748
2017	569	9,841	170,561	31,630	33,187	495	36,972	1,007,326	91,076	64,265	27,071
TOTAL	3,640	11,373	447,776	169,983	63,814	2,272	38,112	1,440,825	293,989	169,235	127,021

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,943,998	697,021	127,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-352,722	-118,498	519			
TOTAL LOSSES	1,591,276	578,523	127,540			
EXPECTED LOSSES	1,100,466	462,130	67,212			
CREDIBILITY	.01	.03	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.380	1.592	.351	6.323		
INDICATED (POST-TEST)	4.196	1.525	.336	6.057		
PRES. ON RATE LEVEL	2.651	1.114	.162	3.927		
DERIVED BY FORMULA	2.666	1.126	.169	3.961		
UNDERLYING PRES. RATE	3.029	1.272	.185	4.486		
PROPOSED	2.666	1.126	.169	3.961		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.354
IND. RATES				5.35	MINIMUM PREMIUM	1070
MAN. RATES	6.86	6.44	5.89	+ 5.35	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
2013	1,400						1,400						
2014	1,216	271,267	22.308				1,216	1					1
2015	1,276	17,805	1.395				1,276				1		1
2016	1,568	1,867	.119				1,568					1	1
2017	1,899	4,293	.226				1,899						
TOTAL	7,359	295,232	4.012				7,359	1			1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	268,856										2,411
2015				6,750					9,341		1,714
2016					579					379	909
2017											4,293
TOTAL	268,856			6,750	579				9,341	379	9,327

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	418,015										3,351
2015			2,628	6,152	175			8,070	17,825	766	2,713
2016		3	265	119	466			186	131	681	1,550
2017											7,242
TOTAL	418,015	3	2,893	6,271	641			8,256	17,956	1,447	14,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	429,167	26,315	14,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,394	-49,530	118	
TOTAL LOSSES	363,773		14,974	
EXPECTED LOSSES	197,221	189,494	15,749	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.943	.000	.203	5.146
INDICATED (POST-TEST)	4.735	.000	.194	4.929
PRES. ON RATE LEVEL	2.346	2.254	.187	4.787
DERIVED BY FORMULA	2.346	2.231	.187	4.764
UNDERLYING PRES. RATE	2.680	2.575	.214	5.469
PROPOSED	2.357	2.242	.188	4.787
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.47
MAN. RATES	8.40	7.80	7.18	+ 6.47
IND. RATE				
				6.471
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
2013	1,378												
2014	1,219												
2015	718												
2016	2,022												
2017	1,566	2,260	.144										
TOTAL	6,903	2,260	.033										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											2,260
TOTAL											2,260

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											3,813
TOTAL											3,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,007	-23,378	82	
TOTAL LOSSES			3,895	
EXPECTED LOSSES	187,900	89,947	11,321	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.056	.056
INDICATED (POST-TEST)	.000	.000	.054	.054
PRES. ON RATE LEVEL	2.383	1.141	.143	3.667
DERIVED BY FORMULA	2.383	1.130	.142	3.655
UNDERLYING PRES. RATE	2.722	1.303	.164	4.189
PROPOSED	2.383	1.130	.142	3.655
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.94
MAN. RATES	6.23	5.99	5.50	+ 4.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.941
				1705
				1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	1						1						
2015	1						1						
2016	1						1						
2017	1						1						
TOTAL	4						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.	-188	-48		
TOTAL LOSSES				
EXPECTED LOSSES	728	200	8	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	15.897	4.333	.131	20.361
DERIVED BY FORMULA	15.897	4.333	.131	20.361
UNDERLYING PRES. RATE	18.162	4.950	.150	23.262
PROPOSED	15.897	4.333	.131	20.361

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	27.526
IND. RATES				27.53	MINIMUM PREMIUM	2000
MAN. RATES	38.99	34.87	30.54	+ 27.53	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
2013	222						222						
2014	353						353						
2015	1,517						1,517						
2016	1,422	1,222	.085				1,422					1	1
2017	1,489						1,489						
TOTAL	5,003	1,222	.024				5,003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016					344					878	
TOTAL					344					878	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016		3	159	71	277		4	434	302	1,577	
TOTAL		3	159	71	277		4	434	302	1,577	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	600	2,227		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,315	-16,636	133	
TOTAL LOSSES			133	
EXPECTED LOSSES	78,046	68,592	15,708	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	1.365	1.200	.275	2.840
DERIVED BY FORMULA	1.365	1.188	.272	2.825
UNDERLYING PRES. RATE	1.560	1.371	.314	3.245
PROPOSED	1.365	1.188	.272	2.825
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.82
MAN. RATES	5.53	4.92	4.26	+ 3.82
				PRESENT
				1515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	52,598	1,201,607	2.284					1		2	8	19	30
2014	60,776	1,337,210	2.200							3	10	13	26
2015	62,974	4,338,926	6.890						1	2	8	18	29
2016	68,326	892,345	1.306								10	11	21
2017	74,655	2,027,486	2.715							1	3	26	30
TOTAL	319,329	9,797,574	3.068					1	1	8	39	87	136

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	41,125		299,448	111,509	128,890	7		232,962	90,400	165,867	131,399
2014			306,813	166,813	168,622			220,032	215,410	212,749	46,771
2015		300,807	256,983	106,150	50,790		3,200,000	97,389	151,754	126,339	48,714
2016				249,675	161,614				236,733	181,887	62,436
2017			158,121	125,299	262,223			156,034	762,058	501,415	62,336
TOTAL	41,125	300,807	1,021,365	759,446	772,139	7	3,200,000	706,417	1,456,355	1,188,257	351,656

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	63,744		490,795	120,653	117,806	20		818,163	181,251	305,360	158,204
2014			523,972	177,808	166,683			893,992	413,860	459,370	65,012
2015		84,181	503,952	106,958	56,794		1,083,736	596,903	320,799	268,149	77,114
2016	4,647	3,015	283,405	239,753	144,469	3,497	2,860	358,977	451,032	360,400	106,454
2017	4,438	45,438	835,511	227,780	174,999	11,128	130,255	2,717,832	1,103,902	720,661	105,161
TOTAL	72,829	132,634	2,637,635	872,952	660,751	14,645	1,216,851	5,385,867	2,470,844	2,113,940	511,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,460,461	6,118,487	511,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,216,872	-1,524,608	3,493	
TOTAL LOSSES	7,243,589	4,593,879	515,438	
EXPECTED LOSSES	6,945,407	5,853,300	482,187	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.268	1.439	.161	3.868
INDICATED (POST-TEST)	2.173	1.379	.154	3.706
PRES. ON RATE LEVEL	1.904	1.604	.132	3.640
DERIVED BY FORMULA	1.917	1.570	.136	3.623
UNDERLYING PRES. RATE	2.175	1.833	.151	4.159
PROPOSED	1.926	1.577	.137	3.640
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.92
MAN. RATES	6.83	6.15	5.46	+ 4.92
				PRESENT
				1855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,107	9,121	.293				3,107					1	1
2014	2,080	38,738	1.862				2,080					3	3
2015	3,424	64,140	1.873				3,424				1	2	3
2016	3,272	413	.012				3,272						
2017	3,203	5,675	.177				3,203						
TOTAL	15,086	118,087	.783				15,086				1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					610					5,460	3,051
2014					14,199					24,539	
2015				27,460	6,907				9,645	18,695	1,433
2016											413
2017											5,675
TOTAL				27,460	21,716				9,645	48,694	10,572

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					558					10,052	3,673
2014			1,081	477	13,687			2,242	1,471	51,440	
2015			12,118	25,583	7,602			13,818	21,267	38,245	2,268
2016											704
2017											9,574
TOTAL			13,199	26,060	21,847			16,060	22,738	99,737	16,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,259	170,382	16,219	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,834	-69,001	159	
TOTAL LOSSES		101,381	16,378	
EXPECTED LOSSES	313,789	259,782	22,781	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.672	.109	.781
INDICATED (POST-TEST)	.000	.644	.104	.748
PRES. ON RATE LEVEL	1.821	1.507	.132	3.460
DERIVED BY FORMULA	1.803	1.490	.131	3.424
UNDERLYING PRES. RATE	2.080	1.722	.151	3.953
PROPOSED	1.803	1.490	.131	3.424

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	4.628
IND. RATES				4.63	MINIMUM PREMIUM	1615
MAN. RATES	6.83	6.07	5.19	+ 4.63	PRESENT	1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	93												
2014	108												
2015	120												
2016	184												
2017	111												
TOTAL	616												

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.	-2,430	-2,253	9	
TOTAL LOSSES			9	
EXPECTED LOSSES	7,510	8,728	1,171	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.067	1.240	.167	2.474
DERIVED BY FORMULA	1.067	1.240	.167	2.474
UNDERLYING PRES. RATE	1.219	1.417	.190	2.826
PROPOSED	1.067	1.240	.167	2.474

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.344
IND. RATES				3.34	MINIMUM PREMIUM	790
MAN. RATES	4.61	4.16	3.71	+ 3.34	PRESENT	840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	32,920	73,029	.221				32,920					3	3
2014	33,580	281,585	.838				33,580				2	1	3
2015	37,526	241,398	.643				37,526				8	4	12
2016	33,356	95,077	.285				33,356				4		4
2017	34,808	485,364	1.394				34,808			1		10	11
TOTAL	172,190	1,176,453	.683				172,190			1	14	18	33

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					15,637					34,515	22,877
2014				103,033	3,930				141,344	10,254	23,024
2015				56,484	8,328				136,534	9,702	30,350
2016				41,185					47,617		6,275
2017			75,001		89,997			24,039		230,981	65,346
TOTAL			75,001	200,702	117,892			24,039	325,495	285,452	147,872

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					14,292					63,542	27,544
2014			15,118	104,992	4,628			39,780	256,538	27,567	32,003
2015			23,717	52,152	9,768			120,780	262,013	30,627	48,044
2016	766	384	34,559	34,117	2,396	701	440	54,130	78,100	6,739	10,699
2017	992	15,625	266,133	53,776	57,318	2,548	43,412	539,410	205,959	277,179	110,239
TOTAL	1,758	16,009	339,527	245,037	88,402	3,249	43,852	754,100	802,610	405,654	228,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,158,495	1,541,703	228,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,059,611	-488,060	2,134	
TOTAL LOSSES	98,884	1,053,643	230,663	
EXPECTED LOSSES	3,252,669	1,835,545	315,108	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.057	.612	.134	.803
INDICATED (POST-TEST)	.055	.586	.128	.769
PRES. ON RATE LEVEL	1.654	.933	.160	2.747
DERIVED BY FORMULA	1.606	.898	.157	2.661
UNDERLYING PRES. RATE	1.889	1.066	.183	3.138
PROPOSED	1.606	.898	.157	2.661

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.597
IND. RATES				3.60	MINIMUM PREMIUM	825
MAN. RATES	5.45	4.77	4.12	+ 3.60	PRESENT	895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,300												
2014	1,583	14,939	.943									1	1
2015	1,168	4,720	.404									2	2
2016	1,020	22,926	2.247									1	1
2017	1,002												
TOTAL	6,073	42,585	.701									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014					4,310					10,629		
2015					1,861					2,859		
2016					7,879					15,047		
TOTAL					14,050					28,535		

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014			328	145	4,154			970	638	22,280		
2015			386	150	1,858			838	436	5,728		
2016		36	3,604	1,604	6,334		56	7,434	5,192	27,045		
TOTAL		36	4,318	1,899	12,346		56	9,242	6,266	55,053		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,652	75,564		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,255	-32,958	135	
TOTAL LOSSES		42,606	135	
EXPECTED LOSSES	84,415	121,460	22,166	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.702	.002	.704
INDICATED (POST-TEST)	.000	.673	.002	.675
PRES. ON RATE LEVEL	1.217	1.751	.319	3.287
DERIVED BY FORMULA	1.217	1.740	.316	3.273
UNDERLYING PRES. RATE	1.390	2.000	.365	3.755
PROPOSED	1.217	1.740	.316	3.273
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.42
MAN. RATES	6.36	5.71	4.93	+ 4.42
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
2013	5,013	168,192	3.355				5,013				1	2	3
2014	2,656	335,530	12.632				2,656			1	1		2
2015	3,054	2,595	.084				3,054						
2016	4,527	255,228	5.637				4,527			1			1
2017	4,819	75,049	1.557				4,819					4	4
TOTAL	20,069	836,594	4.169				20,069			2	2	6	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				57,046	34,140				53,529	16,882	6,595
2014			167,106	4,647				137,936	24,988		853
2015											2,595
2016			136,117					111,369			7,742
2017					31,396					43,423	230
TOTAL			303,223	61,693	65,536			249,305	78,517	60,305	18,015

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				61,724	31,204				107,326	31,079	7,940
2014			265,990	6,021	1,553			518,024	52,192	3,674	1,186
2015											4,108
2016		11,843	215,440	7,069	3,603		14,698	349,453	24,279	7,250	13,200
2017	324	3,116	45,973	16,390	18,796	484	7,525	81,879	37,483	51,679	388
TOTAL	324	14,959	527,403	91,204	55,156	484	22,223	949,356	221,280	93,682	26,822

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,514,749	461,322	26,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-205,896	-64,056	114	
TOTAL LOSSES	1,308,853	397,266	26,936	
EXPECTED LOSSES	575,379	239,624	15,654	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.522	1.980	.134	8.636
INDICATED (POST-TEST)	6.248	1.897	.128	8.273
PRES. ON RATE LEVEL	2.510	1.045	.068	3.623
DERIVED BY FORMULA	2.547	1.062	.069	3.678
UNDERLYING PRES. RATE	2.867	1.194	.078	4.139
PROPOSED	2.547	1.062	.069	3.678
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.64
MAN. RATES	7.02	6.67	6.11	+ 5.64
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	334	2,016	.603										
2014	201												
2015	173												
2016	144												
2017	167												
TOTAL	1,019	2,016	.198										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,016
TOTAL											2,016

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,427
TOTAL											2,427

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,427	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,616	-4,665	17	
TOTAL LOSSES			2,444	
EXPECTED LOSSES	31,507	16,467	2,762	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.240	.240
INDICATED (POST-TEST)	.000	.000	.230	.230
PRES. ON RATE LEVEL	2.706	1.415	.237	4.358
DERIVED BY FORMULA	2.706	1.415	.237	4.358
UNDERLYING PRES. RATE	3.092	1.616	.271	4.979
PROPOSED	2.706	1.415	.237	4.358

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.685
IND. RATES				6.69	MINIMUM PREMIUM	2000
MAN. RATES	8.04	7.80	7.35	+ 6.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	40						40						
2014	41						41						
2015	120						120						
2016	120						120						
2017													
TOTAL	321						321						

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.	-2,411	-1,328	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	7,413	5,040	1,461	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.021	1.374	.399	3.794
DERIVED BY FORMULA	2.021	1.374	.399	3.794
UNDERLYING PRES. RATE	2.309	1.570	.455	4.334
PROPOSED	2.021	1.374	.399	3.794

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.129
IND. RATES				5.13	MINIMUM PREMIUM	1040
MAN. RATES	7.54	6.67	5.69	+ 5.13	PRESENT	1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,024	7,023	.099										
2014	7,960	10,619	.133										
2015	5,974	26,228	.439								1	1	2
2016	8,560	13,528	.158									1	1
2017	10,571	110,952	1.049									5	5
TOTAL	40,089	168,350	.420								1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											7,023
2014											10,619
2015				7,501	3,030					4,844	10,853
2016					820					11,444	1,264
2017					46,257					57,116	7,579
TOTAL				7,501	50,107					73,404	37,338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											8,456
2014											14,760
2015			3,546	7,082	3,217			1,423	742	9,703	17,180
2016		3	374	167	659		45	5,656	3,950	20,569	2,155
2017	477	4,592	67,731	24,144	27,690	628	9,886	107,706	49,300	67,973	12,786
TOTAL	477	4,595	71,651	31,393	31,566	628	9,931	114,785	53,992	98,245	55,337

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	202,067	215,196	55,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-318,484	-78,124	423	
TOTAL LOSSES		137,072	55,760	
EXPECTED LOSSES	988,596	301,069	55,723	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.342	.139	.481
INDICATED (POST-TEST)	.000	.328	.133	.461
PRES. ON RATE LEVEL	2.159	.657	.122	2.938
DERIVED BY FORMULA	2.137	.644	.122	2.903
UNDERLYING PRES. RATE	2.466	.751	.139	3.356
PROPOSED	2.137	.644	.122	2.903

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	
IND. RATES				4.73	MINIMUM PREMIUM	1645
MAN. RATES	6.32	5.90	5.24	+ 4.73	PRESENT	1790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	25,448	320,499	1.259								6		6
2014	37,520	1,433,267	3.820							1	4		5
2015	52,555	113,575	.216								2		2
2016	37,884	154,230	.407								3	1	4
2017	33,586	212,139	.631								5	1	6
TOTAL	186,993	2,233,710	1.195							1	20	2	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				56,387					167,203		96,909
2014			753,312	122,844				361,434	169,043		26,634
2015				43,686					48,100		21,789
2016				81,825	3,733				49,601	5,814	13,257
2017				66,630	196				133,199	987	11,127
TOTAL			753,312	371,372	3,929			361,434	567,146	6,801	169,716

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				61,011					335,242		116,678
2014			450,975	127,131	3,477			531,688	312,671	9,733	37,021
2015			17,010	39,820	1,127			41,556	91,783	3,944	34,492
2016	1,524	775	70,368	68,540	7,766	731	487	59,261	83,356	17,469	22,603
2017	1,025	3,371	107,124	48,713	6,961	1,657	6,533	328,584	187,848	33,613	18,771
TOTAL	2,549	4,146	645,477	345,215	19,331	2,388	7,020	961,089	1,010,900	64,759	229,565

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,622,669	1,440,205	229,565	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,296,364	-515,232	1,891	
TOTAL LOSSES	326,305	924,973	231,456	
EXPECTED LOSSES	4,235,392	1,967,167	287,969	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.175	.495	.124	.794
INDICATED (POST-TEST)	.168	.474	.119	.761
PRES. ON RATE LEVEL	1.982	.921	.135	3.038
DERIVED BY FORMULA	1.928	.876	.133	2.937
UNDERLYING PRES. RATE	2.265	1.052	.154	3.471
PROPOSED	1.928	.876	.133	2.937
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.78
MAN. RATES	6.68	6.16	5.42	+ 4.78
				PRESENT
				1845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,109	796	.071				1,109						
2014	1,303	950	.072				1,303						
2015	589						589						
2016	1,587	31,370	1.976				1,587				1	2	3
2017	1,372	52,280	3.810				1,372				1		1
TOTAL	5,960	85,396	1.433				5,960				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											796
2014											950
2016				4,312	1,773				2,875	16,210	6,200
2017				30,379					21,791		110
TOTAL				34,691	1,773				24,666	16,210	8,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											958
2014											1,321
2016	81	49	4,431	3,933	1,675	42	89	11,273	10,310	29,541	10,571
2017	466	1,528	48,710	22,165	3,117	269	1,042	53,455	30,591	5,309	186
TOTAL	547	1,577	53,141	26,098	4,792	311	1,131	64,728	40,901	34,850	13,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	121,435	106,641	13,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,639	-23,557	45	
TOTAL LOSSES	75,796	83,084	13,081	
EXPECTED LOSSES	139,106	90,712	6,079	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.272	1.394	.219	2.885
INDICATED (POST-TEST)	1.219	1.335	.210	2.764
PRES. ON RATE LEVEL	2.043	1.332	.089	3.464
DERIVED BY FORMULA	2.043	1.332	.090	3.465
UNDERLYING PRES. RATE	2.334	1.522	.102	3.958
PROPOSED	2.042	1.332	.090	3.464
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.64
MAN. RATES	7.03	6.79	6.18	+ 5.64
				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
2013	1,609						1,609						
2014	1,637	222,792	13.609				1,637			1			1
2015	1,710	37,314	2.182				1,710				1	1	2
2016	1,746	2,636	.150				1,746						
2017	1,876						1,876						
TOTAL	8,578	262,742	3.063				8,578			1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			91,828					129,283			1,681
2015				15,480	1,000				6,942	2,624	11,268
2016											2,636
TOTAL			91,828	15,480	1,000			129,283	6,942	2,624	15,585

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			145,800	709	833			479,087	6,511	2,440	2,337
2015			6,234	14,190	1,397			6,764	13,648	5,824	17,837
2016											4,494
TOTAL			152,034	14,899	2,230			485,851	20,159	8,264	24,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	637,885	45,552	24,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-105,738	-48,783	121	
TOTAL LOSSES	532,147		24,789	
EXPECTED LOSSES	324,249	184,770	17,241	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.204	.000	.289	6.493
INDICATED (POST-TEST)	5.943	.000	.277	6.220
PRES. ON RATE LEVEL	3.309	1.885	.176	5.370
DERIVED BY FORMULA	3.309	1.866	.177	5.352
UNDERLYING PRES. RATE	3.780	2.154	.201	6.135
PROPOSED	3.320	1.872	.178	5.370
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.74
MAN. RATES	11.26	10.61	9.58	+ 8.74

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,351	15,485	1.146									2	2
2014	1,389	922	.066										
2015	1,741	5,527	.317										
2016	1,900	4,443	.233										
2017	2,632	26,974	1.024									1	1
TOTAL	9,013	53,351	.592									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					6,219					9,266		
2014											922	
2015											5,527	
2016											4,443	
2017					6,704					18,631	1,639	
TOTAL					12,923					27,897	12,531	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					5,684					17,059		
2014											1,282	
2015											8,749	
2016											7,575	
2017	69	666	9,816	3,499	4,012	206	3,224	35,128	16,080	22,174	2,765	
TOTAL	69	666	9,816	3,499	9,696	206	3,224	35,128	16,080	39,233	20,371	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,109	68,508	20,371	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,736	-26,581	73	
TOTAL LOSSES	4,373	41,927	20,444	
EXPECTED LOSSES	140,332	103,920	9,103	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.049	.465	.227	.741
INDICATED (POST-TEST)	.047	.445	.217	.709
PRES. ON RATE LEVEL	1.363	1.009	.088	2.460
DERIVED BY FORMULA	1.363	1.003	.089	2.455
UNDERLYING PRES. RATE	1.557	1.153	.101	2.811
PROPOSED	1.363	1.003	.089	2.455
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.00
MAN. RATES	5.19	4.87	4.39	+ 4.00
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.996
				1440
				1555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,697	24,242	.516									1	1
2014	5,658	7,665	.135									1	1
2015	6,229	4,795	.076									1	1
2016	6,710	226,615	3.377							1			1
2017	8,131	152,024	1.869									3	3
TOTAL	31,425	415,341	1.322							1		6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,764					19,688	2,790
2014					5,209						2,456
2015					604					2,225	1,966
2016			129,080					93,945			3,590
2017					34,188					106,932	10,904
TOTAL			129,080		41,765			93,945		128,845	21,706

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,612					36,246	3,359
2014			397	175	5,021						3,414
2015			125	48	603			653	343	4,458	3,112
2016		11,230	204,302	6,703	3,418		12,398	294,784	20,480	6,115	6,121
2017	354	3,392	50,060	17,844	20,466	1,173	18,515	201,619	92,297	127,254	18,395
TOTAL	354	14,622	254,884	24,770	31,120	1,173	30,913	497,056	113,120	174,073	34,401

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	799,002	343,083	34,401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-178,140	-117,699	383	
TOTAL LOSSES	620,862	225,384	34,784	
EXPECTED LOSSES	565,021	456,919	50,594	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.976	.717	.111	2.804
INDICATED (POST-TEST)	1.893	.687	.106	2.686
PRES. ON RATE LEVEL	1.574	1.272	.141	2.987
DERIVED BY FORMULA	1.577	1.254	.140	2.971
UNDERLYING PRES. RATE	1.798	1.454	.161	3.413
PROPOSED	1.577	1.254	.140	2.971
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.84
MAN. RATES	7.19	6.42	5.33	+ 4.84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,657	246,665	9.283							2	5	7	
2014	2,760	223,893	8.112						1		1	2	
2015	2,988	20,066	.671								1	1	
2016	3,031	620	.020										
2017	3,189	57,064	1.789								3	3	
TOTAL	14,625	548,308	3.749						1	2	10	13	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				28,533	20,499				109,506	85,645	2,482
2014			145,605		910			72,040		584	4,754
2015					587					2,925	16,554
2016											620
2017					22,476					34,588	
TOTAL			145,605	28,533	44,472			72,040	109,506	123,742	24,410

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				30,873	18,736				219,560	157,673	2,988
2014			231,252	1,155	2,197			267,016	3,663	2,582	6,608
2015			120	46	585			859	446	5,859	26,205
2016											1,057
2017	233	2,232	32,912	11,732	13,452	379	5,993	65,223	29,857	41,164	
TOTAL	233	2,232	264,284	43,806	34,970	379	5,993	333,098	253,526	207,278	36,858

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	606,219	539,580	36,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,186	-64,667	181	
TOTAL LOSSES	479,033	474,913	37,039	
EXPECTED LOSSES	391,803	245,553	25,741	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.275	3.247	.253	6.775
INDICATED (POST-TEST)	3.137	3.111	.242	6.490
PRES. ON RATE LEVEL	2.345	1.470	.154	3.969
DERIVED BY FORMULA	2.353	1.503	.156	4.012
UNDERLYING PRES. RATE	2.679	1.679	.176	4.534
PROPOSED	2.353	1.503	.156	4.012

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.531
IND. RATES				6.53	MINIMUM PREMIUM	2000
MAN. RATES	8.67	8.09	7.08	+ 6.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	257												
2014	246												
2015	256												
2016	279												
2017	187												
TOTAL	1,225												

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.			-5,984	-5,122	17	
TOTAL LOSSES					17	
EXPECTED LOSSES			17,897	19,048	2,670	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.001	.001
INDICATED (POST-TEST)			.000	.000	.001	.001
PRES. ON RATE LEVEL			1.279	1.361	.191	2.831
DERIVED BY FORMULA			1.279	1.361	.191	2.831
UNDERLYING PRES. RATE			1.461	1.555	.218	3.234
PROPOSED			1.279	1.361	.191	2.831

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		4.608
IND. RATES				4.61	MINIMUM PREMIUM		1610
MAN. RATES	6.19	5.75	5.05	+ 4.61	PRESENT		1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	66						66						
2014	74						74						
2015	90						90						
2016	94						94						
2017	52						52						
TOTAL	376						376						

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-3,017	-4,173	7		
TOTAL LOSSES					7		
EXPECTED LOSSES			9,295	15,712	974		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.002	.002	
INDICATED (POST-TEST)			.000	.000	.002	.002	
PRES. ON RATE LEVEL			2.164	3.658	.226	6.048	
DERIVED BY FORMULA			2.164	3.658	.226	6.048	
UNDERLYING PRES. RATE			2.472	4.179	.259	6.910	
PROPOSED			2.164	3.658	.226	6.048	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		9.846
IND. RATES				9.85	MINIMUM PREMIUM		2000
MAN. RATES	10.79	11.27	10.79	+ 9.85	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
2013	10,280	1,381,921	13.442				10,280			2	5	7	14
2014	10,405	78,572	.755				10,405				7	5	12
2015	13,377	378,185	2.827				13,377				5	8	13
2016	13,942	794,863	5.701				13,942			3	3	5	11
2017	15,206	380,586	2.502				15,206				4	11	15
TOTAL	63,210	3,014,127	4.768				63,210			5	24	36	65

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			616,514	121,816	12,349			486,752	111,765	23,391	9,334
2014				13,842	3,982				21,184	9,860	29,704
2015				99,631	82,645				99,572	87,495	8,842
2016			401,096	54,498	57,803			186,799	18,222	46,724	29,721
2017				183,989	14,076				108,187	27,866	46,468
TOTAL			1,017,610	473,776	170,855			673,551	358,930	195,336	124,069

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			766,389	131,805	11,286			1,300,135	224,089	43,062	11,238
2014			2,295	14,221	3,951			6,728	38,947	21,574	41,289
2015			55,881	97,445	85,050			111,702	203,391	183,457	13,997
2016	1,013	35,651	706,996	77,752	60,267	268	24,993	629,934	86,738	98,718	50,674
2017	2,972	10,663	315,626	141,588	27,310	1,649	9,998	317,924	175,929	59,512	78,392
TOTAL	3,985	46,314	1,847,187	462,811	187,864	1,917	34,991	2,366,423	729,094	406,323	195,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,300,817	1,786,092	195,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,218,726	-662,021	2,003	
TOTAL LOSSES	3,082,091	1,124,071	197,593	
EXPECTED LOSSES	3,780,590	2,549,891	271,804	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.876	1.778	.313	6.967
INDICATED (POST-TEST)	4.671	1.703	.300	6.674
PRES. ON RATE LEVEL	5.235	3.531	.377	9.143
DERIVED BY FORMULA	5.224	3.440	.373	9.037
UNDERLYING PRES. RATE	5.981	4.034	.430	10.445
PROPOSED	5.224	3.440	.373	9.037

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	14.712
IND. RATES				14.71	MINIMUM PREMIUM	2000
MAN. RATES	19.45	18.28	16.31	+ 14.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	305												
2014	118												
2015	306												
2016	337	773	.229										
2017	417	785	.188										
TOTAL	1,483	1,558	.105										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2016											773	
2017											785	
TOTAL											1,558	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2016											1,318	
2017											1,324	
TOTAL											2,642	

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B					2,642	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-6,523	-3,715	24	
TOTAL LOSSES					2,666	
EXPECTED LOSSES			18,672	14,237	2,892	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.180	.180
INDICATED (POST-TEST)			.000	.000	.172	.172
PRES. ON RATE LEVEL			1.102	.840	.171	2.113
DERIVED BY FORMULA			1.102	.840	.171	2.113
UNDERLYING PRES. RATE			1.259	.960	.195	2.414
PROPOSED			1.102	.840	.171	2.113

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		3.439
IND. RATES				3.44	MINIMUM PREMIUM		1285
MAN. RATES	4.74	4.37	3.77	+ 3.44	PRESENT		1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	114												
2014	104												
2015	59												
2016	91												
2017	99												
TOTAL	467												

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.	-5,345	-4,024	10	
TOTAL LOSSES			10	
EXPECTED LOSSES	15,657	14,916	1,457	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.935	2.796	.273	6.004
DERIVED BY FORMULA	2.935	2.796	.273	6.004
UNDERLYING PRES. RATE	3.353	3.194	.312	6.859
PROPOSED	2.935	2.796	.273	6.004

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	9.774
IND. RATES				9.77	MINIMUM PREMIUM	2000
MAN. RATES	13.41	12.32	10.71	+ 9.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	775	20,750	2.677				775					1	1
2014	864	4,242	.490				864						
2015	664						664						
2016	566						566						
2017	2,211	61,276	2.771				2,211					1	1
TOTAL	5,080	86,268	1.698				5,080					2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					20,750							
2014											4,242	
2017					39,240					20,000	2,036	
TOTAL					59,990					20,000	6,278	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					18,966							
2014											5,896	
2017	407	3,900	57,455	20,480	23,491	217	3,460	37,708	17,262	23,801	3,435	
TOTAL	407	3,900	57,455	20,480	42,457	217	3,460	37,708	17,262	23,801	9,331	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	103,147	104,000	9,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,496	-17,277	151	
TOTAL LOSSES	68,651	86,723	9,482	
EXPECTED LOSSES	111,302	68,528	15,698	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.351	1.707	.187	3.245
INDICATED (POST-TEST)	1.294	1.635	.179	3.108
PRES. ON RATE LEVEL	1.918	1.181	.270	3.369
DERIVED BY FORMULA	1.918	1.186	.269	3.373
UNDERLYING PRES. RATE	2.191	1.349	.309	3.849
PROPOSED	1.916	1.185	.268	3.369

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.484
IND. RATES				5.48	MINIMUM PREMIUM	1855
MAN. RATES	7.64	6.95	6.01	+ 5.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	11,783												
2014	12,175												
2015	10,877	209,883	1.929							1		1	2
2016	10,580												
2017	11,323												
TOTAL	56,738	209,883	.370							1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015			122,154		1,359			51,780		34,590	
TOTAL			122,154		1,359			51,780		34,590	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015		3,342	215,193	3,022	2,957		2,173	238,099	11,616	70,680	
TOTAL		3,342	215,193	3,022	2,957		2,173	238,099	11,616	70,680	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	458,807	88,275		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,441	-80,688	368	
TOTAL LOSSES	295,366	7,587	368	
EXPECTED LOSSES	497,593	301,279	55,037	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.521	.013	.001	.535
INDICATED (POST-TEST)	.499	.012	.001	.512
PRES. ON RATE LEVEL	.767	.465	.085	1.317
DERIVED BY FORMULA	.764	.442	.081	1.287
UNDERLYING PRES. RATE	.877	.531	.097	1.505
PROPOSED	.764	.442	.081	1.287
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.10
MAN. RATES	2.88	2.66	2.35	+ 2.10
				PRESENT
				980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	652												
2014	853	3,966	.464										
2015	677	261	.038										
2016	676	212	.031										
2017	645												
TOTAL	3,503	4,439	.127										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											3,966
2015											261
2016											212
TOTAL											4,439

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											5,513
2015											413
2016											361
TOTAL											6,287

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,287	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,688	-10,246	73	
TOTAL LOSSES			6,360	
EXPECTED LOSSES	74,578	38,462	11,244	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.182	.182
INDICATED (POST-TEST)	.000	.000	.174	.174
PRES. ON RATE LEVEL	1.864	.961	.281	3.106
DERIVED BY FORMULA	1.864	.951	.280	3.095
UNDERLYING PRES. RATE	2.129	1.098	.321	3.548
PROPOSED	1.864	.951	.280	3.095

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.038
IND. RATES				5.04	MINIMUM PREMIUM	1730
MAN. RATES	6.75	6.26	5.54	+ 5.04	PRESENT	1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	353												
2014	429												
2015	522												
2016	205												
2017	265												
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.	-8,163	-6,200	26	
TOTAL LOSSES			26	
EXPECTED LOSSES	25,936	22,636	4,488	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.280	1.117	.221	2.618
DERIVED BY FORMULA	1.280	1.117	.221	2.618
UNDERLYING PRES. RATE	1.462	1.276	.253	2.991
PROPOSED	1.280	1.117	.221	2.618
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.26
MAN. RATES	5.29	5.09	4.67	+ 4.26
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.262
				1515
				1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,086	4,277	.393										
2014	965	134,964	13.985									1	1
2015	963	9,743	1.011										
2016	1,038	351,605	33.873								3		3
2017	1,135	3,661	.322									2	2
TOTAL	5,187	504,250	9.721								3	3	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											4,277
2014					36,225					97,172	1,567
2015											9,743
2016				117,770					232,354		1,481
2017					480					1,829	1,352
TOTAL				117,770	36,705				232,354	99,001	18,420

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											5,150
2014			2,758	1,217	34,919			8,868	5,824	203,693	2,178
2015											15,423
2016	2,193	1,090	98,825	97,557	6,857	3,440	2,158	264,131	381,091	32,874	2,525
2017	4	48	702	251	286	23	319	3,450	1,574	2,171	2,281
TOTAL	2,197	1,138	102,285	99,025	42,062	3,463	2,477	276,449	388,489	238,738	27,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	388,009	768,314	27,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,862	-28,150	84	
TOTAL LOSSES	348,147	740,164	27,641	
EXPECTED LOSSES	119,301	105,764	12,086	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.712	14.270	.533	21.515
INDICATED (POST-TEST)	6.430	13.671	.511	20.612
PRES. ON RATE LEVEL	2.013	1.785	.204	4.002
DERIVED BY FORMULA	2.013	1.904	.207	4.124
UNDERLYING PRES. RATE	2.300	2.039	.233	4.572
PROPOSED	2.013	1.904	.207	4.124
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.71
MAN. RATES	8.41	7.94	7.14	+ 6.71
				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
2013	13,377	533,866	3.990				13,377			1	1	4	6
2014	13,208	307,305	2.326				13,208			1	1	2	4
2015	13,220	509,126	3.851				13,220			1	1	4	6
2016	9,967	40,582	.407				9,967				1	2	3
2017	13,478	190,310	1.412				13,478			1		3	4
TOTAL	63,250	1,581,189	2.500				63,250			4	4	15	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			238,088	1,689	28,400			174,522	2,030	48,372	40,765
2014			90,804	24,536	35,729			55,033	42,433	17,825	40,945
2015			341,321	1,556	6,705			126,882	2,686	9,680	20,296
2016				7,500	4,220				3,990	12,502	12,370
2017			117,053		20,687			21,000		18,998	12,572
TOTAL			787,266	35,281	95,741			377,437	51,139	107,377	126,948

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			362,620	1,827	25,958			569,562	4,070	89,053	49,081
2014			150,422	26,872	35,464			217,226	80,670	40,227	56,914
2015		7,221	466,471	8,252	10,190		4,121	437,184	18,580	22,225	32,129
2016	141	87	8,225	7,072	3,829	60	78	10,708	10,862	23,038	21,091
2017	301	12,468	239,988	21,422	17,761	218	6,262	126,602	22,151	24,619	21,209
TOTAL	442	19,776	1,227,726	65,445	93,202	278	10,461	1,361,282	136,333	199,162	180,424

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,619,965	494,142	180,424	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-564,251	-377,348	958	
TOTAL LOSSES	2,055,714	116,794	181,382	
EXPECTED LOSSES	1,720,400	1,403,519	141,048	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.250	.185	.287	3.722
INDICATED (POST-TEST)	3.114	.177	.275	3.566
PRES. ON RATE LEVEL	2.381	1.942	.195	4.518
DERIVED BY FORMULA	2.396	1.854	.199	4.449
UNDERLYING PRES. RATE	2.720	2.219	.223	5.162
PROPOSED	2.396	1.854	.199	4.449
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.24
MAN. RATES	9.56	9.04	8.06	+ 7.24
IND. RATE				
				7.242
				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
2013	2,786	34,336	1.232							1		1	
2014	2,343	23,655	1.009							1		1	
2015	2,551	223,240	8.751							1		1	
2016	2,377	11,461	.482										
2017	2,497	441	.017										
TOTAL	12,554	293,133	2.335							1	2	3	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				10,934					23,402		
2014					10,000					13,655	
2015					48,721					174,519	
2016											11,461
2017											441
TOTAL				10,934	58,721				23,402	188,174	11,902

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				11,831					46,921		
2014			761	336	9,639			1,246	818	28,623	
2015			10,069	3,912	48,621			51,218	26,717	349,651	
2016											19,541
2017											744
TOTAL			10,830	16,079	58,260			52,464	74,456	378,274	20,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	63,294	527,069	20,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,106	-34,731	94	
TOTAL LOSSES	7,188	492,338	20,379	
EXPECTED LOSSES	166,341	129,055	14,187	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.057	3.922	.162	4.141
INDICATED (POST-TEST)	.055	3.757	.155	3.967
PRES. ON RATE LEVEL	1.159	.900	.099	2.158
DERIVED BY FORMULA	1.148	.957	.100	2.205
UNDERLYING PRES. RATE	1.325	1.028	.113	2.466
PROPOSED	1.148	.957	.100	2.205

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.589
IND. RATES				3.59	MINIMUM PREMIUM	1325
MAN. RATES	4.41	4.24	3.85	+ 3.59	PRESENT	1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,627	118	.007										
2014	321												
2015	607												
2016	616	2,510	.407										
2017	643												
TOTAL	3,814	2,628	.069										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											118
2016											2,510
TOTAL											2,628

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											142
2016											4,280
TOTAL											4,422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,422	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,850	-10,877	20	
TOTAL LOSSES			4,442	
EXPECTED LOSSES	40,123	37,340	3,394	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.116	.116
INDICATED (POST-TEST)	.000	.000	.111	.111
PRES. ON RATE LEVEL	.921	.857	.078	1.856
DERIVED BY FORMULA	.921	.848	.078	1.847
UNDERLYING PRES. RATE	1.052	.979	.089	2.120
PROPOSED	.921	.848	.078	1.847

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.006
IND. RATES				3.01	MINIMUM PREMIUM	1165
MAN. RATES	3.92	3.64	3.31	+ 3.01	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	15,915	238,512	1.498								2	3	5
2014	16,346	34,841	.213									3	3
2015	13,114	47,923	.365								2		2
2016	11,482	107,625	.937								1	1	2
2017	10,936	37,658	.344								2	2	4
TOTAL	67,793	466,559	.688								7	9	16

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				63,912	74,739				35,947	32,793	31,121	
2014					6,996					11,627	16,218	
2015				2,382					23,130		22,411	
2016				61,829	67				37,670	309	7,750	
2017				11,202	2,589				13,690	5,297	4,880	
TOTAL				139,325	84,391				110,437	50,026	82,380	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				69,152	68,311				72,073	60,372	37,470	
2014			532	234	6,743			1,058	697	24,372	22,543	
2015			927	2,173	61			19,986	44,138	1,896	35,477	
2016	1,151	572	51,911	51,228	3,654	559	346	42,977	61,892	5,882	13,214	
2017	196	822	21,755	9,526	2,699	226	1,576	43,571	23,786	9,635	8,233	
TOTAL	1,347	1,394	75,125	132,313	81,468	785	1,922	107,592	202,586	102,157	116,937	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	188,165	518,524	116,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-366,339	-424,887	1,101	
TOTAL LOSSES		93,637	118,038	
EXPECTED LOSSES	1,100,959	1,553,815	180,329	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.138	.174	.312
INDICATED (POST-TEST)	.000	.132	.167	.299
PRES. ON RATE LEVEL	1.422	2.006	.233	3.661
DERIVED BY FORMULA	1.394	1.912	.229	3.535
UNDERLYING PRES. RATE	1.624	2.292	.266	4.182
PROPOSED	1.394	1.912	.229	3.535
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.75
MAN. RATES	8.06	7.48	6.53	+ 5.75
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,197	7,000	.584									1	1
2014	1,259												
2015	1,266												
2016	1,187												
2017	1,035	9,216	.890										
TOTAL	5,944	16,216	.273									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					4,000					3,000		
2017											9,216	
TOTAL					4,000					3,000	9,216	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					3,656					5,523		
2017											15,547	
TOTAL					3,656					5,523	15,547	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		9,179	15,547	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,186	-45,337	125	
TOTAL LOSSES			15,672	
EXPECTED LOSSES	180,698	169,047	19,496	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.264	.264
INDICATED (POST-TEST)	.000	.000	.253	.253
PRES. ON RATE LEVEL	2.661	2.489	.287	5.437
DERIVED BY FORMULA	2.661	2.464	.287	5.412
UNDERLYING PRES. RATE	3.040	2.844	.328	6.212
PROPOSED	2.661	2.464	.287	5.412

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	8.810
IND. RATES				8.81	MINIMUM PREMIUM	2000
MAN. RATES	10.67	10.43	9.70	+ 8.81	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	288												
2014	386												
2015	352	308	.087										
2016	382												
2017	361	2,249	.622									1	1
TOTAL	1,769	2,557	.145									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2015											308	
2017					167					402	1,680	
TOTAL					167					402	1,988	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2015											488	
2017	1	16	246	88	99	6	72	765	347	480	2,834	
TOTAL	1	16	246	88	99	6	72	765	347	480	3,322	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,106	1,014	3,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,021	-7,358	30	
TOTAL LOSSES			3,352	
EXPECTED LOSSES	25,473	28,092	4,441	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.189	.189
INDICATED (POST-TEST)	.000	.000	.181	.181
PRES. ON RATE LEVEL	1.260	1.390	.220	2.870
DERIVED BY FORMULA	1.260	1.390	.220	2.870
UNDERLYING PRES. RATE	1.440	1.588	.251	3.279
PROPOSED	1.260	1.390	.220	2.870

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	4.672
IND. RATES				4.67	MINIMUM PREMIUM	1630
MAN. RATES	5.95	5.64	5.12	+ 4.67	PRESENT	1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	420	4,945	1.177									1	1
2014	74												
2015	73												
2016	62												
2017	2,898	7,696	.265									1	1
TOTAL	3,527	12,641	.358									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					1,686					3,259		
2017					5,000					2,666	30	
TOTAL					6,686					5,925	30	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					1,541					6,000		
2017	53	500	7,321	2,609	2,993	29	462	5,022	2,298	3,173	51	
TOTAL	53	500	7,321	2,609	4,534	29	462	5,022	2,298	9,173	51	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,387	18,614	51	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,498	-9,242	53	
TOTAL LOSSES		9,372	104	
EXPECTED LOSSES	78,510	40,138	3,773	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.266	.003	.269
INDICATED (POST-TEST)	.000	.255	.003	.258
PRES. ON RATE LEVEL	1.948	.996	.094	3.038
DERIVED BY FORMULA	1.948	.989	.093	3.030
UNDERLYING PRES. RATE	2.226	1.138	.107	3.471
PROPOSED	1.948	.989	.093	3.030
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.93
MAN. RATES	6.68	6.16	5.42	+ 4.93
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.932
				1700
				1845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	300												
2015	299												
2016	540												
2017	277												
TOTAL	1,416												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,509	-3,662	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	23,817	15,306	680	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.472	.946	.042	2.460
DERIVED BY FORMULA	1.472	.946	.042	2.460
UNDERLYING PRES. RATE	1.682	1.081	.048	2.811
PROPOSED	1.472	.946	.042	2.460
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.00
MAN. RATES	5.19	4.87	4.39	+ 4.00
				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
2013	17												
2014													
2015													
2016													
2017	207	123	.059										
TOTAL	224	123	.055										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2017												
TOTAL											123	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2017												
TOTAL											208	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			208	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-763	-440	3	
TOTAL LOSSES			211	
EXPECTED LOSSES	2,552	1,991	206	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.094	.094
INDICATED (POST-TEST)	.000	.000	.090	.090
PRES. ON RATE LEVEL	.997	.778	.081	1.856
DERIVED BY FORMULA	.997	.778	.081	1.856
UNDERLYING PRES. RATE	1.139	.889	.092	2.120
PROPOSED	.997	.778	.081	1.856

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.021
IND. RATES				3.02	MINIMUM PREMIUM	1165
MAN. RATES	3.92	3.64	3.31	+ 3.02	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	164												
2014	168												
2015	166												
2016	184												
2017	171												
TOTAL	853												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-3,217	-3,580	15		
TOTAL LOSSES					15		
EXPECTED LOSSES			9,810	13,512	2,295		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.002	.002	
INDICATED (POST-TEST)			.000	.000	.002	.002	
PRES. ON RATE LEVEL			1.007	1.387	.235	2.629	
DERIVED BY FORMULA			1.007	1.387	.235	2.629	
UNDERLYING PRES. RATE			1.150	1.584	.269	3.003	
PROPOSED			1.007	1.387	.235	2.629	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		4.280
IND. RATES				4.28	MINIMUM PREMIUM		1520
MAN. RATES	5.26	5.08	4.69	+ 4.28	PRESENT		1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	124												
2014	131	2,637	2.012										
2015	126												
2016	123												
2017	166												
TOTAL	670	2,637	.394										

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											3,665
TOTAL											3,665

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,665	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,908	-2,128	11	
TOTAL LOSSES			3,676	
EXPECTED LOSSES	12,100	8,093	1,433	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.549	.549
INDICATED (POST-TEST)	.000	.000	.526	.526
PRES. ON RATE LEVEL	1.581	1.057	.187	2.825
DERIVED BY FORMULA	1.581	1.057	.187	2.825
UNDERLYING PRES. RATE	1.806	1.208	.214	3.228
PROPOSED	1.581	1.057	.187	2.825
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.60
MAN. RATES	6.08	5.71	5.04	+ 4.60
				PRESENT
				1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	8,008	34,253	.427								2		2
2014	7,080	41,274	.582								1	2	3
2015	7,325	78,342	1.069								1	1	2
2016	6,954	47,130	.677								2		2
2017	6,864	49,243	.717									2	2
TOTAL	36,231	250,242	.691								6	5	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				11,507					21,803		943
2014				3,106	8,500				12,634	14,219	2,815
2015				27,186	1,188				39,694	2,148	8,126
2016				3,586					30,425		13,119
2017					27,672					20,179	1,392
TOTAL				45,385	37,360				104,556	36,546	26,395

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				12,450					43,715		1,135
2014			1,094	3,447	8,219			4,770	23,728	30,348	3,913
2015			10,831	24,874	1,888			34,921	76,070	7,555	12,863
2016	66	33	3,008	2,969	207	454	287	34,586	49,902	4,303	22,368
2017	286	2,751	40,517	14,443	16,564	226	3,496	38,048	17,417	24,014	2,348
TOTAL	352	2,784	55,450	58,183	26,878	680	3,783	112,325	210,832	66,220	42,627

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	175,374	362,113	42,627	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-143,899	-101,240	221	
TOTAL LOSSES	31,475	260,873	42,848	
EXPECTED LOSSES	428,251	375,716	33,694	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.087	.720	.118	.925
INDICATED (POST-TEST)	.083	.690	.113	.886
PRES. ON RATE LEVEL	1.035	.908	.081	2.024
DERIVED BY FORMULA	1.025	.901	.082	2.008
UNDERLYING PRES. RATE	1.182	1.037	.093	2.312
PROPOSED	1.025	.901	.082	2.008
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.27
MAN. RATES	4.57	4.13	3.61	+ 3.27
				PRESENT
				1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	38,648	280,959	.726							1		4	5
2014	36,634	301,969	.824							1	1	3	5
2015	44,018	419,520	.953								5	6	11
2016	44,055	781,529	1.773							1	7	8	16
2017	47,434	546,932	1.153							1		14	15
TOTAL	210,789	2,330,909	1.106							4	13	35	52

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			81,824		63,479			19,304		90,240	26,112
2014			127,706	30,029	6,895			59,503	6,372	16,189	55,275
2015				119,502	55,447				141,700	65,585	37,286
2016			155,294	268,516	40,247			43,891	186,829	56,991	29,761
2017			101,097		171,749			27,493		163,488	83,105
TOTAL			465,921	418,047	337,817			150,191	334,901	392,493	231,539

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			134,110		58,020			67,796		166,132	31,439
2014			207,607	31,778	8,047			223,735	15,506	35,332	76,832
2015			57,996	113,377	58,421			141,666	280,422	143,008	59,024
2016	4,997	16,170	489,507	238,691	52,103	2,757	7,729	378,264	335,659	131,725	50,743
2017	1,848	26,072	432,580	98,814	107,446	1,813	32,198	427,088	148,650	197,191	140,198
TOTAL	6,845	42,242	1,321,800	482,660	284,037	4,570	39,927	1,238,549	780,237	673,388	358,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,653,933	2,220,322	358,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,767,677	-562,759	2,356	
TOTAL LOSSES	886,256	1,657,563	360,592	
EXPECTED LOSSES	5,400,414	2,139,508	330,937	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.420	.786	.171	1.377
INDICATED (POST-TEST)	.402	.753	.164	1.319
PRES. ON RATE LEVEL	2.243	.888	.137	3.268
DERIVED BY FORMULA	2.188	.873	.140	3.201
UNDERLYING PRES. RATE	2.562	1.015	.157	3.734
PROPOSED	2.188	.873	.140	3.201
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.21
MAN. RATES	7.08	6.58	5.83	+ 5.21
IND. RATE				
				5.211
MINIMUM PREMIUM				1780
PRESENT				1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,427	1,156	.033										
2014	3,468	81,280	2.343								1	1	2
2015	8,411	18,149	.215									2	2
2016	7,740	97,790	1.263								1	2	3
2017	8,858	106,162	1.198								3		3
TOTAL	31,904	304,537	.955								5	5	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,156
2014				7,702	6,598				6,933	46,587	13,460
2015					4,592					7,802	5,755
2016				16,556	19,714				56,783	4,737	
2017				31,446					67,506		7,210
TOTAL				55,704	30,904				131,222	59,126	27,581

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,392
2014			1,610	8,060	6,423			6,156	15,345	97,955	18,709
2015			947	369	4,583			2,290	1,193	15,632	9,110
2016	308	235	22,904	17,734	16,811	839	547	66,892	94,763	16,544	
2017	483	1,584	50,422	22,942	3,229	834	3,224	165,592	94,765	16,439	12,163
TOTAL	791	1,819	75,883	49,105	31,046	1,673	3,771	240,930	206,066	146,570	41,374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	324,867	432,787	41,374	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-220,839	-44,923	268	
TOTAL LOSSES	104,028	387,864	41,642	
EXPECTED LOSSES	707,313	178,663	33,499	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.326	1.216	.131	1.673
INDICATED (POST-TEST)	.312	1.165	.125	1.602
PRES. ON RATE LEVEL	1.941	.490	.092	2.523
DERIVED BY FORMULA	1.925	.510	.093	2.528
UNDERLYING PRES. RATE	2.217	.560	.105	2.882
PROPOSED	1.921	.509	.093	2.523
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.11
MAN. RATES	5.36	5.02	4.50	+ 4.11
				PRESENT
				1585

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	36,426	2,654	.007										
2014	38,433	785	.002										
2015	50,393	60,540	.120									4	4
2016	47,067	60,424	.128									1	1
2017	50,208	25,415	.050									1	1
TOTAL	222,527	149,818	.067									6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,654
2014											785
2015					6,647					9,353	44,540
2016					45,240					13,115	2,069
2017					754					2,993	21,668
TOTAL					52,641					25,461	71,716

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,195
2014											1,091
2015			1,375	533	6,633			2,741	1,434	18,740	70,507
2016		192	20,685	9,219	36,370		52	6,477	4,527	23,572	3,528
2017	7	73	1,102	394	452	32	516	5,645	2,584	3,559	36,554
TOTAL	7	265	23,162	10,146	43,455	32	568	14,863	8,545	45,871	114,875

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,897	108,017	114,875	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,236,094	-189,421	987	
TOTAL LOSSES			115,862	
EXPECTED LOSSES	3,854,168	725,438	137,967	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.052	.052
INDICATED (POST-TEST)	.000	.000	.050	.050
PRES. ON RATE LEVEL	1.516	.286	.054	1.856
DERIVED BY FORMULA	1.455	.255	.054	1.764
UNDERLYING PRES. RATE	1.732	.326	.062	2.120
PROPOSED	1.455	.255	.054	1.764
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.87
MAN. RATES	4.27	3.86	3.31	+ 2.87
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.871
				1125
				1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,632	1,795	.049										
2014	3,491	92,860	2.659								1	1	2
2015	3,717	132,985	3.577								1		1
2016	3,795	277,297	7.306							1			1
2017	3,063	12,449	.406									1	1
TOTAL	17,698	517,386	2.923							1	2	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,795
2014				34,505	158				28,857	25,153	4,187
2015				65,662					64,756		2,567
2016			222,587					54,710			
2017					393					5,632	6,424
TOTAL			222,587	100,167	551			54,710	93,613	30,785	14,973

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,161
2014			4,976	35,122	434			10,226	53,756	53,968	5,820
2015			25,570	59,849	1,696			55,946	123,563	5,308	4,064
2016		19,367	352,301	11,559	5,891		7,219	171,670	11,925	3,562	
2017	4	40	574	205	236	61	978	10,616	4,862	6,704	10,837
TOTAL	4	19,407	383,421	106,735	8,257	61	8,197	248,458	194,106	69,542	22,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	659,548	378,640	22,882	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-95,511	-50,682	171	
TOTAL LOSSES	564,037	327,958	23,053	
EXPECTED LOSSES	287,593	189,192	26,371	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.187	1.853	.130	5.170
INDICATED (POST-TEST)	3.053	1.775	.125	4.953
PRES. ON RATE LEVEL	1.422	.936	.130	2.488
DERIVED BY FORMULA	1.438	.953	.130	2.521
UNDERLYING PRES. RATE	1.625	1.069	.149	2.843
PROPOSED	1.438	.953	.130	2.521
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.10
MAN. RATES	5.33	5.03	4.44	+ 4.10
IND. RATE				
				4.104
MINIMUM PREMIUM				1470
PRESENT				1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016													
2017	7												
TOTAL	7												

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.	-31	-15		
TOTAL LOSSES				
EXPECTED LOSSES	115	70	13	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.439	.872	.161	2.472
DERIVED BY FORMULA	1.439	.872	.161	2.472
UNDERLYING PRES. RATE	1.644	.996	.184	2.824
PROPOSED	1.439	.872	.161	2.472

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	
IND. RATES				4.02	MINIMUM PREMIUM	1445
MAN. RATES	5.36	5.00	4.41	+ 4.02	PRESENT	1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	14,189	172,687	1.217						1	1		2	
2014	10,951	159,305	1.454							3		3	
2015	22,051	520,437	2.360						1	1	1	3	
2016	38,583	334,705	.867						2	2		4	
2017	28,889	391,669	1.355						2	1	3	6	
TOTAL	114,663	1,578,803	1.377						6	8	4	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			96,904	13,048				41,004	3,447		18,284
2014				80,815					66,509		11,981
2015			245,555	31,670	1,621			145,466	49,046	34,677	12,402
2016			214,899	25,018				61,369	23,400		10,019
2017			248,231	10,776	1,652			110,183	3,050	10,792	6,985
TOTAL			805,589	161,327	3,273			358,022	145,452	45,469	59,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			158,826	14,118				144,006	6,911		22,014
2014			11,623	82,249	661			18,278	120,424	2,857	16,654
2015		6,220	412,694	34,416	5,415		5,652	645,486	115,328	77,087	19,632
2016	466	18,935	361,125	31,882	7,144	343	8,317	219,162	51,754	7,308	17,082
2017	364	22,805	464,382	31,242	13,494	206	17,574	504,133	43,801	24,120	11,784
TOTAL	830	47,960	1,408,650	193,907	26,714	549	31,543	1,531,065	338,218	111,372	87,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,020,597	670,211	87,166	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-608,919	-186,331	1,425	
TOTAL LOSSES	2,411,678	483,880	88,591	
EXPECTED LOSSES	1,855,247	746,455	181,169	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.103	.422	.077	2.602
INDICATED (POST-TEST)	2.015	.404	.074	2.493
PRES. ON RATE LEVEL	1.416	.570	.138	2.124
DERIVED BY FORMULA	1.428	.558	.133	2.119
UNDERLYING PRES. RATE	1.618	.651	.158	2.427
PROPOSED	1.432	.559	.133	2.124
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.46
MAN. RATES	4.44	4.24	3.79	+ 3.46
				PRESENT
				1385

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,856												
2014	119												
2015	47												
2016													
2017													
TOTAL	4,022												

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.	-49,912	-12,133	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	83,336	33,866	4,867	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.814	.737	.106	2.657
DERIVED BY FORMULA	1.814	.730	.105	2.649
UNDERLYING PRES. RATE	2.072	.842	.121	3.035
PROPOSED	1.814	.730	.105	2.649

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	4.312
IND. RATES				4.31	MINIMUM PREMIUM	1525
MAN. RATES	5.57	5.24	4.74	+ 4.31	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	400												
2014	381												
2015	380												
2016	343	84,765	24.712								1		1
2017	606												
TOTAL	2,110	84,765	4.017								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016				33,313					51,452		
TOTAL				33,313					51,452		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016	619	307	27,952	27,595	1,940	761	476	58,487	84,387	7,280	
TOTAL	619	307	27,952	27,595	1,940	761	476	58,487	84,387	7,280	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	88,602	121,202		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,101	-3,269	31	
TOTAL LOSSES	78,501	117,933	31	
EXPECTED LOSSES	31,079	12,470	4,158	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.720	5.589	.001	9.310
INDICATED (POST-TEST)	3.564	5.354	.001	8.919
PRES. ON RATE LEVEL	1.289	.517	.173	1.979
DERIVED BY FORMULA	1.289	.565	.171	2.025
UNDERLYING PRES. RATE	1.473	.591	.197	2.261
PROPOSED	1.289	.565	.171	2.025
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.30
MAN. RATES	4.42	4.03	3.53	+ 3.30
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.296
				1245
				1310

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4												
2014													
2015													
2016													
2017													
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.			-30	-20			
TOTAL LOSSES							
EXPECTED LOSSES			48	54	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			1.060	1.190	.228	2.478	
DERIVED BY FORMULA			1.060	1.190	.228	2.478	
UNDERLYING PRES. RATE			1.211	1.359	.261	2.831	
PROPOSED			1.060	1.190	.228	2.478	
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		4.034
IND. RATES				4.03	MINIMUM PREMIUM		1450
MAN. RATES	5.46	5.08	4.42	+ 4.03	PRESENT		1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	700												
2014	988	51,538	5,216								3		3
2015	837	54	.006										
2016	1,122	25,794	2,298								2		2
2017	660	20,156	3,053								1	1	2
TOTAL	4,307	97,542	2,265								6	1	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				28,746					18,594		4,198
2015											54
2016				12,618					11,154		2,022
2017				6,000	111				8,650	2,152	3,243
TOTAL				47,364	111				38,398	2,152	9,517

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			4,135	29,256	235			5,109	33,668	798	5,835
2015											85
2016	235	115	10,589	10,451	735	162	104	12,677	18,290	1,577	3,448
2017	93	312	9,785	4,432	681	130	789	25,274	14,003	4,662	5,471
TOTAL	328	427	24,509	44,139	1,651	292	893	43,060	65,961	7,037	14,839

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	69,509	118,788	14,839	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,654	-10,004	37	
TOTAL LOSSES	51,855	108,784	14,876	
EXPECTED LOSSES	55,689	38,073	5,815	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.204	2.526	.345	4.075
INDICATED (POST-TEST)	1.153	2.420	.331	3.904
PRES. ON RATE LEVEL	1.132	.774	.118	2.024
DERIVED BY FORMULA	1.132	.790	.120	2.042
UNDERLYING PRES. RATE	1.293	.884	.135	2.312
PROPOSED	1.132	.790	.120	2.042
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.32
MAN. RATES	4.57	4.13	3.61	+ 3.32
				PRESENT
				1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,449	181,245	12.508						1				1
2014	527	3,370	.639								1		1
2015	723	2,124	.293								1		1
2016	1,538	83,372	5.420							2		2	4
2017	583	99,185	17.012							2		3	5
TOTAL	4,820	369,296	7.662						1	4	7		12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			81,314					99,678			253
2014					1,128					1,788	454
2015					317					466	1,341
2016				18,093	35,515				15,373	7,719	6,672
2017				28,510	5,856				44,000	16,945	3,874
TOTAL			81,314	46,603	42,816			99,678	59,373	26,918	12,594

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			133,274					350,069			305
2014			86	38	1,088			163	107	3,748	631
2015			65	25	316			133	72	932	2,123
2016	336	320	31,423	22,223	29,605	229	175	21,282	27,879	16,043	11,376
2017	499	2,012	54,288	23,857	6,433	730	5,040	139,881	76,394	30,884	6,535
TOTAL	835	2,332	219,136	46,143	37,442	959	5,215	511,528	104,452	51,607	20,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	740,005	239,644	20,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,247	-17,033	51	
TOTAL LOSSES	697,758	222,611	21,021	
EXPECTED LOSSES	109,366	62,033	8,580	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.476	4.618	.436	19.530
INDICATED (POST-TEST)	13.868	4.424	.418	18.710
PRES. ON RATE LEVEL	1.985	1.127	.156	3.268
DERIVED BY FORMULA	1.985	1.160	.159	3.304
UNDERLYING PRES. RATE	2.269	1.287	.178	3.734
PROPOSED	1.985	1.160	.159	3.304

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.378
IND. RATES				5.38	MINIMUM PREMIUM	1825
MAN. RATES	7.08	6.58	5.83	+ 5.38	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,115	1,541	.037										
2014	3,972	5,138	.129										
2015	4,427	4,816	.108										
2016	5,108	125,463	2.456								2		2
2017	4,786	11,300	.236									1	1
TOTAL	22,408	148,258	.662								2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,541
2014											5,138
2015											4,816
2016				86,300					38,200		963
2017					1,276					9,105	919
TOTAL				86,300	1,276				38,200	9,105	13,377

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,855
2014											7,142
2015											7,624
2016	1,607	800	72,418	71,488	5,025	566	357	43,427	62,653	5,403	1,642
2017	13	126	1,868	665	764	98	1,572	17,167	7,860	10,837	1,550
TOTAL	1,620	926	74,286	72,153	5,789	664	1,929	60,594	70,513	16,240	19,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	140,019	164,695	19,813	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,423	-49,283	172	
TOTAL LOSSES	28,596	115,412	19,985	
EXPECTED LOSSES	339,033	187,556	24,424	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.128	.515	.089	.732
INDICATED (POST-TEST)	.123	.493	.085	.701
PRES. ON RATE LEVEL	1.324	.733	.095	2.152
DERIVED BY FORMULA	1.312	.728	.095	2.135
UNDERLYING PRES. RATE	1.513	.837	.109	2.459
PROPOSED	1.312	.728	.095	2.135
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.48
MAN. RATES	4.45	4.23	3.84	+ 3.48
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.475
				1295
				1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,934	9,443	.488									2	2
2014	2,007	24,866	1.238								1	1	2
2015	1,887	7,209	.382										
2016	1,708	3,494	.204									1	1
2017	1,536	2,288	.148									1	1
TOTAL	9,072	47,300	.521								1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,414					5,956	1,073
2014				887	4,674				3,833	8,105	7,367
2015											7,209
2016					25					325	3,144
2017					785					1,177	326
TOTAL				887	7,898				3,833	15,563	19,119

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,207					10,965	1,292
2014			483	1,059	4,512			1,793	7,426	17,156	10,240
2015											11,412
2016			10	5	20			160	111	584	5,361
2017	7	81	1,152	409	468	12	208	2,223	1,014	1,400	550
TOTAL	7	81	1,645	1,473	7,207	12	208	4,176	8,551	30,105	28,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,129	47,336	28,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,466	-59,177	195	
TOTAL LOSSES			29,050	
EXPECTED LOSSES	314,072	219,088	30,936	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.320	.320
INDICATED (POST-TEST)	.000	.000	.307	.307
PRES. ON RATE LEVEL	3.030	2.114	.299	5.443
DERIVED BY FORMULA	3.030	2.093	.299	5.422
UNDERLYING PRES. RATE	3.462	2.415	.341	6.218
PROPOSED	3.030	2.093	.299	5.422
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.83
MAN. RATES	12.26	11.29	9.71	+ 8.83
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,410	7,632	.173										
2014	4,320	54,108	1.252									2	2
2015	4,115	1,641	.039										
2016	3,023	85,384	2.824									3	3
2017	3,202	49,084	1.532								1	1	2
TOTAL	19,070	197,849	1.037								1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											7,632
2014					19,310					26,901	7,897
2015											1,641
2016					13,861					60,347	11,176
2017				26,000	4,491				15,000	3,143	450
TOTAL				26,000	37,662				15,000	90,391	28,796

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											9,189
2014			1,471	648	18,613			2,455	1,612	56,389	10,977
2015											2,598
2016		60	6,340	2,825	11,142		227	29,811	20,822	108,456	19,055
2017	446	1,757	48,267	21,314	5,355	220	1,260	42,723	23,771	7,395	759
TOTAL	446	1,817	56,078	24,787	35,110	220	1,487	74,989	46,205	172,240	42,578

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	135,037	278,342	42,578	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,628	-46,968	109	
TOTAL LOSSES	36,409	231,374	42,687	
EXPECTED LOSSES	296,729	171,820	17,544	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.191	1.213	.224	1.628
INDICATED (POST-TEST)	.183	1.162	.215	1.560
PRES. ON RATE LEVEL	1.362	.789	.080	2.231
DERIVED BY FORMULA	1.350	.796	.083	2.229
UNDERLYING PRES. RATE	1.556	.901	.092	2.549
PROPOSED	1.350	.796	.083	2.229
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.63
MAN. RATES	5.29	4.77	3.98	+ 3.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	753												
2014	835	1,460	.174										
2015	832												
2016	518	1,329	.256										
2017	725												
TOTAL	3,663	2,789	.076										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014												1,460
2016												1,329
TOTAL												2,789

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014												2,029
2016												2,266
TOTAL												4,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,752	-8,091	32	
TOTAL LOSSES			4,327	
EXPECTED LOSSES	55,165	29,964	4,945	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.118	.118
INDICATED (POST-TEST)	.000	.000	.113	.113
PRES. ON RATE LEVEL	1.318	.716	.118	2.152
DERIVED BY FORMULA	1.318	.709	.118	2.145
UNDERLYING PRES. RATE	1.506	.818	.135	2.459
PROPOSED	1.318	.709	.118	2.145
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.49
MAN. RATES	4.45	4.23	3.84	+ 3.49
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.492
				1295
				1400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	8,515	84,281	.989								2	3	5
2014	9,607	353,900	3.683							1	2	6	9
2015	9,084	293,904	3.235								3	2	5
2016	9,333	536,361	5.746							2	1	4	7
2017	10,314	140,348	1.360									4	4
TOTAL	46,853	1,408,794	3.007							3	8	19	30

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				10,088	3,984				9,068	4,292	56,849	
2014			125,560	15,266	16,903			42,894	80,749	45,169	27,359	
2015				88,160	6,533				155,902	19,355	23,954	
2016			226,811	5,000	92,955			69,952	1,700	108,042	31,901	
2017					46,312					64,515	29,521	
TOTAL			352,371	118,514	166,687			112,846	247,419	241,373	169,584	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				10,915	3,641				18,181	7,902	68,446	
2014			202,839	17,075	17,557			185,268	151,074	98,961	38,029	
2015			35,681	80,880	8,797			140,367	300,444	51,555	37,919	
2016	93	20,182	405,685	34,866	81,027	24	9,659	274,810	55,320	198,976	54,391	
2017	480	4,604	67,806	24,171	27,725	706	11,175	121,641	55,686	76,767	49,802	
TOTAL	573	24,786	712,011	167,907	138,747	730	20,834	722,086	580,705	434,161	248,587	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,481,020	1,321,520	248,587	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-339,451	-272,295	698	
TOTAL LOSSES	1,141,569	1,049,225	249,285	
EXPECTED LOSSES	1,054,662	1,033,109	99,797	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.436	2.239	.532	5.207
INDICATED (POST-TEST)	2.334	2.145	.510	4.989
PRES. ON RATE LEVEL	1.970	1.930	.187	4.087
DERIVED BY FORMULA	1.974	1.939	.200	4.113
UNDERLYING PRES. RATE	2.251	2.205	.213	4.669
PROPOSED	1.974	1.939	.200	4.113
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.70
MAN. RATES	9.08	8.28	7.29	+ 6.70

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	23												
2015	50												
2016	88	161	.182										
2017	83												
TOTAL	244	161	.066										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											161
TOTAL											161

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											275
TOTAL											275

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			275	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,237	-1,185	7	
TOTAL LOSSES			282	
EXPECTED LOSSES	4,301	5,119	673	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.116	.116
INDICATED (POST-TEST)	.000	.000	.111	.111
PRES. ON RATE LEVEL	1.543	1.836	.242	3.621
DERIVED BY FORMULA	1.543	1.836	.242	3.621
UNDERLYING PRES. RATE	1.763	2.098	.276	4.137
PROPOSED	1.543	1.836	.242	3.621

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.894
IND. RATES				5.89	MINIMUM PREMIUM	1970
MAN. RATES	8.11	7.49	6.46	+ 5.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,094	17,005	.333									2	2
2014	4,511	6,639	.147									1	1
2015	4,828	7,945	.164									1	1
2016	5,930	1,173	.019									1	1
2017	5,427	107,226	1.975									1	1
TOTAL	25,790	139,988	.543									6	6

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					5,012					5,147	6,846	
2014					186					3,104	3,349	
2015					4,291					2,417	1,237	
2016					127					1,046		
2017					12,367					45,141	49,718	
TOTAL					21,983					56,855	61,150	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					4,581					9,476	8,243	
2014			14	6	179			282	186	6,506	4,655	
2015			889	345	4,283			705	370	4,841	1,958	
2016			55	25	102			518	360	1,878		
2017	128	1,230	18,107	6,455	7,403	495	7,820	85,116	38,959	53,719	83,874	
TOTAL	128	1,230	19,065	6,831	16,548	495	7,824	86,621	39,875	76,420	98,730	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	115,363	139,674	98,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,271	-84,053	184	
TOTAL LOSSES		55,621	98,914	
EXPECTED LOSSES	452,873	318,249	26,564	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.216	.384	.600
INDICATED (POST-TEST)	.000	.207	.368	.575
PRES. ON RATE LEVEL	1.537	1.080	.090	2.707
DERIVED BY FORMULA	1.522	1.054	.098	2.674
UNDERLYING PRES. RATE	1.756	1.234	.103	3.093
PROPOSED	1.522	1.054	.098	2.674
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.35
MAN. RATES	5.81	5.37	4.83	+ 4.35
				PRESENT
				1675

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	42												
2014	97												
2015	110												
2016	109												
2017	147												
TOTAL	505												

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.	-2,354	-2,883	19	
TOTAL LOSSES			19	
EXPECTED LOSSES	8,094	11,559	2,405	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.402	2.004	.417	3.823
DERIVED BY FORMULA	1.402	2.004	.417	3.823
UNDERLYING PRES. RATE	1.603	2.289	.476	4.368
PROPOSED	1.402	2.004	.417	3.823

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.223
IND. RATES				6.22	MINIMUM PREMIUM	2000
MAN. RATES	8.03	7.56	6.82	+ 6.22	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	292												
2014	219												
2015	43												
2016	43												
2017	18												
TOTAL	615												

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.	-4,827	-3,530	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	12,288	11,465	1,101	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.749	1.632	.156	3.537
DERIVED BY FORMULA	1.749	1.632	.156	3.537
UNDERLYING PRES. RATE	1.998	1.864	.179	4.041
PROPOSED	1.749	1.632	.156	3.537

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.758
IND. RATES				5.76	MINIMUM PREMIUM	1935
MAN. RATES	7.69	7.23	6.31	+ 5.76	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
2013	520						520						
2014	553	18,364	3.320				553						
2015	552	8,102	1.467				552						
2016	602	4,420	.734				602					1	1
2017	591						591						
TOTAL	2,818	30,886	1.096				2,818					1	1

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											18,364
2015											8,102
2016					128					1,843	2,449
TOTAL					128					1,843	28,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											25,526
2015											12,825
2016			57	25	102		7	915	634	3,314	4,176
TOTAL			57	25	102		7	915	634	3,314	42,527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	979	4,075	42,527	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,044	-14,278	56	
TOTAL LOSSES			42,583	
EXPECTED LOSSES	27,813	54,133	7,919	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1,511	1,511
INDICATED (POST-TEST)	.000	.000	1,448	1,448
PRES. ON RATE LEVEL	.864	1,681	.246	2,791
DERIVED BY FORMULA	.864	1,664	.258	2,786
UNDERLYING PRES. RATE	.987	1,921	.281	3,189
PROPOSED	.864	1,664	.258	2,786
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.54
MAN. RATES	6.52	5.89	4.98	+ 4.54
IND. RATE				
MINIMUM PREMIUM				1590
PRESENT				1720

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	987	19,303	1.955									1	1
2014	1,192	187,634	15.741							1			1
2015	1,210												
2016	1,497	2,004	.133										
2017	1,367	82,329	6.022								2		2
TOTAL	6,253	291,270	4.658							1	2	1	4

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			
2016											2,004
2017				47,965					34,364		
TOTAL			147,293	47,965	4,322			40,341	34,364	14,981	2,004

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					3,950					27,580	
2014			233,862	1,138	1,335			149,493	2,032	761	
2016											3,417
2017	738	2,417	76,906	34,997	4,921	425	1,633	84,289	48,239	8,371	
TOTAL	738	2,417	310,768	36,135	10,206	425	1,633	233,782	50,271	36,712	3,417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	549,763	133,324	3,417	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,237	-26,640	81	
TOTAL LOSSES	499,526	106,684	3,498	
EXPECTED LOSSES	157,513	102,675	11,318	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.989	1.706	.056	9.751
INDICATED (POST-TEST)	7.653	1.634	.054	9.341
PRES. ON RATE LEVEL	2.205	1.437	.159	3.801
DERIVED BY FORMULA	2.205	1.439	.158	3.802
UNDERLYING PRES. RATE	2.519	1.642	.181	4.342
PROPOSED	2.205	1.439	.158	3.802
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.19
MAN. RATES	8.85	7.96	6.78	+ 6.19
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016													
2017	914												
TOTAL	914												

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

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

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B							
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-3,595	-3,026	31		
TOTAL LOSSES					31		
EXPECTED LOSSES			13,189	14,459	1,855		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.003	.003	
INDICATED (POST-TEST)			.000	.000	.003	.003	
PRES. ON RATE LEVEL			1.262	1.385	.178	2.825	
DERIVED BY FORMULA			1.262	1.385	.178	2.825	
UNDERLYING PRES. RATE			1.443	1.582	.203	3.228	
PROPOSED			1.262	1.385	.178	2.825	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		4.599
IND. RATES				4.60	MINIMUM PREMIUM		1610
MAN. RATES	6.32	5.82	5.04	+ 4.60	PRESENT		1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	14,679	17,105	.116								1	1	
2014	10,619	297,428	2.800							1	3	4	
2015	6,909	49,238	.712								1	1	
2016	7,509	10,564	.140								1	1	
2017													
TOTAL	39,716	374,335	.943							1	6	7	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					158					775	16,172
2014			119,239		55,751			52,700		63,532	6,206
2015					4,107					11,799	33,332
2016					6,000					1,409	3,155
2017											
TOTAL			119,239		66,016			52,700		77,515	58,865

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					144					1,427	19,471
2014			193,565	2,795	54,823			201,088	6,463	134,171	8,626
2015			847	329	4,099			3,459	1,806	23,638	52,765
2016		27	2,746	1,223	4,824		4	696	487	2,532	5,379
2017											
TOTAL		27	197,158	4,347	63,890		4	205,243	8,756	161,768	86,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	402,432	238,761	86,241	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-257,424	-195,139	314	
TOTAL LOSSES	145,008	43,622	86,555	
EXPECTED LOSSES	681,924	662,463	79,829	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.365	.110	.218	.693
INDICATED (POST-TEST)	.350	.105	.209	.664
PRES. ON RATE LEVEL	1.503	1.460	.176	3.139
DERIVED BY FORMULA	1.491	1.406	.177	3.074
UNDERLYING PRES. RATE	1.717	1.668	.201	3.586
PROPOSED	1.491	1.406	.177	3.074

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.004
IND. RATES				5.00	MINIMUM PREMIUM	1720
MAN. RATES	6.89	6.45	5.60	+ 5.00	PRESENT	1895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,166	274,257	4.447						1				1
2014	5,646	7,739	.137									1	1
2015	8,545	323,791	3.789						1		3	5	9
2016	9,470	112,962	1.192								2	5	7
2017	10,659	162,461	1.524									2	2
TOTAL	40,486	881,210	2.177						2		5	13	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			186,067					86,312			1,878
2014					570					1,149	6,020
2015			130,000	22,916	84,264			1,543	18,410	47,607	19,051
2016				7,802	30,880				6,321	44,090	23,869
2017					90,610					29,963	41,888
TOTAL			316,067	30,718	206,324			87,855	24,731	122,809	92,706

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			304,964					303,128			2,261
2014			44	19	550			105	69	2,408	8,368
2015		3,558	255,054	30,751	86,388		67	36,662	42,596	96,934	30,158
2016	147	205	20,665	12,759	25,282	90	219	28,970	25,585	80,133	40,697
2017	938	9,006	132,677	47,291	54,240	327	5,194	56,491	25,864	35,656	70,665
TOTAL	1,085	12,769	713,404	90,820	166,460	417	5,480	425,356	94,114	215,131	152,149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,158,511	566,525	152,149	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-476,635	-189,545	413	
TOTAL LOSSES	681,876	376,980	152,562	
EXPECTED LOSSES	1,474,095	738,465	53,441	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.684	.931	.377	2.992
INDICATED (POST-TEST)	1.613	.892	.361	2.866
PRES. ON RATE LEVEL	3.187	1.597	.115	4.899
DERIVED BY FORMULA	3.171	1.569	.125	4.865
UNDERLYING PRES. RATE	3.641	1.824	.132	5.597
PROPOSED	3.171	1.569	.125	4.865
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.92
MAN. RATES	11.44	10.21	8.74	+ 7.92
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	9,677	57,233	.591							1		1	
2014	9,937	26,323	.264							1		1	
2015	9,685	170,583	1.761					1				1	
2016	13,774	165,126	1.198						1	6		7	
2017	10,951	279,058	2.548							5		5	
TOTAL	54,024	698,323	1.293						1	2	12	15	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				10,130					31,700		15,403
2014					3,825					16,724	5,774
2015			77,883					92,700			
2016				7,500	75,078					75,842	6,706
2017					72,114					181,329	25,615
TOTAL			77,883	17,630	151,017			92,700	31,700	273,895	53,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				10,961					63,559		18,545
2014			292	129	3,687			1,524	1,002	35,058	8,026
2015		2,130	137,024	1,857	1,021		3,891	408,078	11,311	2,472	
2016	141	391	40,625	21,515	60,799		287	37,469	26,175	136,304	11,434
2017	746	7,168	105,593	37,636	43,166	1,995	31,416	341,909	156,512	215,799	43,213
TOTAL	887	9,689	283,534	72,098	108,673	1,995	35,594	788,980	258,559	389,633	81,218

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,120,679	828,963	81,218	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-775,118	-244,062	756	
TOTAL LOSSES	345,561	584,901	81,974	
EXPECTED LOSSES	2,358,688	932,995	109,129	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.640	1.083	.152	1.875
INDICATED (POST-TEST)	.613	1.038	.146	1.797
PRES. ON RATE LEVEL	3.821	1.512	.177	5.510
DERIVED BY FORMULA	3.789	1.493	.175	5.457
UNDERLYING PRES. RATE	4.366	1.727	.202	6.295
PROPOSED	3.789	1.493	.175	5.457

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	8.883
IND. RATES				8.88	MINIMUM PREMIUM	2000
MAN. RATES	12.71	11.84	9.83	+ 8.88	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,241	14,489	1.167									1	1
2014	1,260												
2015	1,249	175	.014										
2016	1,434	117	.008										
2017	1,540	22,779	1.479									2	2
TOTAL	6,724	37,560	.559									3	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					8,304					6,185		
2015											175	
2016											117	
2017					10,780					11,999		
TOTAL					19,084					18,184	292	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					7,590					11,387		
2015											277	
2016											199	
2017	114	1,077	15,785	5,626	6,452	130	2,082	22,623	10,356	14,274		
TOTAL	114	1,077	15,785	5,626	14,042	130	2,082	22,623	10,356	25,661	476	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,811	55,685	476	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,906	-17,109	82	
TOTAL LOSSES		38,576	558	
EXPECTED LOSSES	162,048	65,155	11,363	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.574	.008	.582
INDICATED (POST-TEST)	.000	.550	.008	.558
PRES. ON RATE LEVEL	2.110	.848	.148	3.106
DERIVED BY FORMULA	2.110	.845	.147	3.102
UNDERLYING PRES. RATE	2.410	.969	.169	3.548
PROPOSED	2.110	.845	.147	3.102
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.05
MAN. RATES	6.71	6.27	5.54	+ 5.05
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				5,050
				1735
				1875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,098												
2014	3,147	78,274	2,487									2	2
2015	2,894	66,711	2,305									2	2
2016	3,072	393	.012										
2017	3,810	126,818	3,328									1	1
TOTAL	16,021	272,196	1,699									5	5

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014					14,892					63,382		
2015					25,443					41,268		
2016											393	
2017					61,372					65,000	446	
TOTAL					101,707					169,650	839	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014			1,134	500	14,354			5,782	3,799	132,861		
2015			5,258	2,043	25,392			12,109	6,320	82,681		
2016											670	
2017	635	6,100	89,863	32,030	36,738	715	11,262	122,560	56,107	77,357	752	
TOTAL	635	6,100	96,255	34,573	76,484	715	11,262	140,451	66,226	292,899	1,422	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	255,418	470,182	1,422	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,386	-33,531	53	
TOTAL LOSSES	188,032	436,651	1,475	
EXPECTED LOSSES	206,350	127,046	7,209	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.174	2.725	.009	3.908
INDICATED (POST-TEST)	1.125	2.611	.009	3.745
PRES. ON RATE LEVEL	1.127	.694	.040	1.861
DERIVED BY FORMULA	1.127	.732	.039	1.898
UNDERLYING PRES. RATE	1.288	.793	.045	2.126
PROPOSED	1.127	.732	.039	1.898
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.09
MAN. RATES	4.37	3.82	3.32	+ 3.09
				PRESENT
				1250

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	348												
2014	307												
2015	183	987	.539										
2016	242	987	.407										
2017	229												
TOTAL	1,309	1,974	.151										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											987
2016											987
TOTAL											1,974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											1,562
2016											1,683
TOTAL											3,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,245	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,016	-4,583	12	
TOTAL LOSSES			3,257	
EXPECTED LOSSES	26,036	16,690	1,872	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.249	.249
INDICATED (POST-TEST)	.000	.000	.239	.239
PRES. ON RATE LEVEL	1.741	1.116	.125	2.982
DERIVED BY FORMULA	1.741	1.116	.125	2.982
UNDERLYING PRES. RATE	1.989	1.275	.143	3.407
PROPOSED	1.741	1.116	.125	2.982

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	4.854
IND. RATES				4.85	MINIMUM PREMIUM	1680
MAN. RATES	6.08	5.77	5.32	+ 4.85	PRESENT	1815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	430	810	.188										
2014	671												
2015	358												
2016	733	340	.046										
2017	465												
TOTAL	2,657	1,150	.043										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013												810
2016												340
TOTAL												1,150

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013												975
2016												580
TOTAL												1,555

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,555	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,767	-3,723	15	
TOTAL LOSSES			1,570	
EXPECTED LOSSES	18,279	14,295	2,471	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.059	.059
INDICATED (POST-TEST)	.000	.000	.057	.057
PRES. ON RATE LEVEL	.602	.471	.082	1.155
DERIVED BY FORMULA	.602	.466	.082	1.150
UNDERLYING PRES. RATE	.688	.538	.093	1.319
PROPOSED	.602	.466	.082	1.150

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.872
IND. RATES				1.87	MINIMUM PREMIUM	845
MAN. RATES	2.61	2.39	2.06	+ 1.87	PRESENT	895

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,067	12,116	.395									1	1
2014	3,207	90,752	2.829								2		2
2015	4,166	43,633	1.047									3	3
2016	3,308	2,617	.079										
2017	2,901	344,807	11.885									1	1
TOTAL	16,649	493,925	2.967								2	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					905					5,642	5,569
2014				51,281					36,013		3,458
2015					12,419					22,195	9,019
2016											2,617
2017					160,756					179,601	4,450
TOTAL				51,281	174,080				36,013	207,438	25,113

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					827					10,387	6,705
2014			7,374	52,191	419			9,896	65,206	1,546	4,807
2015			2,566	998	12,393			6,510	3,397	44,470	14,277
2016											4,462
2017	1,462	14,065	207,230	73,866	84,718	1,737	27,391	298,135	136,480	188,174	7,507
TOTAL	1,462	14,065	217,170	127,055	98,357	1,737	27,391	314,541	205,083	244,577	37,758

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	576,366	675,072	37,758	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,531	-45,796	177	
TOTAL LOSSES	495,835	629,276	37,935	
EXPECTED LOSSES	248,737	171,650	27,472	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.978	3.780	.228	6.986
INDICATED (POST-TEST)	2.853	3.621	.218	6.692
PRES. ON RATE LEVEL	1.308	.903	.144	2.355
DERIVED BY FORMULA	1.323	.957	.145	2.425
UNDERLYING PRES. RATE	1.494	1.031	.165	2.690
PROPOSED	1.323	.957	.145	2.425
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.95
MAN. RATES	5.90	5.10	4.20	+ 3.95
				PRESENT
				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,471	2,384	.096										
2014	2,458	181	.007										
2015	2,357	4,093	.173									1	1
2016	2,448	2,614	.106										
2017	2,750	357	.012										
TOTAL	12,484	9,629	.077									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,384
2014											181
2015					2,223					1,374	496
2016											2,614
2017											357
TOTAL					2,223					1,374	6,032

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,870
2014											252
2015			460	179	2,218			399	212	2,753	785
2016											4,457
2017											602
TOTAL			460	179	2,218			399	212	2,753	8,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	859	5,362	8,966	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,932	-19,402	89	
TOTAL LOSSES			9,055	
EXPECTED LOSSES	97,251	73,156	12,733	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.073	.073
INDICATED (POST-TEST)	.000	.000	.070	.070
PRES. ON RATE LEVEL	.682	.513	.089	1.284
DERIVED BY FORMULA	.675	.503	.089	1.267
UNDERLYING PRES. RATE	.779	.586	.102	1.467
PROPOSED	.675	.503	.089	1.267

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	
IND. RATES				2.06	MINIMUM PREMIUM	895
MAN. RATES	3.08	2.73	2.29	+ 2.06	PRESENT	960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	240												
2014	213												
2015	219												
2016	220												
2017	158												
TOTAL	1,050												

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.			-4,925	-2,452	8		
TOTAL LOSSES					8		
EXPECTED LOSSES			14,533	9,030	1,250		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			1.211	.753	.104	2.068	
DERIVED BY FORMULA			1.211	.753	.104	2.068	
UNDERLYING PRES. RATE			1.384	.860	.119	2.363	
PROPOSED			1.211	.753	.104	2.068	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		3.366
IND. RATES				3.37	MINIMUM PREMIUM		1265
MAN. RATES	4.46	4.16	3.69	+ 3.37	PRESENT		1355

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	735	41,307	5.620								2		2
2014	593												
2015	942												
2016	1,211	57	.004										
2017	1,601												
TOTAL	5,082	41,364	.814								2		2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				19,230					21,649		428
2016											57
TOTAL				19,230					21,649		485

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				20,807					43,406		515
2016											97
TOTAL				20,807					43,406		612

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		64,213	612	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-33,108	-17,174	81	
TOTAL LOSSES		47,039	693	
EXPECTED LOSSES	102,046	67,996	9,605	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.926	.014	.940
INDICATED (POST-TEST)	.000	.887	.013	.900
PRES. ON RATE LEVEL	1.758	1.171	.165	3.094
DERIVED BY FORMULA	1.758	1.168	.163	3.089
UNDERLYING PRES. RATE	2.008	1.338	.189	3.535
PROPOSED	1.758	1.168	.163	3.089
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.03
MAN. RATES	6.58	6.18	5.52	+ 5.03
				PRESENT
				1870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	16,826	777,220	4.619							1	3	2	6
2014	17,177	388,138	2.259							1	1	2	4
2015	14,284	531,615	3.721							1		2	3
2016	16,818	520,186	3.093							1	1	7	9
2017	17,444	102,459	.587									5	5
TOTAL	82,549	2,319,618	2.810							4	5	18	27

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013			156,474	62,999	45,438			267,726	133,681	56,813	54,089	
2014			87,131	8,953	19,869			180,773	8,918	28,357	54,137	
2015			99,487		104,940			139,784		127,025	60,379	
2016			98,395	22,725	79,061			94,915	10,434	188,646	26,010	
2017					21,696					45,050	35,713	
TOTAL			441,487	94,677	271,004			683,198	153,033	445,891	230,328	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013			221,432	68,165	41,530			811,830	268,031	104,592	65,123	
2014			141,142	10,453	20,015			674,936	26,950	63,236	75,250	
2015		2,723	196,723	10,799	106,026		5,870	652,623	36,503	258,222	95,580	
2016	423	9,114	210,959	40,046	67,496	156	13,329	402,883	102,899	346,704	44,347	
2017	226	2,155	31,768	11,326	12,985	494	7,799	84,956	38,885	53,611	60,248	
TOTAL	649	13,992	802,024	140,789	248,052	650	26,998	2,627,228	473,268	826,365	340,548	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,471,541	1,688,474	340,548	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-909,180	-483,014	2,275	
TOTAL LOSSES	2,562,361	1,205,460	342,823	
EXPECTED LOSSES	2,757,962	1,816,903	331,021	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.104	1.460	.415	4.979
INDICATED (POST-TEST)	2.974	1.399	.398	4.771
PRES. ON RATE LEVEL	2.924	1.927	.351	5.202
DERIVED BY FORMULA	2.925	1.895	.354	5.174
UNDERLYING PRES. RATE	3.341	2.201	.401	5.943
PROPOSED	2.925	1.895	.354	5.174
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.42
MAN. RATES	11.09	10.37	9.28	+ 8.42

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	11,224	114,985	1.024								3	2	5
2014	15,994	46,355	.289									1	1
2015	13,765	14,978	.108										
2016	18,650	451,947	2.423								2	5	7
2017	17,016	42,011	.246									1	1
TOTAL	76,649	670,276	.874								5	9	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				41,743	2,911				53,620	10,229	6,482
2014					675					24,804	20,876
2015											14,978
2016				61,675	153,244				71,492	135,184	30,352
2017					16,946					12,400	12,665
TOTAL				103,418	173,776				125,112	182,617	85,353

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				45,166	2,661				107,508	18,832	7,804
2014			52	23	650			2,263	1,486	51,993	29,018
2015											23,710
2016	1,147	1,232	121,830	82,319	126,794	1,059	1,169	148,059	163,904	253,070	51,750
2017	176	1,684	24,814	8,845	10,145	136	2,149	23,384	10,704	14,761	21,366
TOTAL	1,323	2,916	146,696	136,353	140,250	1,195	3,318	173,706	283,602	338,656	133,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	329,154	898,861	133,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-579,896	-424,686	2,254	
TOTAL LOSSES		474,175	135,902	
EXPECTED LOSSES	1,852,607	1,646,421	315,028	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.619	.177	.796
INDICATED (POST-TEST)	.000	.593	.170	.763
PRES. ON RATE LEVEL	2.116	1.879	.360	4.355
DERIVED BY FORMULA	2.074	1.802	.349	4.225
UNDERLYING PRES. RATE	2.417	2.148	.411	4.976
PROPOSED	2.074	1.802	.349	4.225
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.88
MAN. RATES	9.13	8.76	7.77	+ 6.88
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,183	1,172	.053										
2014	2,108	892	.042										
2015	2,109												
2016	2,432	973	.040										
2017	2,341	812	.034										
TOTAL	11,173	3,849	.034										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013												1,172
2014												892
2016												973
2017												812
TOTAL												3,849

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013												1,411
2014												1,240
2016												1,659
2017												1,370
TOTAL												5,680

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,680	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,595	-29,973	80	
TOTAL LOSSES			5,760	
EXPECTED LOSSES	265,136	113,294	11,507	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.052	.052
INDICATED (POST-TEST)	.000	.000	.050	.050
PRES. ON RATE LEVEL	2.077	.888	.090	3.055
DERIVED BY FORMULA	2.077	.870	.089	3.036
UNDERLYING PRES. RATE	2.373	1.014	.103	3.490
PROPOSED	2.077	.870	.089	3.036
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.94
MAN. RATES	6.81	6.21	5.45	+ 4.94
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				4.942
				1705
				1850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	457												
2014	518												
2015	505												
2016	557												
2017	480												
TOTAL	2,517												

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.			-9,152	-5,101	9		
TOTAL LOSSES					9		
EXPECTED LOSSES			28,291	19,305	1,233		
CREDIBILITY			.00	.01	.01		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			.984	.671	.043	1.698	
DERIVED BY FORMULA			.984	.664	.043	1.691	
UNDERLYING PRES. RATE			1.124	.767	.049	1.940	
PROPOSED			.984	.664	.043	1.691	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		2.752
IND. RATES				2.75	MINIMUM PREMIUM		1090
MAN. RATES	3.86	3.51	3.03	+ 2.75	PRESENT		1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,646	547	.033										
2014	1,538	325	.021										
2015	1,726	3,200	.185										
2016	1,695	19,630	1.158									1	1
2017	1,504	153	.010										
TOTAL	8,109	23,855	.294									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											547
2014											325
2015											3,200
2016					99					19,531	
2017											153
TOTAL					99					19,531	4,225

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											659
2014											452
2015											5,066
2016			47	20	79		74	9,647	6,740	35,105	
2017											258
TOTAL			47	20	79		74	9,647	6,740	35,105	6,435

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,768	41,944	6,435	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,996	-9,253	34	
TOTAL LOSSES		32,691	6,469	
EXPECTED LOSSES	42,167	34,625	5,272	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.403	.080	.483
INDICATED (POST-TEST)	.000	.386	.077	.463
PRES. ON RATE LEVEL	.455	.374	.057	.886
DERIVED BY FORMULA	.455	.374	.057	.886
UNDERLYING PRES. RATE	.520	.427	.065	1.012
PROPOSED	.455	.374	.057	.886

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.442
IND. RATES				1.44	MINIMUM PREMIUM	725
MAN. RATES	2.09	1.88	1.58	+ 1.44	PRESENT	760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	19,466	339,559	1.744						2	2	1	5	
2014	25,985	489,130	1.882							2	3	5	
2015	25,649	364,378	1.420						1		8	9	
2016	25,985	30,402	.116								3	3	
2017	23,507	253,314	1.077							3	5	8	
TOTAL	120,592	1,476,783	1.225						3	7	20	30	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			209,677	18,792	153			68,911	12,086	1,992	27,948
2014				110,931	65,662				273,167	8,818	30,552
2015			99,601		45,362			112,659		84,776	21,980
2016					12,627					9,931	7,844
2017				68,174	12,679				62,997	32,569	76,895
TOTAL			309,278	197,897	136,483			181,570	348,250	138,086	165,219

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			343,661	20,333	140			242,016	24,233	3,667	33,649
2014			20,952	115,106	64,199			75,882	495,132	30,220	42,467
2015		2,723	184,611	6,017	46,574		4,727	520,812	26,733	172,851	34,794
2016		54	5,770	2,573	10,151		37	4,898	3,430	17,847	13,374
2017	1,176	4,687	127,871	56,357	14,591	1,136	8,651	215,933	116,552	54,104	129,722
TOTAL	1,176	7,464	682,865	200,386	135,655	1,136	13,415	1,059,541	666,080	278,689	254,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,765,597	1,280,810	254,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-877,478	-418,399	1,373	
TOTAL LOSSES	888,119	862,411	255,379	
EXPECTED LOSSES	2,789,293	1,594,228	203,802	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.736	.715	.212	1.663
INDICATED (POST-TEST)	.705	.685	.203	1.593
PRES. ON RATE LEVEL	2.025	1.157	.148	3.330
DERIVED BY FORMULA	1.999	1.119	.152	3.270
UNDERLYING PRES. RATE	2.313	1.322	.169	3.804
PROPOSED	1.999	1.119	.152	3.270
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.32
MAN. RATES	6.99	6.67	5.94	+ 5.32
				PRESENT
				1990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	108												
2015	164												
2016	123												
2017	40												
TOTAL	435												

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.			-1,363	-1,676	7		
TOTAL LOSSES					7		
EXPECTED LOSSES			5,276	6,681	997		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.002	.002	
INDICATED (POST-TEST)			.000	.000	.002	.002	
PRES. ON RATE LEVEL			1.062	1.345	.200	2.607	
DERIVED BY FORMULA			1.062	1.345	.200	2.607	
UNDERLYING PRES. RATE			1.213	1.536	.229	2.978	
PROPOSED			1.062	1.345	.200	2.607	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		4.244
IND. RATES				4.24	MINIMUM PREMIUM		1505
MAN. RATES	5.53	5.22	4.65	+ 4.24	PRESENT		1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	159	3,110	1.955										
2014	345												
2015	126												
2016	130												
2017	156	5,939	3.807										
TOTAL	916	9,049	.988										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,110
2017											5,939
TOTAL											9,049

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,744
2017											10,019
TOTAL											13,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			13,763	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,191	-2,274	11	
TOTAL LOSSES			13,774	
EXPECTED LOSSES	17,807	8,483	1,695	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.504	1.504
INDICATED (POST-TEST)	.000	.000	1.441	1.441
PRES. ON RATE LEVEL	1.702	.810	.162	2.674
DERIVED BY FORMULA	1.702	.810	.162	2.674
UNDERLYING PRES. RATE	1.944	.926	.185	3.055
PROPOSED	1.702	.810	.162	2.674
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.35
MAN. RATES	5.77	5.39	4.77	+ 4.35
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016	22												
2017	377												
TOTAL	399												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,384	-963	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	8,598	4,589	841	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	1.886	1.007	.185	3.078
DERIVED BY FORMULA	1.886	1.007	.185	3.078
UNDERLYING PRES. RATE	2.155	1.150	.211	3.516
PROPOSED	1.886	1.007	.185	3.078

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.010
IND. RATES				5.01	MINIMUM PREMIUM	1725
MAN. RATES	6.67	6.21	5.49	+ 5.01	PRESENT	1865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,915												
2014	864												
2015	821	2,500	.304									1	1
2016	709												
2017	838												
TOTAL	5,147	2,500	.049									1	1

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

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2015			177	69	857			464	239	3,144	116	
TOTAL			177	69	857			464	239	3,144	116	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	641	4,309	116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,892	-5,478	26	
TOTAL LOSSES			142	
EXPECTED LOSSES	35,822	19,045	4,478	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	.609	.324	.076	1.009
DERIVED BY FORMULA	.609	.321	.075	1.005
UNDERLYING PRES. RATE	.696	.370	.087	1.153
PROPOSED	.609	.321	.075	1.005
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.64
MAN. RATES	2.06	1.94	1.80	+ 1.64
				PRESENT
				825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,076												
2014	1,745	5,180	.296										
2015	2,127												
2016	2,293												
2017	903												
TOTAL	9,144	5,180	.057										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											5,180
TOTAL											5,180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											7,200
TOTAL											7,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,200	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,811	-9,998	46	
TOTAL LOSSES			7,246	
EXPECTED LOSSES	60,625	36,667	8,139	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.079	.079
INDICATED (POST-TEST)	.000	.000	.076	.076
PRES. ON RATE LEVEL	.580	.351	.078	1.009
DERIVED BY FORMULA	.580	.347	.078	1.005
UNDERLYING PRES. RATE	.663	.401	.089	1.153
PROPOSED	.580	.347	.078	1.005
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.64
MAN. RATES	2.27	2.09	1.80	+ 1.64
				PRESENT
				825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,990	208	.002										
2014	7,925	15,803	.199									2	2
2015	7,878	7,920	.100										
2016	8,207	811,579	9.888							2	2	3	7
2017	8,751	112,460	1.285								1	1	2
TOTAL	40,751	947,970	2.326							2	3	6	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											208
2014					916					13,147	1,740
2015											7,920
2016			264,845	101,092	39,688			189,657	171,311	43,899	1,087
2017				45,614	8,406				46,704	4,348	7,388
TOTAL			264,845	146,706	49,010			189,657	218,015	61,394	18,343

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											250
2014			69	32	882			1,198	787	27,558	2,419
2015											12,537
2016	1,881	24,149	522,162	105,577	44,808	2,529	26,783	811,538	337,464	115,488	1,853
2017	787	3,132	85,447	37,668	9,714	628	2,984	122,762	69,318	16,546	12,464
TOTAL	2,668	27,281	607,678	143,277	55,404	3,157	29,767	935,498	407,569	159,592	29,523

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,606,049	765,842	29,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-205,037	-95,725	408	
TOTAL LOSSES	1,401,012	670,117	29,931	
EXPECTED LOSSES	624,305	361,054	58,681	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.438	1.644	.073	5.155
INDICATED (POST-TEST)	3.294	1.575	.070	4.939
PRES. ON RATE LEVEL	1.341	.776	.126	2.243
DERIVED BY FORMULA	1.361	.808	.124	2.293
UNDERLYING PRES. RATE	1.532	.886	.144	2.562
PROPOSED	1.361	.808	.124	2.293
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.73
MAN. RATES	4.30	4.29	4.00	+ 3.73
				PRESENT
				1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	963												
2014	2,100	13,402	.638									1	1
2015	3,565												
2016	5,965	1,845	.030										
2017	6,517												
TOTAL	19,110	15,247	.080									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		
2016											1,845	
TOTAL					5,949					7,453	1,845	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014			454	200	5,734			681	446	15,624		
2016											3,146	
TOTAL			454	200	5,734			681	446	15,624	3,146	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,135	22,004	3,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,168	-28,957	167	
TOTAL LOSSES			3,313	
EXPECTED LOSSES	248,049	121,349	18,536	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.017	.017
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	1.136	.556	.085	1.777
DERIVED BY FORMULA	1.125	.545	.084	1.754
UNDERLYING PRES. RATE	1.298	.635	.097	2.030
PROPOSED	1.125	.545	.084	1.754
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.86
MAN. RATES	3.46	3.42	3.17	+ 2.86
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.855
				1120
				1210

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	16,867	40,791	.241							1		1	
2014	17,051	47,398	.277							1		1	
2015	20,023	47,864	.239							1		1	
2016	24,838	1,492	.006										
2017	26,844	131,258	.488							2	2	4	
TOTAL	105,623	268,803	.254							5	2	7	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				4,659							36,132
2014				22,002					17,290		8,106
2015				4,388					21,443		22,033
2016											1,492
2017				62,235	12,649				33,222	17,562	5,590
TOTAL				93,284	12,649				71,955	17,562	73,353

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				5,041							43,503
2014			3,164	22,392	179			4,751	31,306	742	11,267
2015			1,708	4,000	114			18,522	40,915	1,757	34,878
2016											2,544
2017	1,087	4,389	118,312	52,010	13,959	602	4,624	114,595	61,798	28,996	9,430
TOTAL	1,087	4,389	123,184	83,443	14,252	602	4,624	137,868	134,019	31,495	101,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	271,754	263,209	101,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-715,243	-145,646	1,040	
TOTAL LOSSES		117,563	102,662	
EXPECTED LOSSES	2,212,802	565,082	137,309	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.111	.097	.208
INDICATED (POST-TEST)	.000	.106	.093	.199
PRES. ON RATE LEVEL	1.834	.468	.114	2.416
DERIVED BY FORMULA	1.797	.443	.112	2.352
UNDERLYING PRES. RATE	2.095	.535	.130	2.760
PROPOSED	1.797	.443	.112	2.352

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.829
IND. RATES				3.83	MINIMUM PREMIUM	1390
MAN. RATES	5.30	4.91	4.31	+ 3.83	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	952	705	.074										
2014	993	783	.078										
2015	968	196	.020										
2016	883	146	.016										
2017	963	879	.091										
TOTAL	4,759	2,709	.057										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013												705
2014												783
2015												196
2016												146
2017												879
TOTAL												2,709

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013												849
2014												1,088
2015												310
2016												249
2017												1,483
TOTAL												3,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,979			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,297	-5,681	25			
TOTAL LOSSES			4,004			
EXPECTED LOSSES	40,736	21,273	3,806			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.084	.084		
INDICATED (POST-TEST)	.000	.000	.080	.080		
PRES. ON RATE LEVEL	.749	.391	.071	1.211		
DERIVED BY FORMULA	.749	.387	.071	1.207		
UNDERLYING PRES. RATE	.856	.447	.080	1.383		
PROPOSED	.749	.387	.071	1.207		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.964
IND. RATES				1.96	MINIMUM PREMIUM	870
MAN. RATES	2.79	2.56	2.16	+ 1.96	PRESENT	925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	413	133	.032										
2014	591	1,897	.320										
2015	529												
2016	524												
2017	446												
TOTAL	2,503	2,030	.081										

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												160
2014												2,637
TOTAL												2,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,797	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,105	-5,466	18	
TOTAL LOSSES			2,815	
EXPECTED LOSSES	29,134	20,700	2,753	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.112	.112
INDICATED (POST-TEST)	.000	.000	.107	.107
PRES. ON RATE LEVEL	1.019	.724	.096	1.839
DERIVED BY FORMULA	1.019	.717	.096	1.832
UNDERLYING PRES. RATE	1.164	.827	.110	2.101
PROPOSED	1.019	.717	.096	1.832

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	2.982
IND. RATES				2.98	MINIMUM PREMIUM	1155
MAN. RATES	4.15	3.80	3.28	+ 2.98	PRESENT	1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	684												
2014	669												
2015	473												
2016	533												
2017	666												
TOTAL	3,025												

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.	-7,261	-6,275	26	
TOTAL LOSSES			26	
EXPECTED LOSSES	21,781	23,354	3,690	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.630	.676	.107	1.413
DERIVED BY FORMULA	.630	.669	.106	1.405
UNDERLYING PRES. RATE	.720	.772	.122	1.614
PROPOSED	.630	.669	.106	1.405

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	2.287
IND. RATES				2.29	MINIMUM PREMIUM	960
MAN. RATES	2.89	2.79	2.52	+ 2.29	PRESENT	1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	366												
2014	534												
2015	844												
2016	686												
2017	894												
TOTAL	3,324												

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.	-8,424	-3,384	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	27,789	13,329	2,293	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.732	.351	.060	1.143
DERIVED BY FORMULA	.732	.347	.059	1.138
UNDERLYING PRES. RATE	.836	.401	.069	1.306
PROPOSED	.732	.347	.059	1.138
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.85
MAN. RATES	2.64	2.39	2.04	+ 1.85
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.852
				840
				890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016													
2017	78												
TOTAL	78												

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.	-181	-92	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	663	440	96			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.003	.003		
INDICATED (POST-TEST)	.000	.000	.003	.003		
PRES. ON RATE LEVEL	.743	.494	.108	1.345		
DERIVED BY FORMULA	.743	.494	.108	1.345		
UNDERLYING PRES. RATE	.850	.564	.123	1.537		
PROPOSED	.743	.494	.108	1.345		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	2.189
IND. RATES				2.19	MINIMUM PREMIUM	935
MAN. RATES	3.22	2.88	2.40	+ 2.19	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,846	1,102	.038										
2014	2,800												
2015	3,229												
2016	2,984	51,000	1.709								1		1
2017	3,054												
TOTAL	14,913	52,102	.349								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,102
2016				25,000					26,000		
TOTAL				25,000					26,000		1,102

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,327
2016	466	233	20,980	20,709	1,457	382	242	29,552	42,641	3,679	
TOTAL	466	233	20,980	20,709	1,457	382	242	29,552	42,641	3,679	1,327

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,855	68,486	1,327	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,839	-12,625	54	
TOTAL LOSSES	15,016	55,861	1,381	
EXPECTED LOSSES	112,593	47,573	7,904	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.101	.375	.009	.485
INDICATED (POST-TEST)	.097	.359	.009	.465
PRES. ON RATE LEVEL	.661	.279	.046	.986
DERIVED BY FORMULA	.655	.281	.045	.981
UNDERLYING PRES. RATE	.755	.319	.053	1.127
PROPOSED	.655	.281	.045	.981
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.60
MAN. RATES	2.16	2.01	1.76	+ 1.60
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.597
				770
				810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	21,356	6,208	.029										
2014	23,477	228,228	.972							1		1	2
2015	21,360	579,340	2.712							2		2	4
2016	23,065	459,207	1.990							1	2	1	4
2017	26,216	58,099	.221									1	1
TOTAL	115,474	1,331,082	1.153							4	2	5	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											6,208
2014			169,005		3,733			26,171		4,637	24,682
2015			415,546		3,207			55,477		86,492	18,618
2016			179,995	82,105	291			118,550	68,846	1,445	7,975
2017					14,000					8,898	35,201
TOTAL			764,546	82,105	21,231			200,198	68,846	101,472	92,684

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											7,474
2014			268,621	1,432	5,131			97,405	1,596	10,214	34,308
2015		11,367	731,757	10,164	8,642		2,330	269,593	20,008	174,769	29,472
2016	1,531	16,428	353,919	77,421	9,779	1,016	16,287	450,962	139,255	20,050	13,597
2017	145	1,391	20,499	7,307	8,381	98	1,540	16,781	7,681	10,591	59,384
TOTAL	1,676	29,186	1,374,796	96,324	31,933	1,114	20,157	834,741	168,540	215,624	144,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,261,670	512,421	144,235	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-189,671	-73,302	581	
TOTAL LOSSES	2,071,999	439,119	144,816	
EXPECTED LOSSES	586,607	278,294	81,987	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.794	.380	.125	2.299
INDICATED (POST-TEST)	1.719	.364	.120	2.203
PRES. ON RATE LEVEL	.445	.211	.062	.718
DERIVED BY FORMULA	.470	.222	.067	.759
UNDERLYING PRES. RATE	.508	.241	.071	.820
PROPOSED	.470	.222	.067	.759
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.24
MAN. RATES	1.39	1.32	1.28	+ 1.24

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,392	1,107	.046										
2014	2,321	120	.005										
2015	2,073	120	.005										
2016	3,414	74,559	2.183								1		1
2017	2,075	363	.017										
TOTAL	12,275	76,269	.621								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,107
2014											120
2015											120
2016				22,949					51,269		341
2017											363
TOTAL				22,949					51,269		2,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,333
2014											167
2015											190
2016	428	211	19,257	19,009	1,336	758	476	58,283	84,089	7,252	581
2017											612
TOTAL	428	211	19,257	19,009	1,336	758	476	58,283	84,089	7,252	2,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	79,413	111,686	2,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,541	-15,872	39	
TOTAL LOSSES	44,872	95,814	2,922	
EXPECTED LOSSES	102,986	60,149	5,892	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.366	.781	.024	1.171
INDICATED (POST-TEST)	.351	.748	.023	1.122
PRES. ON RATE LEVEL	.734	.429	.042	1.205
DERIVED BY FORMULA	.730	.435	.042	1.207
UNDERLYING PRES. RATE	.839	.490	.048	1.377
PROPOSED	.729	.434	.042	1.205
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.96
MAN. RATES	2.87	2.55	2.15	+ 1.96
IND. RATE				
				1.961
MINIMUM PREMIUM				870
PRESENT				920

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	339												
2014	6												
2015	51												
2016													
2017	11												
TOTAL	407												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,080	-1,946	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	5,536	5,633	615	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.190	1.212	.132	2.534
DERIVED BY FORMULA	1.190	1.212	.132	2.534
UNDERLYING PRES. RATE	1.360	1.384	.151	2.895
PROPOSED	1.190	1.212	.132	2.534

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	
IND. RATES				4.13	MINIMUM PREMIUM	1475
MAN. RATES	5.14	4.93	4.52	+ 4.13	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015	21												
2016	6												
2017	103												
TOTAL	130												

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.	-751	-355	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	2,734	1,616	246	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.841	1.088	.165	3.094
DERIVED BY FORMULA	1.841	1.088	.165	3.094
UNDERLYING PRES. RATE	2.103	1.243	.189	3.535
PROPOSED	1.841	1.088	.165	3.094

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.037
IND. RATES				5.04	MINIMUM PREMIUM	1730
MAN. RATES	6.58	6.18	5.52	+ 5.04	PRESENT	1870

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	500												
2014	526												
2015	818												
2016	486												
2017	381												
TOTAL	2,711												

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.	-4,985	-3,829	10	
TOTAL LOSSES			10	
EXPECTED LOSSES	15,507	14,179	1,572	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.500	.458	.051	1.009
DERIVED BY FORMULA	.500	.453	.050	1.003
UNDERLYING PRES. RATE	.572	.523	.058	1.153
PROPOSED	.500	.453	.050	1.003
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.63
MAN. RATES	2.27	2.09	1.80	+ 1.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.632
				775
				825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	4												
2015	8												
2016	11												
2017	20												
TOTAL	43												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-227	-74		
TOTAL LOSSES				
EXPECTED LOSSES	813	324	50	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.654	.659	.103	2.416
DERIVED BY FORMULA	1.654	.659	.103	2.416
UNDERLYING PRES. RATE	1.890	.753	.117	2.760
PROPOSED	1.654	.659	.103	2.416

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.933
IND. RATES				3.93	MINIMUM PREMIUM	1420
MAN. RATES	5.30	4.91	4.31	+ 3.93	PRESENT	1530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	71												
2014	251	170	.067										
2015	71												
2016	405												
2017	884	23,482	2.656									1	1
TOTAL	1,682	23,652	1.406									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											170
2017					9,476					13,857	149
TOTAL					9,476					13,857	319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											236
2017	97	940	13,874	4,946	5,672	153	2,400	26,128	11,962	16,494	251
TOTAL	97	940	13,874	4,946	5,672	153	2,400	26,128	11,962	16,494	487

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,592	39,074	487			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,796	-5,955	26			
TOTAL LOSSES	32,796	33,119	513			
EXPECTED LOSSES	37,693	25,919	2,421			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.950	1.969	.030	3.949		
INDICATED (POST-TEST)	1.868	1.886	.029	3.783		
PRES. ON RATE LEVEL	1.962	1.349	.125	3.436		
DERIVED BY FORMULA	1.962	1.349	.125	3.436		
UNDERLYING PRES. RATE	2.241	1.541	.144	3.926		
PROPOSED	1.962	1.349	.125	3.436		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.593
IND. RATES				5.59	MINIMUM PREMIUM	1885
MAN. RATES	6.59	6.52	6.13	+ 5.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,924	343,681	11.753							1			1
2014	2,236	5,300	.237										
2015	2,238	351,216	15.693								2		2
2016	2,085												
2017	3,173	36,427	1.148									2	2
TOTAL	12,656	736,624	5.820							1	2	2	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			198,324					143,605			1,752
2014											5,300
2015				48,352					198,438		104,426
2017					9,469					16,691	10,267
TOTAL			198,324	48,352	9,469			143,605	198,438	16,691	121,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			325,053					504,341			2,109
2014											7,367
2015			18,827	44,072	1,247			171,422	378,645	16,263	165,306
2017	99	943	13,866	4,941	5,668	182	2,894	31,468	14,409	19,860	17,320
TOTAL	99	943	357,746	49,013	6,915	182	2,894	707,231	393,054	36,123	192,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,069,095	485,105	192,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,934	-31,508	95	
TOTAL LOSSES	1,029,161	453,597	192,197	
EXPECTED LOSSES	117,448	117,574	13,036	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.132	3.584	1.519	13.235
INDICATED (POST-TEST)	7.790	3.433	1.455	12.678
PRES. ON RATE LEVEL	.813	.813	.090	1.716
DERIVED BY FORMULA	.883	.865	.117	1.865
UNDERLYING PRES. RATE	.928	.929	.103	1.960
PROPOSED	.883	.865	.117	1.865
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.04
MAN. RATES	3.77	3.46	3.06	+ 3.04
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	119												
2015	13												
2016													
2017													
TOTAL	132												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-294	-277		
TOTAL LOSSES				
EXPECTED LOSSES	1,978	1,029	172	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.311	.683	.114	2.108
DERIVED BY FORMULA	1.311	.683	.114	2.108
UNDERLYING PRES. RATE	1.498	.780	.130	2.408
PROPOSED	1.311	.683	.114	2.108
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.43
MAN. RATES	4.66	4.31	3.76	+ 3.43
				PRESENT
				1375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,916	111,745	2.273									3	3
2014	5,034	545,890	10.844							1		4	5
2015	5,720	246,074	4.301							1	1	3	5
2016	5,069	21,897	.431									2	2
2017	7,296	161,073	2.207								1	3	4
TOTAL	28,035	1,086,679	3.876							2	2	15	19

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					63,828					23,372	24,545
2014			241,362		11,731			237,863		37,819	17,115
2015			170,198	914	2,797			29,946	21,465	4,335	16,419
2016					476					2,539	18,882
2017				18,885	34,692				28,000	71,367	8,129
TOTAL			411,560	19,799	113,524			267,809	49,465	139,432	85,090

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					58,339					43,027	29,552
2014			384,112	2,259	13,495			884,907	14,248	83,765	23,790
2015		4,658	300,377	5,115	5,043		1,255	151,639	45,274	11,243	25,991
2016			219	95	382		7	1,253	874	4,563	32,194
2017	652	4,402	81,081	31,885	22,703	1,138	13,704	203,253	100,912	91,742	13,714
TOTAL	652	9,060	765,789	39,354	99,962	1,138	14,966	1,241,052	161,308	234,340	125,241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,032,657	534,964	125,241	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-352,404	-141,882	475	
TOTAL LOSSES	1,680,253	393,082	125,716	
EXPECTED LOSSES	1,096,169	542,478	63,359	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.993	1.402	.448	7.843
INDICATED (POST-TEST)	5.741	1.343	.429	7.513
PRES. ON RATE LEVEL	3.422	1.694	.198	5.314
DERIVED BY FORMULA	3.445	1.683	.205	5.333
UNDERLYING PRES. RATE	3.910	1.935	.226	6.071
PROPOSED	3.445	1.683	.205	5.333
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.68
MAN. RATES	11.37	10.68	9.48	+ 8.68
+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
2013													
2014													
2015													
2016													
2017	73												
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.			-266	-205	3		
TOTAL LOSSES					3		
EXPECTED LOSSES			977	978	158		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.004	.004	
INDICATED (POST-TEST)			.000	.000	.004	.004	
PRES. ON RATE LEVEL			1.171	1.173	.190	2.534	
DERIVED BY FORMULA			1.171	1.173	.190	2.534	
UNDERLYING PRES. RATE			1.338	1.340	.217	2.895	
PROPOSED			1.171	1.173	.190	2.534	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		4.125
IND. RATES				4.13	MINIMUM PREMIUM		1475
MAN. RATES	5.47	5.07	4.52	+ 4.13	PRESENT		1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	396	2,604	.657										
2014	309												
2015	427												
2016	477												
2017	313												
TOTAL	1,922	2,604	.135										

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											3,135
TOTAL											3,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,325	-14,846	47	
TOTAL LOSSES			3,182	
EXPECTED LOSSES	50,953	55,603	7,304	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.166	.166
INDICATED (POST-TEST)	.000	.000	.159	.159
PRES. ON RATE LEVEL	2.320	2.532	.333	5.185
DERIVED BY FORMULA	2.320	2.532	.331	5.183
UNDERLYING PRES. RATE	2.651	2.893	.380	5.924
PROPOSED	2.320	2.532	.331	5.183

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	8.437
IND. RATES				8.44	MINIMUM PREMIUM	2000
MAN. RATES	10.81	10.30	9.25	+ 8.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	16,962	424,739	2.504							12	11	23	
2014	16,607	442,371	2.663						1	6	6	13	
2015	17,954	328,871	1.831							5	7	12	
2016	17,145	91,356	.532							2	11	13	
2017	17,214	433,001	2.515							2	17	19	
TOTAL	85,882	1,720,338	2.003						1	27	52	80	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				162,848	11,311				171,907	23,677	54,996
2014			115,157	111,267	10,145			43,463	96,043	37,825	28,471
2015				133,635	34,017				92,995	35,203	33,021
2016				10,745	15,977				8,096	38,055	18,483
2017				16,227	154,206				9,911	227,531	25,126
TOTAL			115,157	434,722	225,656			43,463	378,952	362,291	160,097

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				176,201	10,337				344,673	43,590	66,215
2014			199,612	114,473	11,733			190,909	178,354	84,237	39,575
2015			59,069	124,536	37,398			90,673	182,828	78,147	52,272
2016	199	176	16,322	12,152	13,473	120	216	27,999	26,407	69,543	31,514
2017	1,842	16,153	251,805	92,323	93,968	2,618	39,876	453,338	210,306	273,198	42,388
TOTAL	2,041	16,329	526,808	519,685	166,909	2,738	40,092	762,919	942,568	548,715	231,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,350,927	2,177,877	231,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-962,221	-671,604	1,827	
TOTAL LOSSES	388,706	1,506,273	233,791	
EXPECTED LOSSES	2,926,859	2,522,355	270,528	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.453	1.754	.272	2.479
INDICATED (POST-TEST)	.434	1.680	.261	2.375
PRES. ON RATE LEVEL	2.982	2.571	.276	5.829
DERIVED BY FORMULA	2.931	2.518	.275	5.724
UNDERLYING PRES. RATE	3.408	2.937	.315	6.660
PROPOSED	2.931	2.518	.275	5.724

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	9.318
IND. RATES				9.32	MINIMUM PREMIUM	2000
MAN. RATES	12.38	11.72	10.40	+ 9.32	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	86,573	328,584	.379							5	3	8	
2014	92,753	533,942	.575					1		4	1	6	
2015	86,564	237,798	.274							3	1	4	
2016	97,812	259,034	.264							6	3	9	
2017	79,324	121,997	.153							1	3	4	
TOTAL	443,026	1,481,355	.334					1		19	11	31	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013				127,572	9,331				108,178	44,671	38,832
2014			201,080	92,493	439			143,197	69,755	1,035	25,943
2015				78,340	1,359				95,796	986	61,317
2016				115,408	16,085				87,345	16,003	24,193
2017				4,513	23,364				5,107	75,727	13,286
TOTAL			201,080	418,326	50,578			143,197	366,181	138,422	163,571

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013				138,033	8,529				216,897	82,239	46,754
2014			332,597	95,702	3,000			549,913	133,574	7,868	36,061
2015			30,785	71,514	3,383			83,046	182,939	9,822	97,065
2016	2,144	1,142	104,197	98,872	19,648	1,300	866	107,205	148,782	41,112	41,249
2017	310	2,552	41,447	15,487	14,450	898	13,368	155,306	72,529	91,358	22,413
TOTAL	2,454	3,694	509,026	419,608	49,010	2,198	14,234	895,470	754,721	232,399	243,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,427,076	1,455,738	243,542	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,196,507	-476,517	2,251	
TOTAL LOSSES	230,569	979,221	245,793	
EXPECTED LOSSES	3,650,535	1,789,825	345,560	
CREDIBILITY	.06	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.052	.221	.055	.328
INDICATED (POST-TEST)	.050	.212	.053	.315
PRES. ON RATE LEVEL	.721	.354	.068	1.143
DERIVED BY FORMULA	.681	.328	.065	1.074
UNDERLYING PRES. RATE	.824	.404	.078	1.306
PROPOSED	.681	.328	.065	1.074

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.748
IND. RATES				1.75	MINIMUM PREMIUM	810
MAN. RATES	2.56	2.32	2.04	+ 1.75	PRESENT	890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	19,131	27,935	.146										
2014	17,581	880,731	5.009							2			2
2015	18,362												
2016	17,873	103											
2017	19,633												
TOTAL	92,580	908,769	.982							2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											27,935
2014			464,551					416,180			
2016											103
TOTAL			464,551					416,180			28,038

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											33,634
2014			737,588	3,589	4,210			1,542,249	20,962	7,849	
2016											176
TOTAL			737,588	3,589	4,210			1,542,249	20,962	7,849	33,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,279,837	36,610	33,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-970,497	-161,974	465	
TOTAL LOSSES	1,309,340		34,275	
EXPECTED LOSSES	2,923,676	607,324	67,583	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.414	.000	.037	1.451
INDICATED (POST-TEST)	1.355	.000	.035	1.390
PRES. ON RATE LEVEL	2.764	.574	.064	3.402
DERIVED BY FORMULA	2.736	.540	.062	3.338
UNDERLYING PRES. RATE	3.158	.656	.073	3.887
PROPOSED	2.736	.540	.062	3.338
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.43
MAN. RATES	7.25	6.85	6.07	+ 5.43
IND. RATE				
MINIMUM PREMIUM				5,434
PRESENT				1840
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	79,804	691,056	.865						1	6	1	8	
2014	62,984	261,084	.414							2	5	7	
2015	53,410	224,255	.419							3	4	7	
2016	62,885	397,211	.631							2	5	7	
2017	61,176	341,807	.558							2	3	5	
TOTAL	320,259	1,915,413	.598						1	15	18	34	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			92,680	154,883	338			76,132	277,930	4,784	84,309
2014				4,875	15,992				52,020	50,101	138,096
2015				22,778	15,514				94,152	35,488	56,323
2016				75,493	17,526				199,667	60,820	43,705
2017				41,479	48,939				46,384	181,860	23,145
TOTAL			92,680	299,508	98,309			76,132	670,153	333,053	345,578

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			151,903	167,584	309			267,376	557,249	8,807	101,508
2014			1,917	5,500	15,456			18,866	97,192	107,259	191,954
2015			12,070	22,007	16,066			91,746	185,081	78,816	89,159
2016	1,402	777	71,362	66,109	18,483	2,950	2,079	257,028	348,467	137,568	74,517
2017	1,143	6,958	138,169	55,809	33,553	2,571	33,712	456,676	222,093	227,726	39,046
TOTAL	2,545	7,735	375,421	317,009	83,867	5,521	35,791	1,091,692	1,410,082	560,176	496,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,518,705	2,371,134	496,184	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-531,234	-356,664	2,439	
TOTAL LOSSES	987,471	2,014,470	498,623	
EXPECTED LOSSES	1,534,040	1,313,062	371,501	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.308	.629	.156	1.093
INDICATED (POST-TEST)	.295	.603	.149	1.047
PRES. ON RATE LEVEL	.419	.359	.102	.880
DERIVED BY FORMULA	.413	.396	.110	.919
UNDERLYING PRES. RATE	.479	.410	.116	1.005
PROPOSED	.413	.396	.110	.919
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.50
MAN. RATES	1.82	1.74	1.57	+ 1.50
				PRESENT
				760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	22,398	84,472	.377							1		2	
2014	20,867	22,487	.107							1		1	
2015	18,134	1,923	.010										
2016	16,155	198,015	1.225							2		2	
2017	18,086	6,622	.036								1	1	
TOTAL	95,640	313,519	.328							4	2	6	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				16,237	2,926				21,323	18,496	25,490	
2014				17,321					3,123		2,043	
2015											1,923	
2016				122,777					72,375		2,863	
2017					2,061					554	4,007	
TOTAL				156,335	4,987				96,821	19,050	36,326	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				17,568	2,674				42,753	34,051	30,690	
2014			2,492	17,628	141			858	5,655	134	2,840	
2015											3,044	
2016	2,284	1,137	103,024	101,700	7,148	1,068	674	82,276	118,707	10,234	4,881	
2017	21	204	3,018	1,076	1,232	6	93	1,047	480	661	6,760	
TOTAL	2,305	1,341	108,534	137,972	11,195	1,074	767	84,181	167,595	45,080	48,215	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	198,202	361,842	48,215	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-367,270	-58,740	396	
TOTAL LOSSES		303,102	48,611	
EXPECTED LOSSES	1,094,121	216,145	61,210	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.317	.051	.368
INDICATED (POST-TEST)	.000	.304	.049	.353
PRES. ON RATE LEVEL	1.001	.198	.056	1.255
DERIVED BY FORMULA	.981	.205	.056	1.242
UNDERLYING PRES. RATE	1.144	.226	.064	1.434
PROPOSED	.981	.205	.056	1.242
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.02
MAN. RATES	2.70	2.50	2.24	+ 2.02
				PRESENT
				950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	17,862	26,896	.150									2	2
2014	18,408	220,107	1.195								1	1	2
2015	22,069	828,243	3.752							1		2	3
2016	21,225	30,054	.141									2	2
2017	22,690	122,436	.539									4	4
TOTAL	102,254	1,227,736	1.201							1	1	11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					10,459					11,557	4,880
2014				32,113	113,888				5,475	1,533	67,098
2015			148,257		23,788			608,109		45,331	2,758
2016					15,147					11,716	3,191
2017					58,086					61,125	3,225
TOTAL			148,257	32,113	221,368			608,109	5,475	131,262	81,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					9,560					21,277	5,876
2014			13,292	36,508	110,042			1,647	10,006	3,448	93,266
2015		1,368	92,900	3,103	24,393		8,610	916,261	31,964	96,292	4,366
2016		66	6,923	3,090	12,179		45	5,790	4,044	21,056	5,441
2017	599	5,775	85,050	30,315	34,767	666	10,577	115,243	52,757	72,741	5,441
TOTAL	599	7,209	198,165	73,016	190,941	666	19,232	1,038,941	98,771	214,814	114,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,264,812	577,542	114,390	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-517,690	-263,320	1,122	
TOTAL LOSSES	747,122	314,222	115,512	
EXPECTED LOSSES	1,601,298	1,003,111	158,494	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.731	.307	.113	1.151
INDICATED (POST-TEST)	.700	.294	.108	1.102
PRES. ON RATE LEVEL	1.371	.859	.135	2.365
DERIVED BY FORMULA	1.358	.819	.133	2.310
UNDERLYING PRES. RATE	1.566	.981	.155	2.702
PROPOSED	1.358	.819	.133	2.310
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.76
MAN. RATES	5.09	4.77	4.22	+ 3.76
				PRESENT
				1505

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	956	4,138	.432									1	1
2014	1,532	5,666	.369										
2015	1,370	43,795	3.196								1		1
2016	1,028	8,908	.866										
2017	1,709												
TOTAL	6,595	62,507	.948								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					3,587					551	
2014											5,666
2015				28,933					13,898		964
2016											8,908
TOTAL				28,933	3,587				13,898	551	15,538

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					3,279					1,014	
2014											7,876
2015			11,266	26,371	748			12,008	26,520	1,139	1,526
2016											15,188
TOTAL			11,266	26,371	4,027			12,008	26,520	2,153	24,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,274	59,071	24,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,906	-21,465	99	
TOTAL LOSSES		37,606	24,689	
EXPECTED LOSSES	178,659	82,570	13,322	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.570	.374	.944
INDICATED (POST-TEST)	.000	.546	.358	.904
PRES. ON RATE LEVEL	2.371	1.096	.177	3.644
DERIVED BY FORMULA	2.371	1.091	.179	3.641
UNDERLYING PRES. RATE	2.709	1.252	.202	4.163
PROPOSED	2.371	1.091	.179	3.641
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.93
MAN. RATES	7.85	7.39	6.50	+ 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
2013	69,181	147,039	.212								1	2	3
2014	79,222	2,624,552	3.312							1	3	2	6
2015	83,977	195,437	.232								5	1	6
2016	78,518	378,024	.481							1	5	3	9
2017	88,964	2,297,019	2.581							2		6	8
TOTAL	399,862	5,642,071	1.411							4	14	14	32

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				3,556	7,685				2,965	40,619	92,214
2014			596,335	96,830	7,571			1,724,391	146,557	15,994	36,874
2015				72,757	3,204				55,811	7,202	56,463
2016			121,942	77,646	9,438			97,512	56,262	10,474	4,750
2017			1,012,284		101,330			1,096,740		83,251	3,414
TOTAL			1,730,561	250,789	129,228			2,918,643	261,595	157,540	193,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				3,848	7,024				5,945	74,779	111,026
2014			179,715	99,605	9,033			1,156,754	281,475	45,500	51,255
2015			28,994	66,572	5,077			50,327	107,598	19,004	89,381
2016	1,440	11,366	262,469	72,578	15,338	827	13,428	375,104	117,150	33,128	8,099
2017	1,319	42,536	802,002	85,987	77,410	1,075	63,185	1,650,527	166,576	132,106	5,759
TOTAL	2,759	53,902	1,273,180	328,590	113,882	1,902	76,613	3,232,712	678,744	304,517	265,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,641,068	1,425,733	265,520	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,181,313	-394,101	1,634	
TOTAL LOSSES	3,459,755	1,031,632	267,154	
EXPECTED LOSSES	3,698,724	1,499,484	231,920	
CREDIBILITY	.05	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.865	.258	.067	1.190
INDICATED (POST-TEST)	.829	.247	.064	1.140
PRES. ON RATE LEVEL	.810	.328	.051	1.189
DERIVED BY FORMULA	.811	.314	.053	1.178
UNDERLYING PRES. RATE	.925	.375	.058	1.358
PROPOSED	.811	.314	.053	1.178
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.92
MAN. RATES	2.72	2.44	2.12	+ 1.92
				PRESENT
				910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	289												
2014	176												
2015	682	158	.023										
2016	1,072												
2017	1,012												
TOTAL	3,231	158	.005										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											158
TOTAL											158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											250
TOTAL											250

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,571	-2,710	20	
TOTAL LOSSES			270	
EXPECTED LOSSES	32,892	11,146	2,294	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.008	.008
PRES. ON RATE LEVEL	.891	.302	.062	1.255
DERIVED BY FORMULA	.891	.299	.061	1.251
UNDERLYING PRES. RATE	1.018	.345	.071	1.434
PROPOSED	.891	.299	.061	1.251
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.04
MAN. RATES	2.70	2.50	2.24	+ 2.04
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.036
				890
				950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	20,256	1,277,671	6.307							2	5		7
2014	24,407	8,248,816	33.796						1	1	1	2	5
2015	31,391	1,737,935	5.536							5	4	1	10
2016	34,016	642,850	1.889							1	1	6	8
2017	32,164	1,094,946	3.404							3	1	8	12
TOTAL	142,234	13,002,218	9.141						1	12	12	17	42

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			489,875	80,905				600,735	91,716		14,440
2014		650,830	124,833	48,587	841		5,986,578	1,331,614	34,207	4,065	67,261
2015			781,473	133,577	11,511			669,579	50,687	41,236	49,872
2016			113,647	48,024	73,021			146,529	120,600	106,514	34,515
2017			304,440	45,465	130,842			324,553	44,535	212,087	33,024
TOTAL		650,830	1,814,268	356,558	216,215		5,986,578	3,073,010	341,745	363,902	199,112

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			579,756	87,539				1,323,428	183,891		17,386
2014		112,903	68,377	49,775	1,556		1,504,377	1,536,554	82,930	17,762	93,493
2015		17,172	1,158,825	137,643	23,157		20,841	2,241,130	163,595	100,011	78,947
2016	894	10,650	253,564	60,565	64,510	1,780	20,849	649,495	266,498	218,038	58,848
2017	2,275	42,397	809,858	129,073	96,972	3,028	84,666	1,912,112	334,558	294,276	55,711
TOTAL	3,169	183,122	2,870,380	464,595	186,195	4,808	1,630,733	7,662,719	1,031,472	630,087	304,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,354,931	2,312,349	304,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,366,057	-815,982	2,308	
TOTAL LOSSES	9,988,874	1,496,367	306,693	
EXPECTED LOSSES	7,490,043	3,166,130	318,604	
CREDIBILITY	.03	.09	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.023	1.052	.216	8.291
INDICATED (POST-TEST)	6.728	1.008	.207	7.943
PRES. ON RATE LEVEL	4.609	1.949	.196	6.754
DERIVED BY FORMULA	4.673	1.864	.197	6.734
UNDERLYING PRES. RATE	5.266	2.226	.224	7.716
PROPOSED	4.687	1.870	.197	6.754

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	10.361
IND. RATES				10.36	MINIMUM PREMIUM	2000
MAN. RATES	13.87	12.98	11.39	+ 10.36	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,609	297,031	6.444						1	1	1	3	
2014	5,256	21,879	.416								3	3	
2015	5,403	760,756	14.080						3		1	4	
2016	6,590	1,342,012	20.364						2		1	3	
2017	8,221	128,340	1.561								2	2	
TOTAL	30,079	2,550,018	8.478						6	1	8	15	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			127,855	4,070	7,122			152,354	72	5,558	
2014					6,357					13,067	2,455
2015			395,821		396			358,816		473	5,250
2016			638,492		3,049			687,866		4,083	8,522
2017					72,672					54,406	1,262
TOTAL			1,162,168	4,070	89,596			1,199,036	72	77,587	17,489

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			209,554	4,404	6,510			535,067	144	10,232	
2014			485	213	6,128			1,191	784	27,390	3,412
2015		10,233	658,354	8,950	5,295		13,458	1,411,376	39,182	9,494	8,311
2016		35,425	645,462	21,752	13,220		46,585	1,109,387	78,339	30,313	14,530
2017	751	7,223	106,408	37,931	43,501	597	9,421	102,581	46,959	64,745	2,129
TOTAL	751	52,881	1,620,263	73,250	74,654	597	69,464	3,159,602	165,408	142,174	28,382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,903,558	455,486	28,382	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-451,895	-102,243	222	
TOTAL LOSSES	4,451,663	353,243	28,604	
EXPECTED LOSSES	1,421,233	398,246	28,576	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.800	1.174	.095	16.069
INDICATED (POST-TEST)	14.178	1.125	.091	15.394
PRES. ON RATE LEVEL	4.136	1.159	.083	5.378
DERIVED BY FORMULA	4.236	1.158	.083	5.477
UNDERLYING PRES. RATE	4.725	1.324	.095	6.144
PROPOSED	4.236	1.158	.083	5.477
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.40
MAN. RATES	11.29	10.36	9.07	+ 8.40
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	373												
2014	538	22,187	4.123									1	1
2015	146												
2016	601												
2017	790												
TOTAL	2,448	22,187	.906									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			507	223	6,413			1,416	931	32,563	
TOTAL			507	223	6,413			1,416	931	32,563	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,923	40,130		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-32,334	-16,593	41	
TOTAL LOSSES		23,537	41	
EXPECTED LOSSES	102,645	65,876	4,945	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.961	.002	.963
INDICATED (POST-TEST)	.000	.921	.002	.923
PRES. ON RATE LEVEL	3.670	2.355	.177	6.202
DERIVED BY FORMULA	3.670	2.341	.175	6.186
UNDERLYING PRES. RATE	4.193	2.691	.202	7.086
PROPOSED	3.670	2.341	.175	6.186
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				9.49
MAN. RATES	12.19	11.54	10.46	+ 9.49
+PROPOSED				

9.489

2000

2000

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,457	741	.050										
2014	2,241	57,960	2.586								1		1
2015	1,990												
2016	2,325	15,007	.645									1	1
2017	1,910												
TOTAL	9,923	73,708	.743								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											741
2014				12,836					45,124		
2016					3,724					11,283	
TOTAL				12,836	3,724				45,124	11,283	741

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											892
2014			1,846	13,064	105			12,402	81,703	1,939	
2016		16	1,704	760	2,994		45	5,575	3,893	20,279	
TOTAL		16	3,550	13,824	3,099		45	17,977	85,596	22,218	892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,588	124,737	892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-77,203	-33,702	48	
TOTAL LOSSES		91,035	940	
EXPECTED LOSSES	249,167	129,496	7,145	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.917	.009	.926
INDICATED (POST-TEST)	.000	.878	.009	.887
PRES. ON RATE LEVEL	2.198	1.142	.063	3.403
DERIVED BY FORMULA	2.198	1.139	.062	3.399
UNDERLYING PRES. RATE	2.511	1.305	.072	3.888
PROPOSED	2.198	1.139	.062	3.399
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.21
MAN. RATES	9.06	7.46	5.74	+ 5.21
				PRESENT
				1935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	39,836	1,533,411	3.849						1	2	6	9	
2014	42,720	891,143	2.086						1	2	6	9	
2015	45,956	381,550	.830						1	1	13	15	
2016	45,233	1,090,022	2.409						3	5	7	15	
2017	52,438	643,949	1.228						1	1	14	16	
TOTAL	226,183	4,540,075	2.007						7	11	46	64	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			473,000	109,241	23,266			697,000	133,663	76,265	20,976
2014			455,000	74,854	119,195				45,510	146,088	50,496
2015			109,765	27,182	47,577			50,000	43,948	93,003	10,075
2016			459,200	140,512	21,650			181,200	209,049	36,995	41,416
2017			108,642	5,000	159,519			70,391		287,725	12,672
TOTAL			1,605,607	356,789	371,207			998,591	432,170	640,076	135,635

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			348,479	118,199	21,265			1,100,334	267,994	140,405	25,255
2014			742,264	83,699	119,629			25,840	91,160	308,186	70,189
2015		3,003	213,534	31,212	49,619		2,099	285,371	104,197	191,266	15,949
2016	2,619	41,356	854,610	144,652	37,743	3,091	25,994	824,479	395,125	107,859	70,614
2017	1,801	25,762	436,202	96,761	100,991	3,197	59,778	846,808	267,647	349,139	21,378
TOTAL	4,420	70,121	2,595,089	474,523	329,247	6,288	87,871	3,082,832	1,126,123	1,096,855	203,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,846,621	3,026,748	203,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,873,000	-848,579	1,249	
TOTAL LOSSES	3,973,621	2,178,169	204,634	
EXPECTED LOSSES	5,815,165	3,234,417	174,160	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.757	.963	.090	2.810
INDICATED (POST-TEST)	1.683	.923	.086	2.692
PRES. ON RATE LEVEL	2.250	1.252	.067	3.569
DERIVED BY FORMULA	2.227	1.213	.069	3.509
UNDERLYING PRES. RATE	2.571	1.430	.077	4.078
PROPOSED	2.227	1.213	.069	3.509
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.38
MAN. RATES	7.87	7.03	6.02	+ 5.38
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	52,543	1,023,692	1.948							2	7	7	16
2014	61,353	1,697,875	2.767					1		3	9	16	29
2015	69,210	213,940	.309								1	9	10
2016	82,589	8,167,361	9.889							4	4	21	29
2017	87,929	2,751,617	3.129							4	5	16	25
TOTAL	353,624	13,854,485	3.918					1		13	26	69	109

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			280,345	162,707	25,656			178,078	221,092	52,155	103,659
2014	150,000		515,770	260,446	82,758	1,500		149,766	282,647	114,791	140,197
2015				3,000	19,277				10,542	95,016	86,105
2016			1,456,505	134,038	197,151			5,903,494	80,466	310,619	85,088
2017			595,056	189,326	148,982			1,307,558	135,521	286,774	88,400
TOTAL	150,000		2,847,676	749,517	473,824	1,500		7,538,896	730,268	859,355	503,449

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			459,486	176,048	23,450			625,410	443,289	96,018	124,805
2014	233,219		862,672	271,836	86,574	4,478		643,144	526,196	255,596	194,874
2015			5,151	4,281	19,314			36,993	34,664	191,230	136,305
2016	2,492	49,672	1,068,040	179,596	180,778	1,191	116,963	2,980,723	429,216	626,405	145,075
2017	4,724	57,265	1,184,271	249,443	125,600	5,033	125,058	2,984,172	571,636	420,959	149,131
TOTAL	240,435	106,937	3,579,620	881,204	435,716	10,702	242,021	7,270,442	2,005,001	1,590,208	750,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,450,157	4,912,129	750,190	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,017,423	-1,069,300	2,999	
TOTAL LOSSES	8,432,734	3,842,829	753,189	
EXPECTED LOSSES	9,501,876	4,158,619	399,596	
CREDIBILITY	.05	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.385	1.087	.213	3.685
INDICATED (POST-TEST)	2.285	1.041	.204	3.530
PRES. ON RATE LEVEL	2.352	1.029	.099	3.480
DERIVED BY FORMULA	2.349	1.031	.117	3.497
UNDERLYING PRES. RATE	2.687	1.176	.113	3.976
PROPOSED	2.349	1.031	.117	3.497
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.36
MAN. RATES	7.49	6.80	5.87	+ 5.36
				PRESENT
				1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	531												
2014	355												
2015	860	88,938	10.341								1		1
2016	864												
2017	1,225	599	.048										
TOTAL	3,835	89,537	2.335								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015				70,643					18,295		
2017											599
TOTAL				70,643					18,295		599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015			27,510	64,391	1,824			15,806	34,910	1,499	
2017											1,011
TOTAL			27,510	64,391	1,824			15,806	34,910	1,499	1,011

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,316	102,624	1,011	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,791	-21,384	51	
TOTAL LOSSES		81,240	1,062	
EXPECTED LOSSES	255,450	84,676	5,907	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.118	.028	2.146
INDICATED (POST-TEST)	.000	2.029	.027	2.056
PRES. ON RATE LEVEL	5.830	1.933	.135	7.898
DERIVED BY FORMULA	5.830	1.934	.134	7.898
UNDERLYING PRES. RATE	6.661	2.208	.154	9.023
PROPOSED	5.830	1.934	.134	7.898

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	12.116
IND. RATES				12.12	MINIMUM PREMIUM	2000
MAN. RATES	15.26	14.57	13.32	+ 12.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	10,229	523,884	5.121					1				5	6
2014	10,678	270,024	2.528								3		3
2015	12,003	104,093	.867								1	3	4
2016	13,815	229,942	1.664								2	5	7
2017	13,924	17,549	.126									2	2
TOTAL	60,649	1,145,492	1.889					1			6	15	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	451,482				28,570					32,438	11,394
2014				149,120					117,144		3,760
2015				53,965	10,711				23,589	8,785	7,043
2016				76,287	35,062				64,281	39,981	14,331
2017					7,087					8,006	2,456
TOTAL	451,482			279,372	81,430				205,014	89,210	38,984

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	699,797				26,113					59,719	13,718
2014			21,447	151,766	1,218			32,198	212,103	5,033	5,226
2015			23,226	50,048	12,082			22,953	46,354	19,531	11,149
2016	1,421	857	80,047	70,339	32,629	947	744	92,825	119,224	80,950	24,434
2017	73	704	10,375	3,701	4,241	87	1,389	15,098	6,906	9,526	4,143
TOTAL	701,291	1,561	135,095	275,854	76,283	1,034	2,133	163,074	384,587	174,759	58,670

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,004,188	911,483	58,670	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-480,880	-148,784	425	
TOTAL LOSSES	523,308	762,699	59,095	
EXPECTED LOSSES	1,485,902	571,313	58,830	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.863	1.258	.097	2.218
INDICATED (POST-TEST)	.827	1.205	.093	2.125
PRES. ON RATE LEVEL	2.144	.825	.085	3.054
DERIVED BY FORMULA	2.118	.844	.085	3.047
UNDERLYING PRES. RATE	2.450	.942	.097	3.489
PROPOSED	2.118	.844	.085	3.047
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.67
MAN. RATES	6.75	5.86	5.15	+ 4.67
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,983	82,372	1.653									2	2
2014	3,535	223,816	6.331								2	1	3
2015	3,961	1,001	.025										
2016	3,579	237,911	6.647							1			1
2017	4,666	13,810	.295									1	1
TOTAL	20,724	558,910	2.697							1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					44,857					36,098	1,417
2014				77,547	57,169				23,980	65,000	120
2015											1,001
2016			158,648					63,532			15,731
2017					2,507					11,303	
TOTAL			158,648	77,547	104,533			63,532	23,980	112,401	18,269

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					41,000					66,456	1,706
2014			15,506	80,844	55,741			12,521	47,316	137,286	167
2015											1,585
2016		13,805	251,099	8,238	4,200		8,383	199,352	13,849	4,136	26,821
2017	25	250	3,669	1,308	1,502	124	1,959	21,312	9,755	13,455	
TOTAL	25	14,055	270,274	90,390	102,443	124	10,342	233,185	70,920	221,333	30,279

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	528,005	485,086	30,279	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-236,246	-86,245	238	
TOTAL LOSSES	291,759	398,841	30,517	
EXPECTED LOSSES	685,550	319,356	33,987	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.408	1.925	.147	3.480
INDICATED (POST-TEST)	1.349	1.844	.141	3.334
PRES. ON RATE LEVEL	2.895	1.349	.144	4.388
DERIVED BY FORMULA	2.880	1.359	.144	4.383
UNDERLYING PRES. RATE	3.308	1.541	.164	5.013
PROPOSED	2.880	1.359	.144	4.383

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.723
IND. RATES				6.72	MINIMUM PREMIUM	2000
MAN. RATES	9.08	8.41	7.40	+ 6.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,625												
2014	2,816	8,908	.316										
2015	3,702	58,403	1.577									1	1
2016	4,289	357,073	8.325							2			2
2017	4,746	96,907	2.041								1		1
TOTAL	18,178	521,291	2.868							2	1	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											8,908
2015					6,523					50,700	1,180
2016			212,031					144,339			703
2017				51,531					45,376		
TOTAL			212,031	51,531	6,523			144,339	45,376	50,700	10,791

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											12,382
2015			1,347	524	6,511			14,878	7,762	101,579	1,868
2016		18,450	335,590	11,012	5,611		19,048	452,910	31,465	9,395	1,199
2017	791	2,592	82,626	37,597	5,287	565	2,164	111,302	63,698	11,050	
TOTAL	791	21,042	419,563	49,133	17,409	565	21,212	579,090	102,925	122,024	15,449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,042,263	291,491	15,449	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-438,875	-137,428	471	
TOTAL LOSSES	603,388	154,063	15,920	
EXPECTED LOSSES	1,376,802	536,979	61,260	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.319	.848	.088	4.255
INDICATED (POST-TEST)	3.180	.812	.084	4.076
PRES. ON RATE LEVEL	6.629	2.586	.295	9.510
DERIVED BY FORMULA	6.595	2.551	.291	9.437
UNDERLYING PRES. RATE	7.574	2.954	.337	10.865
PROPOSED	6.595	2.551	.291	9.437
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				14.48
MAN. RATES	18.63	17.72	16.04	+ 14.48
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	15,497	1,280,003	8.259							3	2	1	6
2014	15,415	230,514	1.495							1	1	6	8
2015	14,487	252,789	1.744								3	4	7
2016	14,898	337,823	2.267								1	3	4
2017	18,637	450,733	2.418							2		2	4
TOTAL	78,934	2,551,862	3.233							6	7	16	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			774,859	48,582	26,371			287,493	51,262	28,223	63,213
2014			114,486	29,307	38,722			6,864	8,443	24,807	7,885
2015				59,827	43,881				76,322	64,714	8,045
2016				8,160	168,239				12,472	109,703	39,249
2017			299,168		26,951			63,707		16,516	44,391
TOTAL			1,188,513	145,876	304,164			358,064	148,499	243,963	162,783

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,269,994	52,566	24,103			1,009,675	102,781	51,959	76,108
2014			188,941	32,013	38,602			30,023	17,120	52,492	10,960
2015			32,363	58,050	45,336			84,930	155,544	135,910	12,735
2016	152	798	83,775	41,042	135,735	183	529	68,374	58,313	198,930	66,920
2017	498	29,302	575,403	41,205	29,874	211	11,853	306,543	31,721	25,745	74,888
TOTAL	650	30,100	2,150,476	224,876	273,650	394	12,382	1,499,545	365,479	465,036	241,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,693,547	1,329,041	241,611	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-909,822	-384,717	777	
TOTAL LOSSES	2,783,725	944,324	242,388	
EXPECTED LOSSES	2,778,476	1,454,753	108,140	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.527	1.196	.307	5.030
INDICATED (POST-TEST)	3.379	1.146	.294	4.819
PRES. ON RATE LEVEL	3.081	1.613	.120	4.814
DERIVED BY FORMULA	3.087	1.585	.130	4.802
UNDERLYING PRES. RATE	3.520	1.843	.137	5.500
PROPOSED	3.095	1.589	.130	4.814
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.39
MAN. RATES	10.00	9.25	8.12	+ 7.39
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,112	279,188	5.461						1	1		2	
2014	4,892	266,682	5.451						1	1	1	3	
2015	6,091	266,803	4.380						1	2	1	4	
2016	4,412	88,048	1.995							2		2	
2017	5,042	8,723	.173								1	1	
TOTAL	25,549	909,444	3.560						3	6	3	12	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			227,421	29,639				4,850	551		16,727
2014			75,992	40,023	1,352			23,147	112,516		12,688
2015			137,781	12,754	7,476			81,862	20,644	1,488	4,798
2016				38,765					44,255		5,028
2017					1,201					6,235	1,287
TOTAL			441,194	121,181	10,029			109,859	177,966	8,687	40,528

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			372,743	32,069				17,033	1,105		20,139
2014			126,516	41,365	2,319			116,788	204,948	7,292	17,636
2015		3,770	248,919	15,508	9,596		3,435	378,631	49,606	6,857	7,595
2016	724	358	32,527	32,113	2,257	653	409	50,307	72,581	6,260	8,573
2017	12	121	1,756	626	719	69	1,078	11,756	5,383	7,418	2,171
TOTAL	736	4,249	782,461	121,681	14,891	722	4,922	574,515	333,623	27,827	56,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,367,605	498,022	56,114	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-287,871	-115,565	251	
TOTAL LOSSES	1,079,734	382,457	56,365	
EXPECTED LOSSES	879,397	431,011	37,813	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.226	1.497	.221	5.944
INDICATED (POST-TEST)	4.049	1.434	.212	5.695
PRES. ON RATE LEVEL	3.013	1.477	.129	4.619
DERIVED BY FORMULA	3.023	1.476	.131	4.630
UNDERLYING PRES. RATE	3.442	1.687	.148	5.277
PROPOSED	3.023	1.476	.131	4.630
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.10
MAN. RATES	9.27	8.75	7.79	+ 7.10
IND. RATE				
				7.102
				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
2013	5,471	589,971	10.783						1	1	2	4	
2014	5,221	220,284	4.219							4	3	7	
2015	8,630	365,316	4.233						1	2		3	
2016	10,097	414,754	4.107						1		5	6	
2017	10,017	585,416	5.844						1	1	4	6	
TOTAL	39,436	2,175,741	5.517						4	8	14	26	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			284,658	36,842	827			193,610	32,791	905	40,338
2014				62,915	5,473				119,055	4,551	28,290
2015			95,661	56,098				66,450	54,437		92,670
2016			112,592		105,306			42,957		140,022	13,877
2017			213,781	33,344	88,562			107,673	68,919	66,008	7,129
TOTAL			706,692	189,199	200,168			410,690	275,202	211,486	182,304

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			466,554	39,863	755			679,958	65,746	1,666	48,567
2014			9,465	64,215	5,790			33,132	215,835	14,656	39,323
2015		2,617	190,150	53,413	2,701		2,789	339,547	111,981	6,237	146,697
2016		10,244	226,357	27,305	87,644		6,188	203,969	57,676	254,453	23,660
2017	1,586	29,514	566,105	89,943	66,256	1,627	29,930	758,952	183,244	105,628	12,027
TOTAL	1,586	42,375	1,458,631	274,739	163,146	1,627	38,907	2,015,558	634,482	382,640	270,274

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,558,684	1,455,007	270,274	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-503,163	-304,600	729	
TOTAL LOSSES	3,055,521	1,150,407	271,003	
EXPECTED LOSSES	1,565,610	1,194,910	95,041	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.748	2.917	.687	11.352
INDICATED (POST-TEST)	7.423	2.794	.658	10.875
PRES. ON RATE LEVEL	3.475	2.652	.211	6.338
DERIVED BY FORMULA	3.514	2.658	.229	6.401
UNDERLYING PRES. RATE	3.970	3.030	.241	7.241
PROPOSED	3.514	2.658	.229	6.401
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				9.82
MAN. RATES	12.42	11.81	10.69	+ 9.82
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	12,131	60,666	.500							2	3	5	
2014	12,907	391,332	3.031					1	1	2	4		
2015	12,168	307,582	2.527						3	2	5		
2016	14,774	166,225	1.125							5	5		
2017	15,443	1,772,329	11.476					1		6	7		
TOTAL	67,423	2,698,134	4.002					2	6	18	26		

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				15,861	7,437				26,048	5,208	6,112
2014			171,748	697	10,343			165,945	733	38,367	3,499
2015				103,426	2,947				159,774	6,062	35,373
2016					41,634					122,629	1,962
2017			77,000		95,745			1,500,000		90,013	9,571
TOTAL			248,748	119,984	158,106			1,665,945	186,555	262,279	56,517

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				17,162	6,798				52,227	9,588	7,359
2014			273,580	2,383	11,533			618,652	11,984	83,588	4,864
2015			40,882	94,509	5,614			139,803	305,797	25,240	55,995
2016		176	19,043	8,484	33,473		458	60,577	42,320	220,396	3,345
2017	999	10,722	164,457	51,199	57,932	1,105	52,832	1,310,287	150,032	132,347	16,146
TOTAL	999	10,898	497,962	173,737	115,350	1,105	53,290	2,129,319	562,360	471,159	87,709

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,693,573	1,322,606	87,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-606,759	-270,646	746	
TOTAL LOSSES	2,086,814	1,051,960	88,455	
EXPECTED LOSSES	1,867,618	1,033,593	103,832	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.095	1.560	.131	4.786
INDICATED (POST-TEST)	2.965	1.494	.125	4.584
PRES. ON RATE LEVEL	2.424	1.342	.135	3.901
DERIVED BY FORMULA	2.435	1.350	.134	3.919
UNDERLYING PRES. RATE	2.770	1.533	.154	4.457
PROPOSED	2.435	1.350	.134	3.919

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.012
IND. RATES				6.01	MINIMUM PREMIUM	2000
MAN. RATES	8.12	7.51	6.58	+ 6.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,885	37,938	.644							1	1	2	
2014	6,054	59,560	.983								3	3	
2015	5,948	68,007	1.143							3		3	
2016	6,110	20,528	.335								1	1	
2017	6,371	164,099	2.575								3	3	
TOTAL	30,368	350,132	1.153							4	8	12	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				1,236	755				455	7,619	27,873	
2014					24,515					29,822	5,223	
2015				40,584					16,937		10,486	
2016					435					923	19,170	
2017					95,994					55,848	12,257	
TOTAL				41,820	121,699				17,392	94,212	75,009	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				1,337	690				912	14,027	33,559	
2014			1,865	825	23,631			2,720	1,788	62,513	7,260	
2015			15,804	36,994	1,046			14,632	32,320	1,389	16,599	
2016		3	199	88	350			452	322	1,658	32,685	
2017	989	9,548	140,555	50,101	57,463	611	9,671	105,300	48,202	66,459	20,678	
TOTAL	989	9,551	158,423	89,345	83,180	611	9,675	123,104	83,544	146,046	110,781	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	302,353	402,115	110,781	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-224,081	-93,671	185	
TOTAL LOSSES	78,272	308,444	110,966	
EXPECTED LOSSES	685,405	353,180	27,028	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.258	1.016	.365	1.639
INDICATED (POST-TEST)	.247	.973	.350	1.570
PRES. ON RATE LEVEL	1.975	1.018	.078	3.071
DERIVED BY FORMULA	1.958	1.017	.086	3.061
UNDERLYING PRES. RATE	2.257	1.163	.089	3.509
PROPOSED	1.958	1.017	.086	3.061

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	
IND. RATES				4.70	MINIMUM PREMIUM	1635
MAN. RATES	5.23	5.27	5.18	+ 4.70	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	32,826	924,475	2.816						3	1	12	16	
2014	34,523	576,066	1.668						1	4	4	9	
2015	31,172	429,104	1.376						1	2	5	8	
2016	29,366	748,287	2.548						1	3	5	9	
2017	35,786	369,332	1.032							2	8	10	
TOTAL	163,673	3,047,264	1.862						6	12	34	52	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			334,389	36,371	53,738			216,221	71,698	193,758	18,300
2014			122,561	151,319	54,455			51,372	69,922	93,514	32,923
2015			129,891	81,078	13,932			82,425	74,698	27,356	19,724
2016			94,642	106,940	49,548			268,390	153,748	42,171	32,848
2017				83,794	92,440				55,717	81,991	55,390
TOTAL			681,483	459,502	264,113			618,408	425,783	438,790	159,185

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			548,064	39,353	49,116			759,368	143,754	356,708	22,033
2014			220,502	156,780	54,839			218,117	134,797	199,998	45,763
2015		3,555	262,974	78,115	17,699			435,399	156,779	63,130	31,223
2016	1,990	9,439	262,184	103,594	48,569	2,277	37,001	1,037,759	325,226	115,010	56,006
2017	2,241	13,404	269,711	109,381	63,928	1,583	16,853	291,258	148,982	111,144	93,443
TOTAL	4,231	26,398	1,563,435	487,223	234,151	3,860	57,315	2,741,901	909,538	845,990	248,468

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,397,140	2,476,902	248,468	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,572,659	-753,344	1,438	
TOTAL LOSSES	2,824,481	1,723,558	249,906	
EXPECTED LOSSES	4,825,080	2,828,268	207,864	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.726	1.053	.153	2.932
INDICATED (POST-TEST)	1.654	1.009	.147	2.810
PRES. ON RATE LEVEL	2.580	1.513	.111	4.204
DERIVED BY FORMULA	2.552	1.468	.115	4.135
UNDERLYING PRES. RATE	2.948	1.728	.127	4.803
PROPOSED	2.552	1.468	.115	4.135

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.343
IND. RATES				6.34	MINIMUM PREMIUM	2000
MAN. RATES	8.92	8.18	7.09	+ 6.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	32,077	1,804,879	5.626							4	9	14	27
2014	32,997	1,779,946	5.394							4	5	9	18
2015	34,150	3,470,501	10.162							7	9	24	40
2016	38,344	4,147,266	10.815					2		4	8	11	25
2017	42,679	1,054,914	2.471								6	22	28
TOTAL	180,247	12,257,506	6.800					2		19	37	80	138

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			528,884	274,117	40,770			523,689	270,744	76,321	90,354
2014			610,626	148,314	53,774			697,488	124,340	123,631	21,773
2015			913,482	388,099	248,474			643,864	664,451	578,028	34,103
2016	1,210,787		682,186	246,469	148,227	17,434		1,411,767	256,424	111,513	62,459
2017			167,647		157,601				319,799	366,321	43,546
TOTAL	1,210,787		2,735,178	1,224,646	648,846	17,434		3,276,808	1,635,758	1,255,814	252,235

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			866,841	296,595	37,263			1,839,196	542,842	140,507	108,786
2014			893,466	156,972	58,000			1,987,130	258,935	274,381	30,264
2015		24,989	1,809,640	395,475	269,951		27,027	3,578,026	1,434,908	1,229,705	53,985
2016	1,612,657	47,892	1,092,683	261,203	147,196	61,272	100,041	2,658,964	619,694	284,675	106,493
2017	4,204	24,114	499,568	204,578	111,542	7,986	78,726	1,475,166	765,146	513,851	73,462
TOTAL	1,616,861	96,995	5,162,198	1,314,823	623,952	69,258	205,794	11,538,482	3,621,525	2,443,119	372,990

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,689,588	8,003,419	372,990	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,620,956	-1,413,428	2,254	
TOTAL LOSSES	16,068,632	6,589,991	375,244	
EXPECTED LOSSES	8,071,461	5,403,804	310,025	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.915	3.656	.208	12.779
INDICATED (POST-TEST)	8.541	3.502	.199	12.242
PRES. ON RATE LEVEL	3.920	2.624	.150	6.694
DERIVED BY FORMULA	4.059	2.712	.155	6.926
UNDERLYING PRES. RATE	4.478	2.998	.172	7.648
PROPOSED	4.059	2.712	.155	6.926
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				10.63
MAN. RATES	12.70	12.43	11.29	+ 10.63
+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
2013	19,323	1,035,814	5.360						2	5	1	8	
2014	19,130	345,528	1.806							3		3	
2015	16,666	837,862	5.027						2	1	2	5	
2016	19,195	369,166	1.923							3	3	6	
2017	21,773	651,172	2.990								7	7	
TOTAL	96,087	3,239,542	3.371						4	12	13	29	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			371,328	186,998	2,526			249,941	213,129	8,049	3,843
2014				96,093					238,322		11,113
2015			335,116	40,681	32,880			419,862	1,943	4,824	2,556
2016				106,623	104,828				72,288	72,574	12,853
2017					300,558					327,385	23,229
TOTAL			706,444	430,395	440,792			669,803	525,682	412,832	53,594

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			608,607	202,332	2,309			877,793	427,324	14,818	4,627
2014			13,821	97,797	784			65,500	431,514	10,241	15,447
2015		8,040	539,755	46,727	37,711		13,679	1,437,594	44,198	18,516	4,046
2016	1,984	1,441	137,410	109,685	90,488	1,067	949	118,031	143,602	140,659	21,914
2017	3,107	29,871	440,086	156,867	179,915	3,599	56,709	617,279	282,576	389,613	39,187
TOTAL	5,091	39,352	1,739,679	613,408	311,207	4,666	71,337	3,116,197	1,329,214	573,847	85,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,976,322	2,827,676	85,221	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,266,512	-477,221	502	
TOTAL LOSSES	3,709,810	2,350,455	85,723	
EXPECTED LOSSES	3,842,519	1,801,632	71,104	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.861	2.446	.089	6.396
INDICATED (POST-TEST)	3.699	2.343	.085	6.127
PRES. ON RATE LEVEL	3.500	1.641	.065	5.206
DERIVED BY FORMULA	3.504	1.690	.066	5.260
UNDERLYING PRES. RATE	3.999	1.875	.074	5.948
PROPOSED	3.504	1.690	.066	5.260
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.07
MAN. RATES	10.85	10.03	8.78	+ 8.07
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
2013	15,577	156,820	1.006									4	4
2014	12,135	88,056	.725								1		1
2015	11,098	19,244	.173									3	3
2016	25,749	750,444	2.914							2	1	2	5
2017	24,842	37,825	.152									3	3
TOTAL	89,401	1,052,389	1.177							2	2	12	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					52,863					86,792	17,165
2014				38,005					27,197		22,854
2015					3,419					1,940	13,885
2016			270,724	6,128	29,599			395,140	23,279	13,074	12,500
2017					19,556					11,724	6,545
TOTAL			270,724	44,133	105,437			395,140	50,476	113,530	72,949

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					48,317					159,784	20,667
2014			5,465	38,680	311			7,474	49,244	1,170	31,767
2015			704	274	3,412			569	294	3,885	21,980
2016	114	23,742	447,168	25,169	31,322	343	52,403	1,272,797	128,834	52,509	21,313
2017	200	1,942	28,637	10,210	11,709	130	2,031	22,102	10,128	13,951	11,041
TOTAL	314	25,684	481,974	74,333	95,071	473	54,434	1,302,942	188,500	231,299	106,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,865,821	589,203	106,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-991,628	-261,333	943	
TOTAL LOSSES	874,193	327,870	107,711	
EXPECTED LOSSES	2,943,976	1,025,429	118,009	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.978	.367	.120	1.465
INDICATED (POST-TEST)	.937	.352	.115	1.404
PRES. ON RATE LEVEL	2.882	1.004	.116	4.002
DERIVED BY FORMULA	2.843	.965	.116	3.924
UNDERLYING PRES. RATE	3.293	1.147	.132	4.572
PROPOSED	2.843	.965	.116	3.924

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.019
IND. RATES				6.02	MINIMUM PREMIUM	2000
MAN. RATES	8.62	7.81	6.75	+ 6.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,307	297,677	4.073							1	1		2
2014	6,994	38,216	.546									3	3
2015	10,282	3,458	.033										
2016	8,143	471,139	5.785							2		2	4
2017	11,007	231,243	2.100							1		3	4
TOTAL	43,733	1,041,733	2.382							4	1	8	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			222,641	75				58,807			16,154
2014					24,200					12,110	1,906
2015											3,458
2016			352,296		1,772			113,704		1,345	2,022
2017			81,553		18,403			50,058		79,621	1,608
TOTAL			656,490	75	44,375			222,569		93,076	25,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			364,909	81				206,530			19,449
2014			1,842	812	23,326			1,104	725	25,385	2,649
2015											5,474
2016		30,663	558,410	18,655	10,752		15,007	357,447	25,251	9,821	3,448
2017	250	9,088	173,042	17,004	14,760	897	20,858	366,514	82,445	99,538	2,713
TOTAL	250	39,751	1,098,203	36,552	48,838	897	35,865	931,595	108,421	134,744	33,733

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,106,561	328,555	33,733	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,384,189	-214,151	521	
TOTAL LOSSES	722,372	114,404	34,254	
EXPECTED LOSSES	4,306,388	819,994	69,972	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.652	.262	.078	1.992
INDICATED (POST-TEST)	1.583	.251	.075	1.909
PRES. ON RATE LEVEL	8.619	1.641	.140	10.400
DERIVED BY FORMULA	8.549	1.585	.137	10.271
UNDERLYING PRES. RATE	9.847	1.875	.160	11.882
PROPOSED	8.549	1.585	.137	10.271

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	15.756
IND. RATES				15.76	MINIMUM PREMIUM	2000
MAN. RATES	22.37	20.51	17.54	+ 15.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,169	854	.013										
2014	5,646	943	.016										
2015	6,564	6,783	.103										
2016	8,165	21,106	.258								1	1	2
2017	14,369	999	.006										
TOTAL	40,913	30,685	.075								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											854
2014											943
2015											6,783
2016				9,652	2,559				6,807	1,127	961
2017											999
TOTAL				9,652	2,559				6,807	1,127	10,540

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,028
2014											1,311
2015											10,737
2016	179	99	9,269	8,518	2,618	99	67	8,295	11,555	2,988	1,639
2017											1,685
TOTAL	179	99	9,269	8,518	2,618	99	67	8,295	11,555	2,988	16,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,008	25,679	16,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-614,703	-115,414	452	
TOTAL LOSSES			16,852	
EXPECTED LOSSES	1,916,774	456,588	51,551	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.041	.041
INDICATED (POST-TEST)	.000	.000	.039	.039
PRES. ON RATE LEVEL	4.101	.977	.110	5.188
DERIVED BY FORMULA	4.060	.938	.107	5.105
UNDERLYING PRES. RATE	4.685	1.116	.126	5.927
PROPOSED	4.060	.938	.107	5.105

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	7.831
IND. RATES				7.83	MINIMUM PREMIUM	2000
MAN. RATES	11.35	10.28	8.75	+ 7.83	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
2013	144						144						
2014	36						36						
2015	545						545						
2016	1,309	531	.040				1,309						
2017	973						973						
TOTAL	3,007	531	.018				3,007						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											531
TOTAL											531

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2016											905
TOTAL											905

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			905	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,623	-14,700	30	
TOTAL LOSSES			935	
EXPECTED LOSSES	175,970	62,966	3,249	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.031	.031
INDICATED (POST-TEST)	.000	.000	.030	.030
PRES. ON RATE LEVEL	5.122	1.833	.095	7.050
DERIVED BY FORMULA	5.122	1.815	.094	7.031
UNDERLYING PRES. RATE	5.852	2.094	.108	8.054
PROPOSED	5.122	1.815	.094	7.031

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	10.786
IND. RATES				10.79	MINIMUM PREMIUM	2000
MAN. RATES	13.63	12.97	11.89	+ 10.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,385	165,327	3.070							1			1
2014	5,000	69,918	1.398								2	1	3
2015	5,325	4,377,772	82.211					1				2	3
2016	7,299	21,488	.294									3	3
2017	7,958	90,679	1.139									2	2
TOTAL	30,967	4,725,184	15.259					1		1	2	8	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			112,246					49,339			3,742
2014				18,345	108				33,750	11,899	5,816
2015	3,321,930				18,169	1,026,358				10,910	405
2016					9,513					8,585	3,390
2017					44,704					44,100	1,875
TOTAL	3,321,930		112,246	18,345	72,494	1,026,358		49,339	33,750	75,494	15,228

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			183,971					173,279			4,505
2014			2,647	18,674	256			10,363	61,820	26,392	8,084
2015	865,728		3,755	1,462	18,132	583,085		3,201	1,669	21,856	641
2016		41	4,350	1,937	7,649		33	4,244	2,966	15,427	5,780
2017	462	4,440	65,455	23,333	26,758	484	7,637	83,152	38,064	52,481	3,163
TOTAL	866,190	4,481	260,178	45,406	52,795	583,569	7,670	274,239	104,519	116,156	22,173

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,996,327	318,876	22,173	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-619,748	-192,503	553	
TOTAL LOSSES	1,376,579	126,373	22,726	
EXPECTED LOSSES	1,887,439	743,828	72,773	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.445	.408	.073	4.926
INDICATED (POST-TEST)	4.258	.391	.070	4.719
PRES. ON RATE LEVEL	5.335	2.102	.206	7.643
DERIVED BY FORMULA	5.324	2.051	.202	7.577
UNDERLYING PRES. RATE	6.095	2.402	.235	8.732
PROPOSED	5.324	2.051	.202	7.577
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				11.62
MAN. RATES	14.91	14.24	12.89	+ 11.62
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,353	924,943	14.559							2	3	3	8
2014	6,010	391,573	6.515					1			1	5	7
2015	6,988	7,151,778	102.343					1		3	3	2	9
2016	6,690	177,361	2.651								2	5	7
2017	6,682	474,736	7.104								1	4	5
TOTAL	32,723	9,120,391	27.872					2		5	10	19	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			250,214	81,169	8,215			399,013	151,503	33,577	1,252
2014	184,818			25,500	75,040	1,068			16,542	70,031	18,574
2015	1,965,939		327,744	34,696	6,388	4,144,407		608,728	43,416	14,680	5,780
2016				14,392	75,656				4,464	60,516	22,333
2017				49,803	104,354				75,204	245,375	
TOTAL	2,150,757		577,958	205,560	269,653	4,145,475		1,007,741	291,129	424,179	47,939

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			409,886	87,825	7,509			1,399,988	303,764	61,816	1,507
2014	287,354		9,383	28,473	72,541	3,189		10,942	34,149	147,510	25,818
2015	232,831	8,038	531,821	39,142	11,122	1,069,978	17,014	1,825,974	134,537	43,778	9,150
2016	267	464	46,675	27,339	61,665	63	271	34,974	28,202	109,392	38,078
2017	1,846	12,880	232,646	90,798	67,578	3,630	46,086	647,117	317,375	310,327	
TOTAL	522,298	21,382	1,230,411	273,577	220,415	1,076,860	63,371	3,918,995	818,027	672,823	74,553

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,833,317	1,984,842	74,553	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,110,984	-500,017	457	
TOTAL LOSSES	5,722,333	1,484,825	75,010	
EXPECTED LOSSES	3,374,069	1,883,209	67,083	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.487	4.538	.229	22.254
INDICATED (POST-TEST)	16.753	4.347	.219	21.319
PRES. ON RATE LEVEL	9.025	5.037	.180	14.242
DERIVED BY FORMULA	9.102	5.016	.181	14.299
UNDERLYING PRES. RATE	10.311	5.755	.205	16.271
PROPOSED	9.102	5.016	.181	14.299
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				21.94
MAN. RATES	28.84	27.08	24.02	+ 21.94
				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
2013	31,692	607,530	1.916						1	3	4	8	
2014	34,371	122,136	.355							2	3	5	
2015	34,664	362,698	1.046						1	1	2	4	
2016	31,141	93,093	.298							1	3	4	
2017	38,878	612,274	1.574						2		3	5	
TOTAL	170,746	1,797,731	1.053						4	7	15	26	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			246,293	50,845	9,219			199,029	27,548	35,900	38,696
2014				28,305	18,451				35,776	30,174	9,430
2015			253,908	8,000	15,591			61,451	4,319	11,937	7,492
2016				16,989	7,317				32,792	24,948	11,047
2017			288,852		22,046			272,668		9,260	19,448
TOTAL			789,053	104,139	72,624			533,148	100,435	112,219	86,113

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			403,674	55,014	8,425			698,990	55,233	66,092	46,590
2014			5,475	29,428	18,016			12,587	66,585	64,789	13,108
2015		6,947	453,056	14,597	19,092		2,580	277,740	17,564	25,907	11,860
2016	317	191	17,604	15,563	6,873	484	398	49,610	62,389	49,473	18,835
2017	441	27,897	549,736	37,710	26,465	227	40,090	1,196,174	82,743	37,093	32,809
TOTAL	758	35,035	1,429,545	152,312	78,871	711	43,068	2,235,101	284,514	243,354	123,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,744,218	759,051	123,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-653,581	-268,104	892	
TOTAL LOSSES	3,090,637	490,947	124,094	
EXPECTED LOSSES	2,028,462	1,014,231	126,352	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.810	.288	.073	2.171
INDICATED (POST-TEST)	1.734	.276	.070	2.080
PRES. ON RATE LEVEL	1.040	.520	.065	1.625
DERIVED BY FORMULA	1.061	.496	.066	1.623
UNDERLYING PRES. RATE	1.188	.594	.074	1.856
PROPOSED	1.062	.497	.066	1.625
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.49
MAN. RATES	3.54	3.19	2.74	+ 2.49
				PRESENT
				1090

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	91,766	2,007,315	2.187					1		3	5	9	17
2014	94,577	1,834,453	1.939				3			6	7	17	
2015	103,011	1,254,428	1.217				2			4	9	15	
2016	100,926	2,863,352	2.837				4			3	8	15	
2017	113,809	702,094	.616				1			1	17	19	
TOTAL	504,089	8,661,642	1.718					1		13	19	50	83

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			817,289	162,206	95,961			544,722	133,373	191,964	61,800
2014	6,585		667,391	189,130	66,109	141,544		436,798	98,091	127,087	101,718
2015			338,120	105,509	97,240			550,828	75,445	34,600	52,686
2016			1,076,122	50,909	82,861			1,274,634	98,336	88,650	191,840
2017			100,191	28,535	200,952			13,165	46,222	207,745	105,284
TOTAL	6,585		2,999,113	536,289	543,123	141,544		2,820,147	451,467	650,046	513,328

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,295,523	175,507	87,709			1,763,433	267,413	353,404	74,407
2014	10,239		1,017,189	199,499	70,889	422,540		1,488,773	204,932	277,998	141,388
2015		7,470	541,591	110,485	103,332		19,262	2,095,493	205,246	87,746	83,402
2016	948	59,543	1,148,607	94,098	87,446	1,452	98,358	2,464,864	352,303	221,159	327,088
2017	2,579	30,320	519,477	134,789	127,824	2,863	40,074	561,990	247,823	259,751	177,614
TOTAL	13,766	97,333	4,522,387	714,378	477,200	426,855	157,694	8,374,553	1,277,717	1,200,058	803,899

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,592,588	3,669,353	803,899	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,702,317	-1,043,102	3,149	
TOTAL LOSSES	10,890,271	2,626,251	807,048	
EXPECTED LOSSES	8,332,592	3,962,139	443,599	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.160	.521	.160	2.841
INDICATED (POST-TEST)	2.069	.499	.153	2.721
PRES. ON RATE LEVEL	1.447	.688	.077	2.212
DERIVED BY FORMULA	1.484	.650	.093	2.227
UNDERLYING PRES. RATE	1.653	.786	.088	2.527
PROPOSED	1.484	.650	.093	2.227

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.416
IND. RATES				3.42	MINIMUM PREMIUM	1280
MAN. RATES	4.46	4.15	3.73	+ 3.42	PRESENT	1365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,570	41,818	.750							1		1	
2014	5,913	12,056	.203										
2015	5,879	108,200	1.840							1	5	6	
2016	6,705	17,403	.259							1	2	3	
2017	6,496	3,332	.051							1		1	
TOTAL	30,563	182,809	.598							4	7	11	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				18,794					21,789		1,235
2014											12,056
2015				7,000	67,270				517	27,009	6,404
2016				5,000	1,285				7,500	1,855	1,763
2017				1,480					231		1,621
TOTAL				32,274	68,555				30,037	28,864	23,079

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				20,335					43,687		1,487
2014											16,758
2015			16,631	11,781	67,309			8,375	5,123	54,153	10,138
2016	93	53	4,782	4,404	1,323	111	75	9,453	12,941	4,394	3,006
2017	22	73	2,375	1,081	152	3	11	569	325	56	2,735
TOTAL	115	126	23,788	37,601	68,784	114	86	18,397	62,076	58,603	34,124

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,626	227,064	34,124	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-305,127	-166,360	412	
TOTAL LOSSES		60,704	34,536	
EXPECTED LOSSES	937,978	632,348	58,986	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.199	.113	.312
INDICATED (POST-TEST)	.000	.191	.108	.299
PRES. ON RATE LEVEL	2.686	1.811	.169	4.666
DERIVED BY FORMULA	2.659	1.762	.167	4.588
UNDERLYING PRES. RATE	3.069	2.069	.193	5.331
PROPOSED	2.659	1.762	.167	4.588

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	7.038
IND. RATES				7.04	MINIMUM PREMIUM	2000
MAN. RATES	8.57	8.39	7.87	+ 7.04	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	90,633	2,278,130	2.513						6	4	13	23	
2014	90,034	372,656	.413							5	12	17	
2015	84,588	2,358,247	2.787						3	4	20	27	
2016	92,788	1,833,687	1.976						3	7	21	31	
2017	110,427	1,693,451	1.533						4	6	22	32	
TOTAL	468,470	8,536,171	1.822						16	26	88	130	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			754,096	108,875	132,290			888,985	162,297	125,142	106,445
2014				112,886	54,407				71,888	86,023	47,452
2015			750,412	171,067	360,629			388,609	79,943	508,081	99,506
2016			490,712	206,646	222,802			412,543	76,030	358,516	66,438
2017			719,615	163,637	228,400			244,644	149,202	141,549	46,404
TOTAL			2,714,835	763,111	998,528			1,934,781	539,360	1,219,311	366,245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,226,444	117,803	120,912			3,091,386	325,405	230,384	128,159
2014			20,378	116,715	53,367			27,615	135,318	183,410	65,958
2015		16,249	1,186,128	199,046	372,091		11,042	1,376,339	262,426	1,031,517	157,518
2016	3,851	45,567	1,051,956	242,055	204,146	1,126	56,477	1,558,034	338,348	681,961	113,277
2017	5,407	94,988	1,885,935	303,874	186,572	3,509	66,171	1,690,422	398,721	228,191	78,284
TOTAL	9,258	156,804	5,370,841	979,493	937,088	4,635	133,690	7,743,796	1,460,218	2,355,463	543,196

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,419,024	5,732,262	543,196	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,283,702	-1,334,415	3,844	
TOTAL LOSSES	10,135,322	4,397,847	547,040	
EXPECTED LOSSES	10,020,573	5,059,475	534,056	
CREDIBILITY	.06	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.163	.939	.117	3.219
INDICATED (POST-TEST)	2.072	.900	.112	3.084
PRES. ON RATE LEVEL	1.872	.945	.100	2.917
DERIVED BY FORMULA	1.884	.936	.102	2.922
UNDERLYING PRES. RATE	2.139	1.080	.114	3.333
PROPOSED	1.884	.936	.102	2.922
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.48
MAN. RATES	5.97	5.52	4.92	+ 4.48
IND. RATE				
				4.482
MINIMUM PREMIUM				1575
PRESENT				1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	78,533	1,754,266	2.233						4	4	23	31	
2014	84,956	1,972,477	2.321						3	1	24	28	
2015	86,636	684,415	.789							6	17	23	
2016	89,877	873,800	.972						1	1	17	19	
2017	93,442	1,208,444	1.293						1	1	27	29	
TOTAL	433,444	6,493,402	1.498						9	13	108	130	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			623,389	63,044	161,188			412,440	19,064	396,039	79,102
2014			904,699	27,404	203,094			424,351	39,689	206,868	166,372
2015				208,873	86,255				159,564	181,617	48,106
2016			235,363	55,039	113,671			50,459	68,001	311,503	39,764
2017			81,766	47,384	293,331			108,809	37,204	506,147	133,803
TOTAL			1,845,217	401,744	857,539			996,059	323,522	1,602,174	467,147

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,021,735	68,213	147,327			1,448,488	38,223	729,107	95,239
2014			1,344,739	41,161	203,557			1,519,485	104,504	442,925	231,257
2015			99,163	197,309	91,471			191,145	332,271	376,936	76,152
2016	1,026	21,480	470,680	80,969	100,825	1,004	8,452	389,513	230,024	572,765	67,798
2017	3,807	38,811	651,970	195,089	184,203	6,077	104,780	1,515,954	518,950	621,803	225,726
TOTAL	4,833	60,291	3,588,287	582,741	727,383	7,081	113,232	5,064,585	1,223,972	2,743,536	696,172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,838,309	5,277,632	696,172	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,995,186	-1,793,734	4,052	
TOTAL LOSSES	5,843,123	3,483,898	700,224	
EXPECTED LOSSES	9,258,364	6,809,406	580,814	
CREDIBILITY	.06	.18	.19	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.348	.804	.162	2.314
INDICATED (POST-TEST)	1.291	.770	.155	2.216
PRES. ON RATE LEVEL	1.870	1.375	.117	3.362
DERIVED BY FORMULA	1.835	1.266	.124	3.225
UNDERLYING PRES. RATE	2.136	1.571	.134	3.841
PROPOSED	1.835	1.266	.124	3.225
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.95
MAN. RATES	7.26	6.68	5.67	+ 4.95
				PRESENT
				1915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	13,375	861,485	6.441						1	1	1	3	
2014	17,700	26,835	.151							1		1	
2015	13,218	606,784	4.590					1		4	2	7	
2016	14,044	191,028	1.360							3	1	4	
2017	15,407	58,298	.378							1	3	4	
TOTAL	73,744	1,744,430	2.366						2	10	7	19	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			130,599	4,626	244			704,946	7,153	11,718	2,199
2014				25,000					842		993
2015			125,565	129,052	25,511			160,532	140,347	8,298	17,479
2016				97,724	6,171				60,956	5,615	20,562
2017				6,400	14,595				6,312	30,661	330
TOTAL			256,164	262,802	46,521			865,478	215,610	56,292	41,563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			103,675	5,005	223			1,199,134	14,342	21,573	2,648
2014			3,595	25,444	204			232	1,524	36	1,380
2015		3,437	276,445	122,670	30,433		6,740	830,340	288,654	32,407	27,669
2016	1,818	931	84,823	82,208	10,650	897	584	72,069	101,915	18,712	35,058
2017	253	1,768	31,633	12,285	9,396	411	5,612	73,295	35,324	38,029	557
TOTAL	2,071	6,136	500,171	247,612	50,906	1,308	12,936	2,175,070	441,759	110,757	67,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,697,692	851,034	67,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,122,987	-312,918	331	
TOTAL LOSSES	1,574,705	538,116	67,643	
EXPECTED LOSSES	3,549,299	1,182,854	48,672	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.135	.730	.092	2.957
INDICATED (POST-TEST)	2.045	.699	.088	2.832
PRES. ON RATE LEVEL	4.213	1.404	.058	5.675
DERIVED BY FORMULA	4.170	1.369	.060	5.599
UNDERLYING PRES. RATE	4.813	1.604	.066	6.483
PROPOSED	4.170	1.369	.060	5.599
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.59
MAN. RATES	12.14	11.03	9.57	+ 8.59
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,569	30,643	1.192								2	1	3
2014	2,969	158	.005										
2015	2,730	433	.015										
2016	2,795	2,799	.100										
2017	3,435	11,387	.331									1	1
TOTAL	14,498	45,420	.313								2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				14,008	5,925				5,311	2,098	3,301
2014											158
2015											433
2016											2,799
2017					2,992					6,034	2,361
TOTAL				14,008	8,917				5,311	8,132	9,052

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				15,157	5,415				10,648	3,862	3,974
2014											220
2015											685
2016											4,772
2017	31	295	4,380	1,564	1,789	67	1,046	11,380	5,205	7,180	3,983
TOTAL	31	295	4,380	16,721	7,204	67	1,046	11,380	15,853	11,042	13,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,199	50,820	13,634	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-208,814	-77,313	229	
TOTAL LOSSES			13,863	
EXPECTED LOSSES	652,845	294,599	31,751	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.096	.096
INDICATED (POST-TEST)	.000	.000	.092	.092
PRES. ON RATE LEVEL	3.941	1.779	.192	5.912
DERIVED BY FORMULA	3.902	1.743	.190	5.835
UNDERLYING PRES. RATE	4.503	2.032	.219	6.754
PROPOSED	3.902	1.743	.190	5.835

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	8.951
IND. RATES				8.95	MINIMUM PREMIUM	2000
MAN. RATES	11.12	10.77	9.97	+ 8.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,099												
2014	2,471												
2015	2,653												
2016	2,265												
2017	2,497	2,715	.108										
TOTAL	11,985	2,715	.023										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											2,715
TOTAL											2,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											4,580
TOTAL											4,580

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,745	-19,794	30	
TOTAL LOSSES			4,610	
EXPECTED LOSSES	140,584	74,906	4,555	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.038	.038
INDICATED (POST-TEST)	.000	.000	.036	.036
PRES. ON RATE LEVEL	1.027	.547	.033	1.607
DERIVED BY FORMULA	1.017	.536	.033	1.586
UNDERLYING PRES. RATE	1.173	.625	.038	1.836
PROPOSED	1.017	.536	.033	1.586

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	2.433
IND. RATES				2.43	MINIMUM PREMIUM	1000
MAN. RATES	3.15	3.00	2.71	+ 2.43	PRESENT	1080

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,547	92,394	2.604								1		1
2014	3,130	208,302	6.655								3	3	6
2015	2,928	17,992	.614								1		1
2016	4,774	30,193	.632								1	1	2
2017	4,946	332,872	6.730							1	2	3	6
TOTAL	19,325	681,753	3.528							1	8	7	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				33,074					53,064		6,256
2014				103,943	14,323				71,333	15,291	3,412
2015				6,000					4,951		7,041
2016				5,000	9,733					15,460	
2017			144,500	31,598	5,603			85,700	44,323	16,624	4,524
TOTAL			144,500	179,615	29,659			85,700	173,671	47,375	21,233

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				35,786					106,393		7,532
2014			16,039	106,270	14,655			20,998	130,074	35,119	4,743
2015			2,336	5,469	155			4,277	9,448	406	11,146
2016	93	91	8,646	6,127	8,115		60	7,641	5,336	27,786	
2017	648	15,007	317,731	39,083	13,233	768	17,083	510,539	100,063	38,772	7,632
TOTAL	741	15,098	344,752	192,735	36,158	768	17,143	543,455	351,314	102,083	31,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	921,957	682,290	31,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-255,561	-134,603	244	
TOTAL LOSSES	666,396	547,687	31,297	
EXPECTED LOSSES	767,976	519,455	32,079	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.448	2.834	.162	6.444
INDICATED (POST-TEST)	3.303	2.715	.155	6.173
PRES. ON RATE LEVEL	3.479	2.353	.145	5.977
DERIVED BY FORMULA	3.477	2.360	.145	5.982
UNDERLYING PRES. RATE	3.974	2.688	.166	6.828
PROPOSED	3.477	2.360	.145	5.982

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	
IND. RATES				9.18	MINIMUM PREMIUM	2000
MAN. RATES	10.32	10.40	10.08	+ 9.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	600	8	.001										
2014	648	215	.033										
2015	495	109,843	22.190							1			1
2016	559												
2017	552	167,777	30.394							1			1
TOTAL	2,854	277,843	9.735							2			2

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			
2017			101,007					66,770			
TOTAL			175,390					102,230			223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											10
2014											299
2015		2,035	130,866	1,774	974		1,486	156,092	4,327	946	
2017	75	8,990	180,944	9,165	4,639	29	9,428	288,630	18,304	6,381	
TOTAL	75	11,025	311,810	10,939	5,613	29	10,914	444,722	22,631	7,327	309

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	778,575	46,510	309	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,119	-12,546	23	
TOTAL LOSSES	734,456	33,964	332	
EXPECTED LOSSES	134,252	46,834	3,539	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	25.734	1.190	.012	26.936
INDICATED (POST-TEST)	24.653	1.140	.011	25.804
PRES. ON RATE LEVEL	4.117	1.436	.109	5.662
DERIVED BY FORMULA	4.117	1.433	.108	5.658
UNDERLYING PRES. RATE	4.704	1.641	.124	6.469
PROPOSED	4.120	1.434	.108	5.662
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.69
MAN. RATES	11.21	10.60	9.55	+ 8.69
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,927	613,567	10.352							1	2	3	6
2014	5,229	306,663	5.864								1		1
2015	5,271	481,929	9.143							1	1	1	3
2016	5,051	129,291	2.559								1	3	4
2017	5,785	19,334	.334									1	1
TOTAL	27,263	1,550,784	5.688							2	5	8	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			182,347	43,486	77,760			190,161	70,424	41,530	7,859
2014				57,680					248,277		706
2015			327,165	34,103	2,400			95,565	18,841	3,855	
2016				68,847	26,083				5,120	29,100	141
2017					8,244					7,118	3,972
TOTAL			509,512	204,116	114,487			285,726	342,662	81,603	12,678

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			298,867	47,052	71,073			667,845	141,200	76,457	9,462
2014			8,294	58,703	471			68,234	449,539	10,669	981
2015		8,951	589,376	39,077	7,561		4,014	438,093	48,199	11,817	
2016	1,281	750	69,701	62,343	24,978	75	156	20,195	18,437	53,028	240
2017	87	817	12,073	4,303	4,937	78	1,232	13,421	6,142	8,473	6,701
TOTAL	1,368	10,518	978,311	211,478	109,020	153	5,402	1,207,788	663,517	160,444	17,384

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,203,540	1,144,459	17,384	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-265,432	-172,689	253	
TOTAL LOSSES	1,938,108	971,770	17,637	
EXPECTED LOSSES	792,808	644,225	36,805	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.109	3.564	.065	10.738
INDICATED (POST-TEST)	6.810	3.414	.062	10.286
PRES. ON RATE LEVEL	2.546	2.068	.118	4.732
DERIVED BY FORMULA	2.589	2.108	.116	4.813
UNDERLYING PRES. RATE	2.908	2.363	.135	5.406
PROPOSED	2.589	2.108	.116	4.813
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.38
MAN. RATES	8.91	8.41	7.98	+ 7.38
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,122	21,456	1.011									2	2
2014	2,433	136,958	5.629								1	1	2
2015	2,514	422	.016										
2016	2,794	43,807	1.567									4	4
2017	2,880	2,677	.092										
TOTAL	12,743	205,320	1.611								1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,381					18,477	598
2014				52,317	11,363				44,842	28,436	
2015											422
2016					21,651					21,104	1,052
2017											2,677
TOTAL				52,317	35,395				44,842	68,017	4,749

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,176					34,016	720
2014			8,388	53,627	11,380			14,922	82,896	61,534	
2015											668
2016		96	9,901	4,414	17,407		83	10,423	7,284	37,928	1,794
2017											4,516
TOTAL		96	18,289	58,041	30,963		83	25,345	90,180	133,478	7,698

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,813	312,662	7,698	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,918	-62,357	162	
TOTAL LOSSES		250,305	7,860	
EXPECTED LOSSES	440,144	239,059	22,555	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.964	.062	2.026
INDICATED (POST-TEST)	.000	1.882	.059	1.941
PRES. ON RATE LEVEL	3.023	1.642	.155	4.820
DERIVED BY FORMULA	2.993	1.647	.153	4.793
UNDERLYING PRES. RATE	3.454	1.876	.177	5.507
PROPOSED	2.993	1.647	.153	4.793
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.35
MAN. RATES	9.18	8.86	8.13	+ 7.35
IND. RATE				
				7.352
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
2013	1,086												
2014	1,236	337,117	27.274							1		1	2
2015	1,569	54,933	3.501									1	1
2016	1,505	7,937	.527										
2017	1,837	1,117	.060										
TOTAL	7,233	401,104	5.545							1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			108,173		830			221,958		5,276	880
2015					3,298					33,150	18,485
2016											7,937
2017											1,117
TOTAL			108,173		4,128			221,958		38,426	28,419

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			158,353	798	1,703			758,539	10,617	14,920	1,223
2015			682	265	3,291			9,727	5,074	66,415	29,262
2016											13,533
2017											1,884
TOTAL			159,035	1,063	4,994			768,266	15,691	81,335	45,902

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	927,301	103,083	45,902	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,898	-37,887	138	
TOTAL LOSSES	868,403	65,196	46,040	
EXPECTED LOSSES	186,321	146,684	18,301	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.006	.901	.637	13.544
INDICATED (POST-TEST)	11.502	.863	.610	12.975
PRES. ON RATE LEVEL	2.255	1.775	.221	4.251
DERIVED BY FORMULA	2.255	1.766	.225	4.246
UNDERLYING PRES. RATE	2.576	2.028	.253	4.857
PROPOSED	2.258	1.768	.225	4.251
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.52
MAN. RATES	8.14	7.82	7.17	+ 6.52
IND. RATE				
MINIMUM PREMIUM				2000
PRESENT				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	50,304	1,154,289	2.294							4	1	1	6
2014	55,611	1,016,315	1.827							2	4	7	13
2015	56,868	564,714	.993							1	4	9	14
2016	64,073	1,772,660	2.766						1		4	6	11
2017	77,680	718,971	.925							3	2	8	13
TOTAL	304,536	5,226,949	1.716						1	10	15	31	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			638,175	1,366	6,505			407,079	22,370	12,358	66,436
2014			275,496	97,595	249,829			114,303	119,508	118,747	40,837
2015			112,622	126,482	51,032			33,473	111,467	103,059	26,579
2016		736,260		41,076	58,369		750,735		51,781	82,213	52,226
2017			337,151	61,977	26,327			90,443	48,493	146,227	8,353
TOTAL		736,260	1,363,444	328,496	392,062		750,735	645,298	353,619	462,604	194,431

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,045,968	1,478	5,946			1,429,661	44,852	22,751	79,989
2014			470,477	109,847	244,110			467,259	229,257	256,212	56,763
2015		3,082	257,944	122,065	55,672		1,404	273,886	232,557	216,502	42,075
2016	23,419	596,679	61,155	45,922	49,319	31,036	800,626	99,476	113,290	155,090	89,045
2017	1,473	35,755	741,901	89,544	37,607	2,252	40,416	785,634	219,092	194,478	14,091
TOTAL	24,892	635,516	2,577,445	368,856	392,654	33,288	842,446	3,055,916	839,048	845,033	281,963

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,169,503	2,445,591	281,963	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,315,999	-769,380	2,722	
TOTAL LOSSES	4,853,504	1,676,211	284,685	
EXPECTED LOSSES	7,232,730	2,966,180	362,398	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.594	.550	.093	2.237
INDICATED (POST-TEST)	1.527	.527	.089	2.143
PRES. ON RATE LEVEL	2.079	.853	.104	3.036
DERIVED BY FORMULA	2.057	.807	.102	2.966
UNDERLYING PRES. RATE	2.375	.974	.119	3.468
PROPOSED	2.057	.807	.102	2.966
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.55
MAN. RATES	6.34	5.85	5.12	+ 4.55
				PRESENT
				1760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,761	78,566	1.650									3	3
2014	5,593	135,752	2.427									2	2
2015	5,305	151,629	2.858								2	2	4
2016	5,571	41,012	.736								1		1
2017	5,794	136,871	2.362									2	2
TOTAL	27,024	543,830	2.012								3	9	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					28,257					45,661	4,648
2014					74,186					61,096	470
2015				37,628	10,035				59,491	35,690	8,785
2016				22,831					15,271		2,910
2017					35,069					100,403	1,399
TOTAL				60,459	147,547				74,762	242,850	18,212

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					25,826					84,063	5,596
2014			5,649	2,491	71,510			5,576	3,661	128,070	653
2015			16,724	35,103	10,988			61,863	118,980	76,380	13,907
2016	426	211	19,157	18,913	1,330	226	141	17,361	25,046	2,159	4,962
2017	362	3,483	51,349	18,303	20,995	1,103	17,394	189,307	86,666	119,484	2,360
TOTAL	788	3,694	92,879	74,810	130,649	1,329	17,535	274,107	234,353	410,156	27,478

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	390,332	849,968	27,478	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-248,627	-103,221	211	
TOTAL LOSSES	141,705	746,747	27,689	
EXPECTED LOSSES	776,401	392,389	30,267	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.524	2.763	.102	3.389
INDICATED (POST-TEST)	.502	2.647	.098	3.247
PRES. ON RATE LEVEL	2.515	1.271	.098	3.884
DERIVED BY FORMULA	2.495	1.312	.098	3.905
UNDERLYING PRES. RATE	2.873	1.452	.112	4.437
PROPOSED	2.482	1.305	.097	3.884
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.96
MAN. RATES	7.29	7.03	6.55	+ 5.96
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	14,464	2,741	.018										
2014	18,842	384,866	2.042							1	1	1	3
2015	25,802	18,073	.070								1		1
2016	23,658	489,507	2.069							1		3	4
2017	19,735	405,924	2.056									3	3
TOTAL	102,501	1,301,111	1.269							2	2	7	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,741
2014			259,708	40,000	25,000			50,265	4,672	5,221	
2015				12,369					2,798		2,906
2016			203,424		227,067			1,108		54,792	3,116
2017					109,309					295,831	784
TOTAL			463,132	52,369	361,376			51,373	7,470	355,844	9,547

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,300
2014			420,006	43,557	26,779			188,031	11,303	12,093	
2015			4,816	11,274	319			2,419	5,338	227	4,600
2016		18,677	425,799	56,834	187,943		353	30,548	19,150	98,549	5,313
2017	1,130	10,870	160,051	57,052	65,429	3,254	51,244	557,793	255,343	352,057	1,323
TOTAL	1,130	29,547	1,010,672	168,717	280,470	3,254	51,597	778,791	291,134	462,926	14,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,874,991	1,203,247	14,536	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-695,337	-130,917	439	
TOTAL LOSSES	1,179,654	1,072,330	14,975	
EXPECTED LOSSES	2,223,246	503,280	64,575	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.151	1.046	.015	2.212
INDICATED (POST-TEST)	1.103	1.002	.014	2.119
PRES. ON RATE LEVEL	1.899	.430	.054	2.383
DERIVED BY FORMULA	1.883	.470	.051	2.404
UNDERLYING PRES. RATE	2.169	.491	.063	2.723
PROPOSED	1.866	.466	.051	2.383
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.66
MAN. RATES	5.11	4.62	4.02	+ 3.66
				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
2013	455												
2014	274	409	.149										
2015	327												
2016	411												
2017	323												
TOTAL	1,790	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											569
TOTAL											569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			569	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,143	-9,840	26	
TOTAL LOSSES			595	
EXPECTED LOSSES	101,368	36,283	4,099	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.033	.033
INDICATED (POST-TEST)	.000	.000	.032	.032
PRES. ON RATE LEVEL	4.957	1.774	.201	6.932
DERIVED BY FORMULA	4.957	1.774	.201	6.932
UNDERLYING PRES. RATE	5.663	2.027	.229	7.919
PROPOSED	4.957	1.774	.201	6.932

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	10.634
IND. RATES				10.63	MINIMUM PREMIUM	2000
MAN. RATES	13.46	12.82	11.69	+ 10.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	593												
2014	669	36,209	5,412								1		1
2015	781	9,064	1,160									1	1
2016	425	2,201	.517										
2017	819	2,853	.348										
TOTAL	3,287	50,327	1,531								1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				23,317					12,575		317
2015					2,880					6,184	
2016											2,201
2017											2,853
TOTAL				23,317	2,880				12,575	6,184	5,371

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			3,354	23,730	190			3,454	22,769	541	441
2015			595	231	2,873			1,810	948	12,388	
2016											3,753
2017											4,813
TOTAL			3,949	23,961	3,063			5,264	23,717	12,929	9,007

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,213	63,670	9,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,234	-19,718	54	
TOTAL LOSSES		43,952	9,061	
EXPECTED LOSSES	95,882	74,319	7,494	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.337	.276	1.613
INDICATED (POST-TEST)	.000	1.281	.264	1.545
PRES. ON RATE LEVEL	2.553	1.979	.200	4.732
DERIVED BY FORMULA	2.553	1.972	.201	4.726
UNDERLYING PRES. RATE	2.917	2.261	.228	5.406
PROPOSED	2.553	1.972	.201	4.726
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.25
MAN. RATES	8.91	8.41	7.98	+ 7.25
				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
2013	1,748	360,206	20.606						1	2		3	
2014	2,175	122,504	5.632							2		2	
2015	2,229	107,422	4.819							1	1	2	
2016	3,712	238,303	6.419							2	2	4	
2017	2,633	38,778	1.472							1		1	
TOTAL	12,497	867,213	6.939						1	8	3	12	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			75,769	55,095				174,933	52,484		1,925
2014				55,165					66,205		1,134
2015				20,315	24,465				37,620	24,215	807
2016				76,090	33,262				53,957	63,342	11,652
2017				25,718					9,318		3,742
TOTAL			75,769	232,383	57,727			174,933	219,584	87,557	19,260

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			124,185	59,613				614,365	105,230		2,318
2014			7,933	56,144	450			18,195	119,873	2,847	1,576
2015			12,967	20,482	24,940			39,605	75,490	51,597	1,277
2016	1,415	851	79,059	69,807	31,174	797	740	92,625	110,355	121,473	19,867
2017	396	1,295	41,236	18,765	2,639	116	448	22,864	13,080	2,272	6,313
TOTAL	1,811	2,146	265,380	224,811	59,203	913	1,188	787,654	424,028	178,189	31,351

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,059,092	886,231	31,351	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-239,265	-226,198	227	
TOTAL LOSSES	819,827	660,033	31,578	
EXPECTED LOSSES	747,820	885,662	31,616	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.560	5.282	.253	12.095
INDICATED (POST-TEST)	6.284	5.060	.242	11.586
PRES. ON RATE LEVEL	5.238	6.203	.221	11.662
DERIVED BY FORMULA	5.248	6.180	.221	11.649
UNDERLYING PRES. RATE	5.984	7.087	.253	13.324
PROPOSED	5.248	6.180	.221	11.649
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				17.87
MAN. RATES	25.16	22.38	19.67	+ 17.87
				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
2013	230												
2014	312	225	.072										
2015	394												
2016	220	159	.072										
2017	206	5,766	2,799									1	1
TOTAL	1,362	6,150	.452									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											225
2016											159
2017					2,915					1,223	1,628
TOTAL					2,915					1,223	2,012

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											313
2016											271
2017	30	290	4,267	1,522	1,745	12	211	2,310	1,057	1,454	2,746
TOTAL	30	290	4,267	1,522	1,745	12	211	2,310	1,057	1,454	3,330

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,120	5,778	3,330	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,896	-3,084	7	
TOTAL LOSSES		2,694	3,337	
EXPECTED LOSSES	41,595	11,482	1,076	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.198	.245	.443
INDICATED (POST-TEST)	.000	.190	.235	.425
PRES. ON RATE LEVEL	2.673	.738	.069	3.480
DERIVED BY FORMULA	2.673	.738	.069	3.480
UNDERLYING PRES. RATE	3.054	.843	.079	3.976
PROPOSED	2.673	.738	.069	3.480

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.338
IND. RATES				5.34	MINIMUM PREMIUM	1815
MAN. RATES	7.49	6.80	5.87	+ 5.34	PRESENT	1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	515												
2014	1,077	180,224	16.733							1	2	3	6
2015	2,803												
2016	1,313	126,806	9.657								1		1
2017	645	178	.027										
TOTAL	6,353	307,208	4.836							1	3	3	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			83,299	16,456	22,094			32,851	12,671	12,853	
2016				49,455					77,351		
2017											178
TOTAL			83,299	65,911	22,094			32,851	90,022	12,853	178

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			136,304	18,134	22,187			126,391	25,367	28,106	
2016	921	457	41,497	40,967	2,878	1,143	718	87,929	126,863	10,943	
2017											300
TOTAL	921	457	177,801	59,101	25,065	1,143	718	214,320	152,230	39,049	300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	395,360	275,445	300	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,137	-30,681	47	
TOTAL LOSSES	343,223	244,764	347	
EXPECTED LOSSES	179,791	117,150	8,195	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.403	3.853	.005	9.261
INDICATED (POST-TEST)	5.176	3.691	.005	8.872
PRES. ON RATE LEVEL	2.477	1.614	.113	4.204
DERIVED BY FORMULA	2.477	1.635	.112	4.224
UNDERLYING PRES. RATE	2.830	1.844	.129	4.803
PROPOSED	2.477	1.635	.112	4.224
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.48
MAN. RATES	8.92	8.18	7.09	+ 6.48
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	984												
2014	1,200	525,916	43.826								1	1	2
2015	913	85	.009										
2016	1,252	8,196	.654								1		1
2017	1,101	113,140	10.276									1	1
TOTAL	5,450	647,337	11.878								2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				65,346	270,949				5,681	183,940	
2015											85
2016				5,232					2,964		
2017					27,740					85,400	
TOTAL				70,578	298,689				8,645	269,340	85

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			30,029	75,606	261,709			18,344	21,310	385,819	
2015											135
2016	97	49	4,391	4,335	306	45	26	3,371	4,863	422	
2017	286	2,756	40,616	14,477	16,605	938	14,797	161,026	73,713	101,632	
TOTAL	383	2,805	75,036	94,418	278,620	983	14,823	182,741	99,886	487,873	135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	276,771	960,797	135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,894	-19,445	35	
TOTAL LOSSES	257,877	941,352	170	
EXPECTED LOSSES	58,643	73,957	5,123	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.732	17.273	.003	22.008
INDICATED (POST-TEST)	4.533	16.548	.003	21.084
PRES. ON RATE LEVEL	.942	1.188	.082	2.212
DERIVED BY FORMULA	.942	1.342	.081	2.365
UNDERLYING PRES. RATE	1.076	1.357	.094	2.527
PROPOSED	.942	1.342	.081	2.365
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.63
MAN. RATES	4.46	4.15	3.73	+ 3.63
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	17												
2014	15												
2015													
2016													
2017	119												
TOTAL	151												

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.	-439	-244	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	1,473	1,048	178	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.854	.608	.103	1.565
DERIVED BY FORMULA	.854	.608	.103	1.565
UNDERLYING PRES. RATE	.976	.694	.118	1.788
PROPOSED	.854	.608	.103	1.565

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	2.400
IND. RATES				2.40	MINIMUM PREMIUM	990
MAN. RATES	3.09	2.91	2.64	+ 2.40	PRESENT	1060

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	992	2,097	.211										
2014	1,064	8,308	.780									1	1
2015	717	166	.023										
2016	1,105												
2017	1,190	12,221	1.026									1	1
TOTAL	5,068	22,792	.450									2	2

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013											2,097	
2014					2,694					5,614		
2015											166	
2017					1,821					10,400		
TOTAL					4,515					16,014	2,263	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013											2,525	
2014			206	90	2,597			511	337	11,769		
2015											263	
2017	19	177	2,669	952	1,091	113	1,805	19,606	8,977	12,378		
TOTAL	19	177	2,875	1,042	3,688	113	1,805	20,117	9,314	24,147	2,788	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,106	38,191	2,788	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,898	-20,636	60	
TOTAL LOSSES	9,208	17,555	2,848	
EXPECTED LOSSES	48,451	78,502	8,312	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.182	.346	.056	.584
INDICATED (POST-TEST)	.174	.331	.054	.559
PRES. ON RATE LEVEL	.837	1.356	.143	2.336
DERIVED BY FORMULA	.837	1.346	.142	2.325
UNDERLYING PRES. RATE	.956	1.549	.164	2.669
PROPOSED	.837	1.346	.142	2.325
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.57
MAN. RATES	4.40	4.22	3.94	+ 3.57
IND. RATE				
				3.566
MINIMUM PREMIUM				1320
PRESENT				1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,687	1,320,578	78,279						1	1			2
2014	1,584	5,462	.344								1		1
2015	1,819	58,236	3,201								1		1
2016	2,188	42,237	1,930								1		1
2017	2,593	23,624	.911								1		1
TOTAL	9,871	1,450,137	14,691						1	3	2		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			310,118	66,703				917,739	26,018		
2014					2,500					2,962	
2015					9,365					46,157	2,714
2016				30,523					11,714		
2017				12,355					9,200		2,069
TOTAL			310,118	109,581	11,865			917,739	46,932	49,119	4,783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			177,466	72,173				1,125,343	52,166		
2014			190	84	2,410			272	178	6,208	
2015			1,937	753	9,346			13,544	7,066	92,477	4,296
2016	568	285	25,614	25,283	1,777	171	108	13,316	19,212	1,656	
2017	189	623	19,809	9,014	1,269	113	441	22,565	12,914	2,242	3,490
TOTAL	757	908	225,016	107,307	14,802	284	549	1,175,040	91,536	102,583	7,786

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,402,554	316,228	7,786	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,471	-23,309	87	
TOTAL LOSSES	1,347,083	292,919	7,873	
EXPECTED LOSSES	170,076	90,023	11,352	
CREDIBILITY	.00	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.647	2.967	.080	16.694
INDICATED (POST-TEST)	13.074	2.842	.077	15.993
PRES. ON RATE LEVEL	1.508	.798	.101	2.407
DERIVED BY FORMULA	1.508	.818	.101	2.427
UNDERLYING PRES. RATE	1.723	.912	.115	2.750
PROPOSED	1.508	.818	.101	2.427

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.723
IND. RATES				3.72	MINIMUM PREMIUM	1360
MAN. RATES	4.72	4.47	4.06	+ 3.72	PRESENT	1460

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	158						158						
2014	168						168						
2015	183						183						
2016	178						178						
2017	211						211						
TOTAL	898						898						

REPORTED LOSSES

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

TRANSLATED LOSSES

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,914	-13,666	36	
TOTAL LOSSES			36	
EXPECTED LOSSES	33,882	52,110	4,984	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.303	5.079	.486	8.868
DERIVED BY FORMULA	3.303	5.079	.486	8.868
UNDERLYING PRES. RATE	3.773	5.803	.555	10.131
PROPOSED	3.303	5.079	.486	8.868

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	14.437
IND. RATES				14.44	MINIMUM PREMIUM	2000
MAN. RATES	19.29	17.95	15.82	+ 14.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016	45												
2017	455	48,764	10.717									1	1
TOTAL	500	48,764	9.753									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017					36,610					12,154	
TOTAL					36,610					12,154	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017	379	3,640	53,607	19,107	21,914	133	2,106	22,922	10,491	14,464	
TOTAL	379	3,640	53,607	19,107	21,914	133	2,106	22,922	10,491	14,464	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	82,787	65,976		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-248	-242	8	
TOTAL LOSSES	82,539	65,734	8	
EXPECTED LOSSES	885	1,151	495	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.508	13.147	.002	29.657
INDICATED (POST-TEST)	15.815	12.595	.002	28.412
PRES. ON RATE LEVEL	.155	.201	.087	.443
DERIVED BY FORMULA	.155	.201	.087	.443
UNDERLYING PRES. RATE	.177	.230	.099	.506
PROPOSED	.155	.201	.087	.443
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.72
MAN. RATES	1.21	1.00	.79	+ .72
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,792	17,595	.630				2,792					1	1
2014	2,907	30,656	1.054				2,907					2	2
2015	3,062	27,986	.913				3,062					1	1
2016	4,140	64,303	1.553				4,140					5	5
2017	3,818	14,714	.385				3,818					3	3
TOTAL	16,719	155,254	.929				16,719					12	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					6,325					6,904	4,366	
2014					17,131					12,257	1,268	
2015					13,472					13,882	632	
2016					34,500					28,854	949	
2017					4,308					5,780	4,626	
TOTAL					75,736					67,677	11,841	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					5,781					12,710	5,257	
2014			1,305	575	16,513			1,119	733	25,693	1,763	
2015			2,784	1,081	13,445			4,071	2,123	27,810	1,000	
2016		148	15,777	7,030	27,736		104	14,265	9,959	51,859	1,618	
2017	42	430	6,307	2,249	2,579	64	1,003	10,885	4,990	6,875	7,804	
TOTAL	42	578	26,173	10,935	66,054	64	1,107	30,340	17,805	124,947	17,442	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	58,304	219,741	17,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,158	-24,625	154	
TOTAL LOSSES		195,116	17,596	
EXPECTED LOSSES	188,090	94,964	21,066	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.167	.105	1.272
INDICATED (POST-TEST)	.000	1.118	.101	1.219
PRES. ON RATE LEVEL	.985	.497	.110	1.592
DERIVED BY FORMULA	.975	.509	.110	1.594
UNDERLYING PRES. RATE	1.125	.568	.126	1.819
PROPOSED	.974	.508	.110	1.592
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.59
MAN. RATES	4.25	3.62	2.84	+ 2.59
PRESENT				
1115				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,677	5,044	.188									1	1
2014	2,707												
2015	3,066												
2016	3,945	1,223	.031										
2017	4,176	1,864	.044										
TOTAL	16,571	8,131	.049									1	1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					960					4,084		
2016											1,223	
2017											1,864	
TOTAL					960					4,084	3,087	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					877					7,519		
2016											2,085	
2017											3,145	
TOTAL					877					7,519	5,230	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		8,396	5,230	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,374	-19,102	60	
TOTAL LOSSES			5,290	
EXPECTED LOSSES	84,514	74,072	7,954	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.032	.032
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	.447	.391	.042	.880
DERIVED BY FORMULA	.443	.383	.042	.868
UNDERLYING PRES. RATE	.510	.447	.048	1.005
PROPOSED	.443	.383	.042	.868

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.413
IND. RATES				1.41	MINIMUM PREMIUM	715
MAN. RATES	1.91	1.77	1.57	+ 1.41	PRESENT	760

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	16,477	18,607	.112				16,477					2	2
2014	17,705	245,968	1.389				17,705				2	2	4
2015	24,065	862,660	3.584				24,065			1	8	5	14
2016	21,220	310,084	1.461				21,220				3	6	9
2017	24,952	26,714	.107				24,952					1	1
TOTAL	104,419	1,464,033	1.402				104,419			1	13	16	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,246					2,326	15,035
2014				72,770	25,296				34,118	106,346	7,438
2015			223,498	201,981	6,573			150,167	238,290	19,443	22,708
2016				52,513	100,362				13,163	131,167	12,879
2017					4,874					13,677	8,163
TOTAL			223,498	327,264	138,351			150,167	285,571	272,959	66,223

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,139					4,282	18,102
2014			12,389	74,911	24,978			19,079	68,149	224,389	10,339
2015		5,756	450,291	189,648	14,526		5,935	834,054	474,923	62,251	35,947
2016	978	919	89,960	63,952	83,746	192	619	79,767	66,850	237,604	21,959
2017	50	486	7,135	2,544	2,918	153	2,371	25,784	11,803	16,277	13,771
TOTAL	1,028	7,161	559,775	331,055	127,307	345	8,925	958,684	621,725	544,803	100,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,535,918	1,624,890	100,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-811,844	-351,568	1,596	
TOTAL LOSSES	724,074	1,273,322	101,714	
EXPECTED LOSSES	2,549,911	1,351,182	218,236	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.693	1.219	.097	2.009
INDICATED (POST-TEST)	.664	1.168	.093	1.925
PRES. ON RATE LEVEL	2.137	1.133	.183	3.453
DERIVED BY FORMULA	2.108	1.135	.177	3.420
UNDERLYING PRES. RATE	2.442	1.294	.209	3.945
PROPOSED	2.108	1.135	.177	3.420
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.57
MAN. RATES	7.08	6.76	6.16	+ 5.57
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	35,809	488,268	1.363						1	1	2	4	
2014	35,565	49,718	.139								2	2	
2015	36,352	40,895	.112								2	2	
2016	35,383	68,487	.193								2	2	
2017	30,085	40,859	.135							1	1	2	
TOTAL	173,194	688,227	.397						1	2	9	12	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			283,304	25,835	6,985			76,921	32,726	43,441	19,056
2014					18,636					18,907	12,175
2015					491					20,964	19,440
2016					26,447					40,973	1,067
2017				12,562	2,257				20,915	5,009	116
TOTAL			283,304	38,397	54,816			76,921	53,641	129,294	51,854

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			464,335	27,953	6,385			270,147	65,616	79,975	22,943
2014			1,419	626	17,964			1,723	1,133	39,634	16,923
2015			102	39	489			6,152	3,208	42,001	30,774
2016		115	12,093	5,389	21,262		152	20,240	14,138	73,642	1,819
2017	215	857	23,446	10,345	2,639	313	1,863	60,745	33,684	11,058	196
TOTAL	215	972	501,395	44,352	48,739	313	2,015	359,007	117,779	246,310	72,655

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	863,917	457,180	72,655	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-757,737	-251,562	710	
TOTAL LOSSES	106,180	205,618	73,365	
EXPECTED LOSSES	2,291,357	936,980	110,844	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.061	.119	.042	.222
INDICATED (POST-TEST)	.058	.114	.040	.212
PRES. ON RATE LEVEL	1.158	.474	.056	1.688
DERIVED BY FORMULA	1.125	.438	.054	1.617
UNDERLYING PRES. RATE	1.323	.541	.064	1.928
PROPOSED	1.125	.438	.054	1.617
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.63
MAN. RATES	3.79	3.46	3.01	+ 2.63
				PRESENT
				1165

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	37,870	587,718	1.551							1	7	4	12
2014	51,171	553,256	1.081							1	2	2	5
2015	43,633	1,035,753	2.373					1		1	5	3	10
2016	49,145	378,149	.769							1	4	5	10
2017	48,646	249,789	.513									6	6
TOTAL	230,465	2,804,665	1.217					1		4	18	20	43

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			106,281	131,663	6,889			182,817	143,253	11,171	5,644
2014			109,293	61,088	151,645			176,983	25,918	22,231	6,098
2015	197,836		233,226	228,587	10,571			59,995	272,261	11,182	22,095
2016			156,435	50,389	45,248			56,139	36,714	29,426	3,798
2017					135,923					110,421	3,445
TOTAL	197,836		605,235	471,727	350,276			475,934	478,146	184,431	41,080

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			174,195	142,460	6,296			642,053	287,222	20,566	6,795
2014			193,860	68,109	147,665			665,000	57,173	51,055	8,476
2015	274,596	6,379	501,522	214,761	19,504		2,517	502,601	528,538	46,308	34,976
2016	937	14,278	310,569	59,085	43,456	541	7,861	232,431	82,607	61,728	6,476
2017	1,401	13,508	199,023	70,941	81,362	1,220	19,131	208,212	95,316	131,414	5,812
TOTAL	276,934	34,165	1,379,169	555,356	298,283	1,761	29,509	2,250,297	1,050,856	311,071	62,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,971,835	2,215,566	62,535	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-892,249	-542,346	877	
TOTAL LOSSES	3,079,586	1,673,220	63,412	
EXPECTED LOSSES	2,834,720	2,071,881	126,756	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.336	.726	.028	2.090
INDICATED (POST-TEST)	1.280	.696	.027	2.003
PRES. ON RATE LEVEL	1.077	.787	.048	1.912
DERIVED BY FORMULA	1.085	.776	.045	1.906
UNDERLYING PRES. RATE	1.230	.899	.055	2.184
PROPOSED	1.088	.779	.045	1.912
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.11
MAN. RATES	3.79	3.73	3.41	+ 3.11
				PRESENT
				1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	15,434	136,329	.883								7	1	8
2014	16,188	834,940	5.157							1	5	8	14
2015	18,519	428,768	2.315							1	2	10	13
2016	20,234	263,430	1.301								5	5	10
2017	17,984	136,741	.760								2	6	8
TOTAL	88,359	1,800,208	2.037							2	21	30	53

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				55,655	3,803				69,137	668	7,066
2014			96,724	97,465	131,100			139,714	136,728	180,689	52,520
2015			131,538	93,677	13,774			73,434	84,047	17,376	14,922
2016				65,189	33,127				22,759	120,205	22,150
2017				8,855	16,746				26,298	31,717	53,125
TOTAL			228,262	320,841	198,550			213,148	338,969	350,655	149,783

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				60,219	3,476				138,619	1,230	8,507
2014			177,571	104,345	128,044			571,808	265,431	387,274	73,003
2015		3,597	270,750	89,624	17,885		3,084	400,965	171,993	43,657	23,622
2016	1,212	751	69,856	60,748	30,429	336	659	85,266	78,803	219,257	37,765
2017	307	2,106	38,716	15,198	10,935	678	6,740	124,312	64,297	44,156	89,622
TOTAL	1,519	6,454	556,893	330,134	190,769	1,014	10,483	1,182,351	719,143	695,574	232,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,758,714	1,935,620	232,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-877,362	-494,770	1,187	
TOTAL LOSSES	881,352	1,440,850	233,706	
EXPECTED LOSSES	2,702,019	1,884,697	172,300	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.997	1.631	.264	2.892
INDICATED (POST-TEST)	.955	1.562	.253	2.770
PRES. ON RATE LEVEL	2.677	1.866	.171	4.714
DERIVED BY FORMULA	2.643	1.848	.177	4.668
UNDERLYING PRES. RATE	3.058	2.133	.195	5.386
PROPOSED	2.643	1.848	.177	4.668
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.60
MAN. RATES	9.50	9.27	8.41	+ 7.60
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,611	161,200	2.872								1	4	5
2014	6,045	646,030	10.687							1	5	6	12
2015	5,401	471,341	8.726							1	1	7	9
2016	5,310	722,683	13.609							1	1	6	8
2017	5,111	96,129	1.880									6	6
TOTAL	27,478	2,097,383	7.633							3	8	29	40

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				29,800	54,580				12,403	60,741	3,676	
2014			89,395	112,303	48,494			176,336	197,241	20,745	1,516	
2015			97,675	1,276	150,909			68,877	3,030	147,294	2,280	
2016			247,523	11,000	83,633			294,886		79,954	5,687	
2017					22,517					64,651	8,961	
TOTAL			434,593	154,379	360,133			540,099	212,674	373,385	22,120	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				32,244	49,886				24,868	111,824	4,426	
2014			161,780	116,614	48,472			709,560	367,256	55,286	2,107	
2015		2,673	203,531	15,614	151,911		2,890	349,049	36,730	297,188	3,609	
2016	205	19,412	392,247	37,466	73,646		34,543	853,790	84,154	160,593	9,696	
2017	227	2,241	32,970	11,751	13,480	709	11,204	121,901	55,806	76,940	15,117	
TOTAL	432	24,326	790,528	213,689	337,395	709	48,637	2,034,300	568,814	701,831	34,955	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,898,932	1,821,729	34,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-331,959	-324,225	476	
TOTAL LOSSES	2,566,973	1,497,504	35,431	
EXPECTED LOSSES	1,015,036	1,209,855	73,092	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.342	5.450	.129	14.921
INDICATED (POST-TEST)	8.950	5.221	.124	14.295
PRES. ON RATE LEVEL	3.233	3.854	.233	7.320
DERIVED BY FORMULA	3.290	3.895	.230	7.415
UNDERLYING PRES. RATE	3.694	4.403	.266	8.363
PROPOSED	3.290	3.895	.230	7.415

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	10.024
IND. RATES				10.02	MINIMUM PREMIUM	2000
MAN. RATES	13.04	12.17	10.98	+ 10.02	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,743	1,268	.046										
2014	3,279	698	.021										
2015	2,715	71,770	2.643								1		1
2016	4,403	8,353	.189									1	1
2017	4,846	3,996	.082										
TOTAL	17,986	86,085	.479								1	1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,268
2014											698
2015				35,000					36,770		
2016					686					3,946	3,721
2017											3,996
TOTAL				35,000	686				36,770	3,946	9,683

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,527
2014											970
2015			13,630	31,903	904			31,764	70,161	3,015	
2016		3	313	140	551		15	1,951	1,359	7,090	6,344
2017											6,741
TOTAL		3	13,943	32,043	1,455		15	33,715	71,520	10,105	15,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	47,676	115,123	15,582	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-237,397	-74,911	85	
TOTAL LOSSES		40,212	15,667	
EXPECTED LOSSES	743,900	293,173	10,971	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.224	.087	.311
INDICATED (POST-TEST)	.000	.215	.083	.298
PRES. ON RATE LEVEL	3.620	1.427	.053	5.100
DERIVED BY FORMULA	3.584	1.403	.054	5.041
UNDERLYING PRES. RATE	4.136	1.630	.061	5.827
PROPOSED	3.584	1.403	.054	5.041

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.814
IND. RATES				6.81	MINIMUM PREMIUM	2000
MAN. RATES	10.50	9.14	7.65	+ 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
2013	20,659	1,063,548	5.148				20,659		1	1	6	6	14
2014	22,981	210,159	.914				22,981				5	4	9
2015	24,056	694,263	2.886				24,056				8	9	17
2016	25,137	946,989	3.767				25,137			2	6	3	11
2017	28,466	614,734	2.159				28,466	1			4	5	10
TOTAL	121,299	3,529,693	2.910				121,299	1	1	3	29	27	61

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		190,927	121,240	67,290	101,884		92,265	64,292	122,351	244,961	58,338
2014				48,139	9,107				95,771	19,082	38,060
2015				88,711	204,323				55,576	297,252	48,401
2016			247,496	73,637	14,670			477,239	101,342	6,002	26,603
2017	199,595			79,204	69,500	4,168			69,724	157,090	35,453
TOTAL	199,595	190,927	368,736	356,981	399,484	4,168	92,265	541,531	444,764	724,387	206,855

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		547,770	198,712	72,808	93,123		324,957	225,794	245,314	450,973	70,239
2014			7,617	49,300	9,172			28,061	174,550	44,116	52,903
2015			76,775	97,260	206,192			135,254	151,553	600,097	76,619
2016	1,371	20,956	436,087	76,048	22,227	1,491	55,212	1,408,168	257,902	51,895	45,358
2017	252,343	10,899	228,757	94,058	49,730	16,893	30,551	467,217	233,466	203,938	59,809
TOTAL	253,714	579,625	947,948	389,474	380,444	18,384	410,720	2,264,494	1,062,785	1,351,019	304,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,474,885	3,183,722	304,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-472,585	-578,701	1,386	
TOTAL LOSSES	4,002,300	2,605,021	306,314	
EXPECTED LOSSES	1,473,783	2,214,920	191,651	
CREDIBILITY	.02	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.300	2.148	.253	5.701
INDICATED (POST-TEST)	3.161	2.058	.242	5.461
PRES. ON RATE LEVEL	1.064	1.598	.138	2.800
DERIVED BY FORMULA	1.106	1.635	.146	2.887
UNDERLYING PRES. RATE	1.215	1.826	.158	3.199
PROPOSED	1.106	1.635	.146	2.887
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.90
MAN. RATES	4.93	4.59	4.20	+ 3.90
				PRESENT
				1500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	918	144,494	15.740									2	2
2014	1,278	361	.028										
2015	1,022	6,733	.658									1	1
2016	806	1,851	.229										
2017	910	188,509	20.715									1	1
TOTAL	4,934	341,948	6.930									4	4

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					85,549					58,945		
2014											361	
2015					3,261					2,837	635	
2016											1,851	
2017					80,003					107,404	1,102	
TOTAL					168,813					169,186	3,949	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					78,191					108,518		
2014											502	
2015			673	262	3,254			834	434	5,683	1,005	
2016											3,156	
2017	827	7,953	117,141	41,756	47,890	1,178	18,601	202,515	92,706	127,818	1,859	
TOTAL	827	7,953	117,814	42,018	129,335	1,178	18,601	203,349	93,140	242,019	6,522	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	349,722	506,512	6,522	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,468	-29,750	81	
TOTAL LOSSES	298,254	476,762	6,603	
EXPECTED LOSSES	164,499	111,064	12,680	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.045	9.663	.134	15.842
INDICATED (POST-TEST)	5.791	9.257	.128	15.176
PRES. ON RATE LEVEL	2.918	1.971	.225	5.114
DERIVED BY FORMULA	2.918	2.044	.224	5.186
UNDERLYING PRES. RATE	3.334	2.251	.257	5.842
PROPOSED	2.918	2.044	.224	5.186
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.01
MAN. RATES	9.51	8.66	7.67	+ 7.01
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
2013	4,647	253,690	5.459				4,647				3	6	9
2014	4,970	39,554	.795				4,970					3	3
2015	4,798	157,699	3.286				4,798			1	1	2	4
2016	5,060	93,001	1.837				5,060					2	2
2017	8,623	245,055	2.841				8,623				2	7	9
TOTAL	28,098	788,999	2.808				28,098			1	6	20	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				75,611	31,081				71,685	65,013	10,300
2014					9,563					19,279	10,712
2015			105,552	17,293	2,762			5,988	20,642	3,603	1,859
2016					33,291					50,547	9,163
2017				33,068	49,641				30,362	127,943	4,041
TOTAL			105,552	125,972	126,338			5,988	122,689	266,385	36,075

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				81,811	28,408				143,728	119,689	12,401
2014			729	321	9,218			1,760	1,157	40,412	14,890
2015		2,889	193,009	18,499	4,585		250	45,249	40,672	9,070	2,943
2016		143	15,223	6,784	26,764		186	24,971	17,442	90,845	15,623
2017	1,021	6,592	125,709	50,032	33,112	1,779	23,618	315,711	153,053	159,644	6,817
TOTAL	1,021	9,624	334,670	157,447	102,087	1,779	24,054	387,691	356,052	419,660	52,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	758,839	1,035,246	52,674	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-416,500	-393,820	961	
TOTAL LOSSES	342,339	641,426	53,635	
EXPECTED LOSSES	1,306,839	1,527,970	118,573	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.218	2.283	.191	3.692
INDICATED (POST-TEST)	1.167	2.187	.183	3.537
PRES. ON RATE LEVEL	4.071	4.760	.369	9.200
DERIVED BY FORMULA	4.042	4.683	.363	9.088
UNDERLYING PRES. RATE	4.651	5.438	.422	10.511
PROPOSED	4.042	4.683	.363	9.088
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				12.29
MAN. RATES	16.25	15.15	13.80	+ 12.29
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,636	1,314,218	17.210							4	7	15	26
2014	4,863	1,163,546	23.926							1	3	9	13
2015	4,566	840,037	18.397							1	5	3	9
2016	5,760	197,266	3.424								3	10	13
2017	5,405	78,411	1.450									5	5
TOTAL	28,230	3,593,478	12.729							6	18	42	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			342,034	161,748	22,547			600,163	104,753	48,855	34,118
2014			228,115	88,300	10,057			720,970	81,529	28,905	5,670
2015			306,053	172,270	7,622			191,757	146,822	10,994	4,519
2016				45,762	47,293				45,798	50,103	8,310
2017					9,498					26,939	41,974
TOTAL			876,202	468,080	97,017			1,512,890	378,902	165,796	94,591

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			560,594	175,010	20,608			2,107,773	210,029	89,941	41,079
2014			166,284	90,949	11,290			1,152,354	164,672	69,829	7,881
2015		7,583	556,210	164,238	15,684		7,289	894,388	303,025	38,689	7,154
2016	850	627	60,028	47,544	40,685	677	611	76,815	92,403	96,520	14,169
2017	96	946	13,906	4,961	5,687	296	4,664	50,784	23,250	32,063	70,810
TOTAL	946	9,156	1,357,022	482,702	93,954	973	12,564	4,282,114	793,379	327,042	141,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,662,775	1,697,077	141,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-267,661	-242,332	346	
TOTAL LOSSES	5,395,114	1,454,745	141,439	
EXPECTED LOSSES	748,378	886,986	52,508	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.111	5.153	.501	24.765
INDICATED (POST-TEST)	18.308	4.937	.480	23.725
PRES. ON RATE LEVEL	2.320	2.750	.163	5.233
DERIVED BY FORMULA	2.480	2.816	.173	5.469
UNDERLYING PRES. RATE	2.651	3.142	.186	5.979
PROPOSED	2.480	2.816	.173	5.469
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.39
MAN. RATES	9.87	8.89	7.85	+ 7.39
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	44,181	684,986	1.550							1	6	18	25
2014	49,426	2,055,850	4.159							3	13	17	33
2015	53,937	1,505,427	2.791							4	7	14	25
2016	53,454	862,314	1.613								12	18	30
2017	59,379	1,737,417	2.925							2	8	31	41
TOTAL	260,377	6,845,994	2.629							10	46	98	154

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			181,823	121,670	66,864			91,008	90,206	75,252	58,163
2014			702,097	236,443	70,885			602,207	273,670	103,619	66,929
2015			544,682	204,256	106,382			305,452	158,324	123,396	62,935
2016				306,109	100,600				283,844	103,434	68,327
2017			599,710	290,436	153,809			188,098	168,130	283,479	53,755
TOTAL			2,028,312	1,158,914	498,540			1,186,765	974,174	689,180	310,109

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			298,008	131,647	61,115			319,620	180,863	138,538	70,028
2014			1,025,165	247,816	75,888			2,042,844	528,340	238,930	93,032
2015		14,903	1,059,818	207,702	118,569		12,814	1,517,614	358,257	268,343	99,626
2016	5,699	3,284	302,864	274,065	98,691	4,185	3,019	373,770	501,215	226,048	116,498
2017	6,489	82,489	1,749,226	345,781	149,004	5,295	83,160	1,744,501	531,284	395,942	90,685
TOTAL	12,188	100,676	4,435,081	1,207,011	503,267	9,480	98,993	5,998,349	2,099,959	1,267,801	469,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,654,767	5,078,038	469,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,192,562	-1,315,996	2,365	
TOTAL LOSSES	7,462,205	3,762,042	472,234	
EXPECTED LOSSES	9,972,439	5,027,879	330,679	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.866	1.445	.181	4.492
INDICATED (POST-TEST)	2.746	1.384	.173	4.303
PRES. ON RATE LEVEL	3.353	1.690	.111	5.154
DERIVED BY FORMULA	3.329	1.650	.120	5.099
UNDERLYING PRES. RATE	3.830	1.931	.127	5.888
PROPOSED	3.329	1.650	.120	5.099
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.89
MAN. RATES	9.96	8.76	7.73	+ 6.89
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	12,921	1,045,176	8.088								1	9	10
2014	18,035	379,598	2.104							1	1	6	8
2015	18,441	214,311	1.162								3	7	10
2016	18,024	478,425	2.654							1	1	4	6
2017	18,703	566,341	3.028								2	9	11
TOTAL	86,124	2,683,851	3.116							2	8	35	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				36,267	511,428				50,268	425,447	21,766
2014			104,812	16,448	22,739			37,611	66,737	57,586	73,665
2015				112,666	15,790				27,556	29,684	28,615
2016			151,169	39,494	5,947			139,942	35,359	17,123	89,391
2017				34,970	137,997				48,857	326,540	17,977
TOTAL			255,981	239,845	693,901			177,553	228,777	856,380	231,414

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				39,241	467,445				100,787	783,247	26,206
2014			170,513	18,314	23,003			162,973	126,182	124,286	102,394
2015			47,142	103,960	18,665			32,522	57,125	61,732	45,298
2016	736	13,545	275,121	41,776	11,079	520	18,861	487,766	94,412	44,884	152,412
2017	1,957	15,481	258,122	97,540	86,194	4,196	58,903	735,546	350,450	400,506	30,327
TOTAL	2,693	29,026	750,898	300,831	606,386	4,716	77,764	1,418,807	728,956	1,414,655	356,637

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,283,904	3,050,828	356,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-638,455	-404,761	1,155	
TOTAL LOSSES	1,645,449	2,646,067	357,792	
EXPECTED LOSSES	2,053,196	1,554,538	164,497	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.911	3.072	.415	5.398
INDICATED (POST-TEST)	1.831	2.943	.398	5.172
PRES. ON RATE LEVEL	2.087	1.580	.167	3.834
DERIVED BY FORMULA	2.082	1.662	.183	3.927
UNDERLYING PRES. RATE	2.384	1.805	.191	4.380
PROPOSED	2.082	1.662	.183	3.927
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.31
MAN. RATES	6.67	6.30	5.75	+ 5.31
				PRESENT
				1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	51,841	2,581,591	4.979				51,841	1		4	11	19	35
2014	64,197	4,252,434	6.624				64,197			12	16	19	47
2015	70,061	5,382,807	7.683				70,061			12	14	39	65
2016	67,770	1,909,667	2.817				67,770			3	14	12	29
2017	74,026	3,567,448	4.819				74,026			6	14	44	64
TOTAL	327,895	17,693,947	5.396				327,895	1		37	69	133	240

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	706,028		849,285	206,216	160,946	1,553		264,999	171,588	191,356	29,620
2014			2,271,856	447,197	97,174			1,053,585	212,097	93,017	77,508
2015			2,206,130	246,289	490,693			1,630,466	219,350	547,266	42,613
2016			357,314	550,239	55,497			270,430	570,773	92,760	12,654
2017			1,003,557	505,393	461,579			362,076	588,424	634,422	11,997
TOTAL	706,028		6,688,142	1,955,334	1,265,889	1,553		3,581,556	1,762,232	1,558,821	174,392

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,094,343		1,391,978	223,125	147,105	4,421		930,677	344,034	352,287	35,662
2014			3,664,204	475,871	117,829			3,905,290	441,773	223,632	107,736
2015		52,584	3,579,431	309,706	521,225		55,912	6,213,698	664,827	1,149,945	67,456
2016	10,242	36,423	1,052,645	485,653	86,114	8,434	41,315	1,543,213	1,027,095	265,065	21,575
2017	13,280	160,640	3,283,985	700,671	374,274	14,420	189,096	4,204,782	1,472,933	932,947	20,239
TOTAL	1,117,865	249,647	12,972,243	2,195,026	1,246,547	27,275	286,323	16,797,660	3,950,662	2,923,876	252,668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,451,013	10,316,111	252,668	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,372,272	-2,135,759	1,965	
TOTAL LOSSES	26,078,741	8,180,352	254,633	
EXPECTED LOSSES	17,034,146	8,190,817	275,431	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.953	2.495	.078	10.526
INDICATED (POST-TEST)	7.619	2.390	.075	10.084
PRES. ON RATE LEVEL	4.547	2.186	.074	6.807
DERIVED BY FORMULA	4.701	2.217	.074	6.992
UNDERLYING PRES. RATE	5.195	2.498	.084	7.777
PROPOSED	4.701	2.217	.074	6.992
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				9.45
MAN. RATES	11.81	11.14	10.21	+ 9.45
+PROPOSED				

9.452

2000

2000

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,480												
2014	2,687												
2015	1,250	241,620	19.329							1	1	1	3
2016	2,085												
2017	4,214												
TOTAL	12,716	241,620	1.900							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			177,480	22,000	8,738			12,426		20,976	
TOTAL			177,480	22,000	8,738			12,426		20,976	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015		4,856	322,623	24,983	11,614		523	60,860	4,727	42,355	
TOTAL		4,856	322,623	24,983	11,614		523	60,860	4,727	42,355	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	388,862	83,679		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-219,740	-70,158	128	
TOTAL LOSSES	169,122	13,521	128	
EXPECTED LOSSES	678,907	270,343	15,514	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.330	.106	.001	1.437
INDICATED (POST-TEST)	1.274	.102	.001	1.377
PRES. ON RATE LEVEL	4.673	1.861	.107	6.641
DERIVED BY FORMULA	4.639	1.826	.105	6.570
UNDERLYING PRES. RATE	5.339	2.126	.122	7.587
PROPOSED	4.639	1.826	.105	6.570
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.88
MAN. RATES	11.72	10.94	9.96	+ 8.88
IND. RATE				
				8.881
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
2013	28,561	511,939	1.792				28,561				2	7	9
2014	30,950	518,225	1.674				30,950				7	11	18
2015	26,972	1,498,585	5.556				26,972			3	5	8	16
2016	24,477	587,605	2.400				24,477			1	7	5	13
2017	21,761	294,233	1.352				21,761				1	9	10
TOTAL	132,721	3,410,587	2.570				132,721			4	22	40	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				14,170	123,833				6,805	299,065	68,066
2014				152,479	104,496				93,590	122,147	45,513
2015			478,674	113,464	113,994			524,938	97,954	144,653	24,908
2016			162,045	147,752	12,541			44,576	153,190	39,119	28,382
2017				36,040	98,908				5,000	131,807	22,478
TOTAL			640,719	463,905	453,772			569,514	356,539	736,791	189,347

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				15,332	113,183				13,644	550,579	81,951
2014			29,888	158,697	101,974			36,866	176,776	260,063	63,263
2015		11,314	795,427	122,432	122,107		13,942	1,588,842	249,565	306,697	39,429
2016	2,748	15,524	386,192	133,362	22,974	2,264	7,463	333,352	274,468	94,880	48,391
2017	1,572	11,640	202,607	77,914	62,904	1,513	23,075	260,776	120,783	158,070	37,921
TOTAL	4,320	38,478	1,414,114	507,737	423,142	3,777	44,480	2,219,836	835,236	1,370,289	270,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,725,005	3,136,404	270,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,106,500	-692,514	1,606	
TOTAL LOSSES	2,618,505	2,443,890	272,561	
EXPECTED LOSSES	3,371,113	2,557,533	258,806	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.973	1.841	.205	4.019
INDICATED (POST-TEST)	1.890	1.764	.196	3.850
PRES. ON RATE LEVEL	2.223	1.687	.171	4.081
DERIVED BY FORMULA	2.213	1.693	.173	4.079
UNDERLYING PRES. RATE	2.540	1.927	.195	4.662
PROPOSED	2.213	1.693	.173	4.079
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.51
MAN. RATES	7.50	6.81	6.12	+ 5.51
				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
2013	24,196	924,083	3.819				24,196			1		2	3
2014	25,583	68,949	.269				25,583				1	2	3
2015	28,939	480,512	1.660				28,939				2	4	6
2016	28,683	2,103,473	7.333				28,683	1		1		6	8
2017	27,121	55,101	.203				27,121					4	4
TOTAL	134,522	3,632,118	2.700				134,522	1		2	3	18	24

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			299,144		5,438			547,002		22,595	49,904
2014				7,008	5,404				31,075	3,554	21,908
2015				135,017	100,440				160,298	55,969	28,788
2016	1,745,946		145,055		47,547	10,775		72,654		39,526	41,970
2017					15,661					33,826	5,614
TOTAL	1,745,946		444,199	142,025	174,490	10,775		619,656	191,373	155,470	148,184

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			235,210		4,970			921,594		41,598	60,084
2014			1,421	7,313	5,266			8,865	56,479	8,784	30,452
2015			73,337	131,129	103,721			154,898	314,435	125,270	45,571
2016	1,017,669	12,827	251,329	17,223	42,063	15,593	9,738	247,497	29,476	75,766	71,559
2017	164	1,556	22,928	8,174	9,374	376	5,860	63,778	29,198	40,257	9,471
TOTAL	1,017,833	14,383	584,225	163,839	165,394	15,969	15,598	1,396,632	429,588	291,675	217,137

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,044,640	1,050,496	217,137	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-983,380	-399,391	1,275	
TOTAL LOSSES	2,061,260	651,105	218,412	
EXPECTED LOSSES	3,033,472	1,513,373	186,984	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.532	.484	.162	2.178
INDICATED (POST-TEST)	1.468	.464	.155	2.087
PRES. ON RATE LEVEL	1.974	.985	.121	3.080
DERIVED BY FORMULA	1.959	.943	.124	3.026
UNDERLYING PRES. RATE	2.255	1.125	.139	3.519
PROPOSED	1.959	.943	.124	3.026
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.09
MAN. RATES	5.80	5.18	4.62	+ 4.09
				PRESENT
				1620

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	92,596	2,454,096	2.650				92,596			6	11	21	38
2014	93,214	2,209,474	2.370				93,214			5	15	13	33
2015	98,443	1,076,633	1.093				98,443			3	8	26	37
2016	103,196	1,049,869	1.017				103,196			2	10	18	30
2017	107,200	1,169,529	1.090				107,200			2	2	29	33
TOTAL	494,649	7,959,601	1.609				494,649			18	46	107	171

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			968,708	229,827	59,370			509,974	423,248	119,705	143,264
2014			844,463	373,804	36,518			481,862	335,762	35,651	101,414
2015			271,582	144,789	118,474			128,708	165,773	195,817	51,490
2016			194,395	168,157	182,567			141,577	143,924	163,023	56,226
2017			203,619	38,031	165,271			362,219	25,023	237,141	138,225
TOTAL			2,482,767	954,608	562,200			1,624,340	1,093,730	751,337	490,619

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,577,536	248,673	54,265			1,779,096	848,612	220,376	172,489
2014			1,397,328	388,185	45,907			1,881,187	634,345	98,248	140,965
2015		7,429	558,681	147,962	125,522		5,399	767,258	361,999	409,327	81,509
2016	3,133	19,272	532,277	186,597	161,713	2,120	20,630	688,393	323,160	322,559	95,865
2017	2,418	34,498	628,046	130,460	111,159	3,047	83,086	1,758,499	319,079	315,967	233,186
TOTAL	5,551	61,199	4,693,868	1,101,877	498,566	5,167	109,115	6,874,433	2,487,195	1,366,477	724,014

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,749,333	5,454,115	724,014	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,572,913	-1,584,447	3,841	
TOTAL LOSSES	9,176,420	3,869,668	727,855	
EXPECTED LOSSES	7,874,812	6,005,038	549,062	
CREDIBILITY	.06	.20	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.855	.782	.147	2.784
INDICATED (POST-TEST)	1.777	.749	.141	2.667
PRES. ON RATE LEVEL	1.393	1.063	.097	2.553
DERIVED BY FORMULA	1.416	1.000	.106	2.522
UNDERLYING PRES. RATE	1.592	1.214	.111	2.917
PROPOSED	1.434	1.012	.107	2.553
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.45
MAN. RATES	4.65	4.26	3.83	+ 3.45
				PRESENT
				1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,842	1,483	.021							1		1	
2014	7,690	237,516	3.088						1	1	4	6	
2015	9,300	16,797	.180								4	4	
2016	9,652	8,619	.089								3	3	
2017	10,213	7,942	.077								3	3	
TOTAL	43,697	272,357	.623						1	2	14	17	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				200					200		1,083
2014			142,768	12,000	22,020			41,504	2,276	12,831	4,117
2015					4,088					7,964	4,745
2016					2,450					2,408	3,761
2017					4,597					2,740	605
TOTAL			142,768	12,200	33,155			41,504	2,476	25,943	14,311

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				216					401		1,304
2014			230,080	14,055	22,618			155,598	6,979	27,779	5,723
2015			845	327	4,079			2,335	1,223	15,955	7,511
2016		11	1,121	498	1,969		11	1,182	825	4,324	6,413
2017	47	454	6,727	2,400	2,749	26	472	5,167	2,364	3,260	1,021
TOTAL	47	465	238,773	17,496	31,415	26	483	164,282	11,792	51,318	21,972

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	404,076	112,021	21,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-195,551	-117,908	223	
TOTAL LOSSES	208,525		22,195	
EXPECTED LOSSES	613,507	454,449	30,587	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.477	.000	.051	.528
INDICATED (POST-TEST)	.457	.000	.049	.506
PRES. ON RATE LEVEL	1.229	.911	.061	2.201
DERIVED BY FORMULA	1.221	.875	.061	2.157
UNDERLYING PRES. RATE	1.404	1.040	.070	2.514
PROPOSED	1.221	.875	.061	2.157
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.92
MAN. RATES	3.88	3.62	3.30	+ 2.92
				PRESENT
				1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	38,446	6,338,514	16.486						14	32	43	89	
2014	3,720	18,030	.484							1	1	2	
2015	7,044	823,160	11.685						2	1	4	7	
2016	7,105	412,034	5.799						1	1	4	6	
2017	7,261	291,688	4.017							6		6	
TOTAL	63,576	7,883,426	12.400						17	41	52	110	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,958,776	1,014,186	261,862			1,661,873	720,529	653,095	68,193
2014				8,660	1,921					7,449	
2015			211,346	48,449	105,606			302,359	43,504	111,516	380
2016			157,875	3,195	85,169			73,500	9,679	74,019	8,597
2017				105,965					179,464		6,259
TOTAL			2,327,997	1,180,455	454,558			2,037,732	953,176	846,079	83,429

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,210,433	1,097,352	239,340			5,836,497	1,444,659	1,202,346	82,104
2014			1,391	8,878	1,923			681	446	15,615	
2015		5,256	378,824	57,220	109,158		10,997	1,224,036	132,059	233,978	602
2016	60	14,130	291,499	28,199	72,837	141	10,065	278,199	57,439	139,188	14,658
2017	1,628	5,335	169,912	77,314	10,874	2,220	8,568	440,220	251,943	43,709	10,559
TOTAL	1,688	24,721	4,052,059	1,268,963	434,132	2,361	29,630	7,779,633	1,886,546	1,634,836	107,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,890,092	5,224,477	107,923	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,342,129	-951,525	401	
TOTAL LOSSES	10,547,963	4,272,952	108,324	
EXPECTED LOSSES	2,789,078	3,036,389	77,562	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.591	6.721	.170	23.482
INDICATED (POST-TEST)	15.894	6.439	.163	22.496
PRES. ON RATE LEVEL	3.840	4.180	.107	8.127
DERIVED BY FORMULA	4.081	4.293	.110	8.484
UNDERLYING PRES. RATE	4.387	4.776	.122	9.285
PROPOSED	4.081	4.293	.110	8.484
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				11.47
MAN. RATES	13.05	12.76	12.19	+ 11.47
IND. RATE				
MINIMUM PREMIUM				
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	257,110	3,749,862	1.458							7	14	28	49
2014	266,051	1,898,431	.713							2	17	34	53
2015	277,081	2,001,317	.722							3	15	39	57
2016	296,398	2,311,193	.779							4	18	29	51
2017	292,484	2,017,133	.689							1	10	53	64
TOTAL	1,389,124	11,977,936	.862							17	74	183	274

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,105,037	281,410	208,025			1,250,998	435,664	279,546	189,182
2014			295,667	229,366	328,172			142,290	350,440	393,745	158,751
2015			408,376	359,594	170,159			256,301	373,962	259,784	173,141
2016			513,877	434,139	138,875			293,001	466,752	263,870	200,679
2017			112,666	299,048	319,314			153,009	547,314	465,346	120,436
TOTAL			2,435,623	1,603,557	1,164,545			2,095,599	2,174,132	1,662,291	842,189

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,661,937	304,485	190,135			3,830,817	873,505	514,643	227,775
2014			527,418	246,740	320,890			659,543	665,291	843,103	220,664
2015		11,168	893,691	351,160	184,443		10,754	1,527,575	784,609	557,951	274,082
2016	8,081	49,346	1,241,122	414,597	150,528	6,900	43,980	1,580,348	920,464	559,349	342,158
2017	7,936	56,703	1,146,463	393,961	226,860	11,739	127,441	2,836,954	1,186,544	697,329	203,176
TOTAL	16,017	117,217	5,470,631	1,710,943	1,072,856	18,639	182,175	10,435,237	4,430,413	3,172,375	1,267,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,239,916	10,386,587	1,267,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,726,665	-2,458,799	7,986	
TOTAL LOSSES	12,513,251	7,927,788	1,275,841	
EXPECTED LOSSES	11,432,491	9,321,023	1,152,972	
CREDIBILITY	.12	.39	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.901	.571	.092	1.564
INDICATED (POST-TEST)	.863	.547	.088	1.498
PRES. ON RATE LEVEL	.720	.587	.073	1.380
DERIVED BY FORMULA	.737	.571	.079	1.387
UNDERLYING PRES. RATE	.823	.671	.083	1.577
PROPOSED	.737	.571	.079	1.387
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.88
MAN. RATES	2.64	2.36	2.07	+ 1.88
				PRESENT
				900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,831	34,466	.440									2	2
2014	7,511	198	.002										
2015	8,936	49,291	.551									2	2
2016	7,425												
2017	7,421	95,317	1.284									3	3
TOTAL	39,124	179,272	.458									7	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,390					27,076	
2014											198
2015					14,628					31,822	2,841
2017					43,111					51,757	449
TOTAL					65,129					110,655	3,488

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,754					49,847	
2014											275
2015			3,023	1,175	14,599			9,336	4,875	63,756	4,497
2017	445	4,281	63,127	22,499	25,803	570	8,966	97,589	44,679	61,590	757
TOTAL	445	4,281	66,150	23,674	47,156	570	8,966	106,925	49,554	175,193	5,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	187,337	295,577	5,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,087	-44,934	162	
TOTAL LOSSES	74,250	250,643	5,691	
EXPECTED LOSSES	343,900	167,841	24,649	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.190	.641	.015	.846
INDICATED (POST-TEST)	.182	.614	.014	.810
PRES. ON RATE LEVEL	.769	.376	.055	1.200
DERIVED BY FORMULA	.763	.386	.053	1.202
UNDERLYING PRES. RATE	.879	.429	.063	1.371
PROPOSED	.762	.385	.053	1.200
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.62
MAN. RATES	2.02	1.97	1.80	+ 1.62
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				1.622
				775
				825

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	584												
2014	441												
2015	507	8,619	1.700									1	1
2016	697												
2017	626												
TOTAL	2,855	8,619	.302									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			1,536	598	7,413			347	180	2,384	
TOTAL			1,536	598	7,413			347	180	2,384	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,883	10,575		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,889	-10,284	23	
TOTAL LOSSES		291	23	
EXPECTED LOSSES	31,975	39,027	3,141	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.010	.001	.011
INDICATED (POST-TEST)	.000	.010	.001	.011
PRES. ON RATE LEVEL	.980	1.197	.096	2.273
DERIVED BY FORMULA	.980	1.185	.095	2.260
UNDERLYING PRES. RATE	1.120	1.367	.110	2.597
PROPOSED	.980	1.185	.095	2.260
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.06
MAN. RATES	4.10	3.73	3.41	+ 3.06
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				3.055
				1175
				1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	11,400	1,100,419	9.652				11,400			2	6	4	12
2014	13,249	515,840	3.893				13,249				14	12	26
2015	11,761	1,182,686	10.055				11,761			2	11	10	23
2016	14,409	487,677	3.384				14,409				9	20	29
2017	14,496	323,931	2.234				14,496			1	2	8	11
TOTAL	65,315	3,610,553	5.528				65,315			5	42	54	101

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			349,568	184,149	5,272			381,663	130,186	18,448	31,133
2014				183,626	12,045				278,091	27,351	14,727
2015			282,302	215,885	35,750			341,017	201,799	86,812	19,121
2016				88,560	136,743				71,503	165,012	25,859
2017			74,823	17,573	83,876			42,597	33,232	48,925	22,905
TOTAL			706,693	689,793	273,686			765,277	714,811	346,548	113,745

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			505,905	199,251	4,818			1,113,360	261,023	33,963	37,484
2014			27,325	187,289	13,110			78,931	505,164	69,278	20,471
2015		7,573	578,504	206,243	44,878		13,946	1,662,604	438,893	199,333	30,269
2016	1,644	1,417	136,846	101,220	115,089	1,058	1,279	162,806	174,210	306,684	44,090
2017	1,188	15,881	285,025	63,382	55,448	967	16,084	357,900	100,560	70,379	38,641
TOTAL	2,832	24,871	1,533,605	757,385	233,343	2,025	31,309	3,375,601	1,479,850	679,637	170,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,970,243	3,150,215	170,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-780,771	-500,971	1,101	
TOTAL LOSSES	4,189,472	2,649,244	172,056	
EXPECTED LOSSES	2,427,758	1,914,383	155,449	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.414	4.056	.263	10.733
INDICATED (POST-TEST)	6.145	3.886	.252	10.283
PRES. ON RATE LEVEL	3.253	2.566	.208	6.027
DERIVED BY FORMULA	3.311	2.632	.210	6.153
UNDERLYING PRES. RATE	3.717	2.931	.238	6.886
PROPOSED	3.311	2.632	.210	6.153
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.32
MAN. RATES	10.40	9.78	9.04	+ 8.32
				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
2013	4,768	24,430	.512				4,768					2	2
2014	5,411	278,280	5.142				5,411			1	1	2	4
2015	5,208	362,690	6.964				5,208			1	2	3	6
2016	5,359	126,858	2.367				5,359				3		3
2017	5,505	34,092	.619				5,505				1	2	3
TOTAL	26,251	826,350	3.148				26,251			2	7	9	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,973					17,940	3,517
2014			95,392	10,835	4,311			66,532	64,292	6,502	30,416
2015			164,906	48,158	5,148			66,858	69,460	5,959	2,201
2016				75,529					42,374		8,955
2017				11,233	196				6,829	4,002	11,832
TOTAL			260,298	145,755	12,628			133,390	182,955	34,403	56,921

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,718					33,027	4,234
2014			153,343	11,909	5,109			264,813	120,149	17,647	42,278
2015		4,512	309,950	48,240	8,541		2,804	356,074	141,608	19,411	3,484
2016	1,406	701	63,376	62,564	4,398	625	394	48,172	69,496	5,997	15,268
2017	175	589	18,297	8,297	1,270	127	1,017	24,304	13,041	6,420	19,961
TOTAL	1,581	5,802	544,966	131,010	22,036	752	4,215	693,363	344,294	82,502	85,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,250,679	579,842	85,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,022	-124,378	171	
TOTAL LOSSES	1,073,657	455,464	85,396	
EXPECTED LOSSES	549,696	471,206	24,939	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.090	1.735	.325	6.150
INDICATED (POST-TEST)	3.918	1.662	.311	5.891
PRES. ON RATE LEVEL	1.833	1.571	.083	3.487
DERIVED BY FORMULA	1.854	1.574	.090	3.518
UNDERLYING PRES. RATE	2.094	1.795	.095	3.984
PROPOSED	1.854	1.574	.090	3.518
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.76
MAN. RATES	5.81	5.54	5.23	+ 4.76
				PRESENT
				1790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	630												
2014	802	16,843	2.100								2		2
2015	834	14,355	1.721									1	1
2016	791	1,254	.158										
2017	1,000	110,283	11.028									1	1
TOTAL	4,057	142,735	3.518								2	2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				13,500					3,343		
2015					9,288					5,067	
2016											1,254
2017					45,945					48,695	15,643
TOTAL				13,500	55,233				3,343	53,762	16,897

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			1,942	13,739	111			920	6,053	145	
2015			1,920	747	9,268			1,487	776	10,150	
2016											2,138
2017	477	4,569	67,273	23,979	27,501	536	8,428	91,815	42,032	57,949	26,390
TOTAL	477	4,569	71,135	38,465	36,880	536	8,428	94,222	48,861	68,244	28,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	179,367	192,450	28,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-49,490	-38,543	47	
TOTAL LOSSES	129,877	153,907	28,575	
EXPECTED LOSSES	157,980	148,364	6,369	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.201	3.794	.704	7.699
INDICATED (POST-TEST)	3.067	3.635	.674	7.376
PRES. ON RATE LEVEL	3.408	3.201	.138	6.747
DERIVED BY FORMULA	3.408	3.205	.143	6.756
UNDERLYING PRES. RATE	3.894	3.657	.157	7.708
PROPOSED	3.408	3.205	.143	6.756
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				9.13
MAN. RATES	13.24	11.79	10.12	+ 9.13
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	42,682	1,633,640	3.827							3	5	12	20
2014	45,577	1,750,613	3.841					1		3	2	10	16
2015	53,148	4,352,443	8.189						1	1	6	19	27
2016	53,478	1,064,521	1.990							3	4	20	27
2017	59,798	1,096,447	1.833							1	4	15	20
TOTAL	254,683	9,897,664	3.886					1	1	11	21	76	110

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			496,827	119,775	349,691			207,694	137,917	252,731	69,005
2014	157,308		592,784	52,172	121,686			610,209	36,973	82,731	96,750
2015		1,283,536	85,556	133,731	65,041		2,283,081	84,951	139,510	181,613	95,424
2016			307,529	84,878	87,250			346,094	57,281	121,555	59,934
2017			189,612	120,740	97,756			246,000	140,158	213,908	88,273
TOTAL	157,308	1,283,536	1,672,308	511,296	721,424		2,283,081	1,494,948	511,839	852,538	409,386

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			814,300	129,596	319,616			729,421	276,524	465,278	83,082
2014	244,581		883,409	61,403	122,668			2,061,244	99,677	185,408	134,483
2015		392,427	216,045	129,151	69,482		916,291	547,788	304,382	377,555	151,056
2016	1,581	27,924	597,857	104,056	83,225	847	46,649	1,211,163	211,335	249,098	102,187
2017	2,978	29,774	618,272	153,373	78,128	4,171	72,512	1,628,554	437,296	308,208	148,917
TOTAL	249,140	450,125	3,129,883	577,579	673,119	5,018	1,035,452	6,178,170	1,329,214	1,585,547	619,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,047,788	4,165,459	619,725	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,813,042	-1,198,830	3,216	
TOTAL LOSSES	8,234,746	2,966,629	622,941	
EXPECTED LOSSES	8,756,001	4,594,481	443,150	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.233	1.165	.245	4.643
INDICATED (POST-TEST)	3.097	1.116	.235	4.448
PRES. ON RATE LEVEL	3.009	1.579	.153	4.741
DERIVED BY FORMULA	3.013	1.519	.164	4.696
UNDERLYING PRES. RATE	3.438	1.804	.174	5.416
PROPOSED	3.013	1.519	.164	4.696
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.35
MAN. RATES	8.66	7.91	7.11	+ 6.35
				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
2013	4,658	48,017	1.030				4,658					1	1
2014	4,105	56,072	1.365				4,105				2	1	3
2015	3,984	18,104	.454				3,984					1	1
2016	3,897	48,370	1.241				3,897				2		2
2017	5,247	97,794	1.863				5,247					6	6
TOTAL	21,891	268,357	1.226				21,891				4	9	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,081					29,823	11,113
2014				16,578	666				19,533	472	18,823
2015					680					1,400	16,024
2016				18,254					26,463		3,653
2017					42,962					46,704	8,128
TOTAL				34,832	51,389				45,996	78,399	57,741

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,472					54,904	13,380
2014			2,433	16,894	778			5,413	35,397	1,830	26,164
2015			140	53	678			407	216	2,806	25,366
2016	340	170	15,318	15,122	1,062	394	242	30,080	43,404	3,744	6,228
2017	443	4,270	62,908	22,422	25,719	515	8,092	88,043	40,316	55,582	13,712
TOTAL	783	4,440	80,799	54,491	34,709	909	8,334	123,943	119,333	118,866	84,850

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	219,208	327,399	84,850	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-240,271	-99,918	451	
TOTAL LOSSES		227,481	85,301	
EXPECTED LOSSES	720,871	375,213	62,826	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.039	.390	1.429
INDICATED (POST-TEST)	.000	.995	.374	1.369
PRES. ON RATE LEVEL	2.883	1.500	.251	4.634
DERIVED BY FORMULA	2.854	1.490	.255	4.599
UNDERLYING PRES. RATE	3.293	1.714	.287	5.294
PROPOSED	2.854	1.490	.255	4.599
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.22
MAN. RATES	9.21	8.10	6.95	+ 6.22
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,869	62,630	2.182									1	1
2014	2,087	60,237	2.886								1		1
2015	2,710	324,090	11.959							1	1		2
2016	2,397	244,134	10.184								2	1	3
2017	2,604	9,182	.352									1	1
TOTAL	12,667	700,273	5.528							1	4	3	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					14,305					39,364	8,961
2014				31,224					20,922		8,091
2015			147,825	18,500				150,271	7,287		207
2016				78,314	839				94,309	68,911	1,761
2017					3,348					4,770	1,064
TOTAL			147,825	128,038	18,492			150,271	122,518	113,045	20,084

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					13,075					72,469	10,789
2014			4,490	31,778	255			5,750	37,883	899	11,246
2015		4,045	267,280	20,386	2,413		6,307	667,807	32,237	4,606	328
2016	1,458	729	66,097	65,039	5,235	1,392	1,132	141,250	178,457	137,198	3,003
2017	34	330	4,903	1,747	2,005	52	827	8,996	4,117	5,678	1,795
TOTAL	1,492	5,104	342,770	118,950	22,983	1,444	8,266	823,803	252,694	220,850	27,161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,182,879	615,477	27,161	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-189,205	-82,216	221	
TOTAL LOSSES	993,674	533,261	27,382	
EXPECTED LOSSES	553,675	305,402	32,428	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.845	4.210	.216	12.271
INDICATED (POST-TEST)	7.516	4.033	.207	11.756
PRES. ON RATE LEVEL	3.826	2.110	.224	6.160
DERIVED BY FORMULA	3.863	2.148	.224	6.235
UNDERLYING PRES. RATE	4.371	2.411	.256	7.038
PROPOSED	3.863	2.148	.224	6.235
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.43
MAN. RATES	11.85	10.59	9.24	+ 8.43
IND. RATE				
				8.429
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
2013	512												
2014	569												
2015	359												
2016	1,253	1,332	.106										
2017	1,309	572	.043										
TOTAL	4,002	1,904	.048										

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2016											1,332	
2017											572	
TOTAL											1,904	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2016											2,271	
2017											965	
TOTAL											3,236	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,264	-19,846	102	
TOTAL LOSSES			3,338	
EXPECTED LOSSES	205,503	80,600	11,725	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.083	.083
INDICATED (POST-TEST)	.000	.000	.080	.080
PRES. ON RATE LEVEL	4.495	1.763	.256	6.514
DERIVED BY FORMULA	4.495	1.745	.254	6.494
UNDERLYING PRES. RATE	5.135	2.014	.293	7.442
PROPOSED	4.495	1.745	.254	6.494
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.78
MAN. RATES	12.35	11.09	9.77	+ 8.78
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
2013	1,370						1,370						
2014	1,596						1,596						
2015	1,544	370	.023				1,544						
2016	1,656	671	.040				1,656						
2017	2,016	985	.048				2,016						
TOTAL	8,182	2,026	.025				8,182						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2015												370
2016												671
2017												985
TOTAL												2,026

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2015												586
2016												1,144
2017												1,662
TOTAL												3,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,392	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-141,500	-45,144	185	
TOTAL LOSSES			3,577	
EXPECTED LOSSES	444,119	173,295	25,119	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.044	.044
INDICATED (POST-TEST)	.000	.000	.042	.042
PRES. ON RATE LEVEL	4.751	1.854	.269	6.874
DERIVED BY FORMULA	4.751	1.835	.267	6.853
UNDERLYING PRES. RATE	5.428	2.118	.307	7.853
PROPOSED	4.751	1.835	.267	6.853

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	
IND. RATES				9.26	MINIMUM PREMIUM	2000
MAN. RATES	13.46	11.98	10.31	+ 9.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,362	219,556	9.295						1	3	1	5	
2014	2,705	76,179	2.816							1	2	3	
2015	3,094	65,862	2.128							2		2	
2016	3,683	557,442	15.135						1	4	3	8	
2017	3,854	106,189	2.755						1			1	
TOTAL	15,698	1,025,228	6.531						3	10	6	19	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			97,552	35,905	137			31,732	38,745	863	14,622
2014				14,695	874				35,021	12,314	13,275
2015				32,481					31,406		1,975
2016			148,739	98,873	5,746			139,026	129,687	11,011	24,360
2017			74,517					29,803			1,869
TOTAL			320,808	181,954	6,757			200,561	234,859	24,188	56,101

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			159,888	38,850	125			111,443	77,683	1,589	17,605
2014			2,181	14,984	963			10,748	64,146	27,317	18,452
2015			12,648	29,606	840			27,136	59,926	2,572	3,126
2016	1,841	13,884	321,003	90,800	14,315	1,915	19,584	589,107	246,804	47,183	41,534
2017	56	6,632	133,492	6,759	3,423	14	4,205	128,835	8,170	2,847	3,153
TOTAL	1,897	20,516	629,212	180,999	19,666	1,929	23,789	867,269	456,729	81,508	83,870

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,544,612	738,902	83,870	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-187,110	-133,851	310	
TOTAL LOSSES	1,357,502	605,051	84,180	
EXPECTED LOSSES	587,576	519,917	41,599	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.648	3.854	.536	13.038
INDICATED (POST-TEST)	8.285	3.692	.513	12.490
PRES. ON RATE LEVEL	3.276	2.899	.232	6.407
DERIVED BY FORMULA	3.326	2.915	.238	6.479
UNDERLYING PRES. RATE	3.743	3.312	.265	7.320
PROPOSED	3.326	2.915	.238	6.479
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.76
MAN. RATES	11.99	10.83	9.61	+ 8.76
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	208,422	4,173,175	2.002							5	30	13	48
2014	207,849	4,170,807	2.006							4	43	24	71
2015	253,894	3,991,011	1.571							7	42	17	66
2016	264,442	8,449,640	3.195							6	30	23	59
2017	300,355	1,687,951	.561							1	10	36	47
TOTAL	1,234,962	22,472,584	1.820							23	155	113	291

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			925,624	635,988	66,443			1,170,428	804,590	92,925	477,177
2014			721,747	815,011	153,494			723,318	1,030,884	333,891	392,462
2015			1,098,360	764,541	161,980			613,861	766,097	181,583	404,589
2016			2,285,751	520,144	224,355			3,902,044	866,774	164,390	486,182
2017			186,833	130,886	298,580			166,234	113,400	417,044	374,974
TOTAL			5,218,315	2,866,570	904,852			6,575,885	3,581,745	1,189,833	2,135,384

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			910,304	688,138	60,728			1,971,881	1,613,203	171,075	574,521
2014			1,093,713	839,319	160,117			1,788,307	1,906,600	751,707	545,522
2015		28,316	2,152,288	734,546	194,942		25,055	3,343,357	1,562,445	442,507	640,465
2016	9,679	86,954	2,015,712	525,030	235,362	12,810	120,851	3,734,656	1,663,704	473,437	828,940
2017	5,211	50,811	939,975	266,161	199,662	6,050	98,189	1,693,435	559,064	537,844	632,581
TOTAL	14,890	166,081	7,111,992	3,053,194	850,811	18,860	244,095	12,531,636	7,305,016	2,376,570	3,222,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,087,554	13,585,591	3,222,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,470,581	-4,037,998	20,965	
TOTAL LOSSES	15,616,973	9,547,593	3,242,994	
EXPECTED LOSSES	13,819,224	15,511,123	2,840,414	
CREDIBILITY	.11	.36	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.265	.773	.263	2.301
INDICATED (POST-TEST)	1.212	.741	.252	2.205
PRES. ON RATE LEVEL	.980	1.099	.201	2.280
DERIVED BY FORMULA	1.006	.970	.221	2.197
UNDERLYING PRES. RATE	1.119	1.256	.230	2.605
PROPOSED	1.010	.973	.222	2.205
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.98
MAN. RATES	4.24	3.77	3.42	+ 2.98
				PRESENT
				1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,178	21,184	1.798									3	3
2014	1,961	43,592	2.222								1	1	2
2015	2,171	206,792	9.525								4	4	8
2016	2,814	75,931	2.698								2	3	5
2017	2,504	37,292	1.489									5	5
TOTAL	10,628	384,791	3.621								7	16	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,109					14,471	2,604
2014				3,149	1,529				33,635	4,563	716
2015				58,356	49,683				70,561	28,049	143
2016				10,607	25,012				17,593	18,693	4,026
2017					24,964					11,729	599
TOTAL				72,112	105,297				121,789	77,505	8,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					3,756					26,641	3,135
2014			568	3,257	1,500			9,660	61,175	11,010	995
2015			32,995	57,180	51,090			69,184	138,935	61,981	226
2016	195	208	20,336	13,885	20,728	261	235	29,231	35,304	36,086	6,864
2017	255	2,476	36,559	13,028	14,943	131	2,031	22,121	10,128	13,953	1,011
TOTAL	450	2,684	90,458	87,350	92,017	392	2,266	130,196	245,542	149,671	12,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	226,446	574,580	12,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-81,998	-52,195	154	
TOTAL LOSSES	144,448	522,385	12,385	
EXPECTED LOSSES	268,358	206,397	20,724	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.359	4.915	.117	6.391
INDICATED (POST-TEST)	1.302	4.709	.112	6.123
PRES. ON RATE LEVEL	2.210	1.700	.171	4.081
DERIVED BY FORMULA	2.210	1.760	.170	4.140
UNDERLYING PRES. RATE	2.525	1.942	.195	4.662
PROPOSED	2.210	1.760	.170	4.140
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.60
MAN. RATES	7.50	6.81	6.12	+ 5.60
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	44												
2014	26												
2015	2	24,548	1227.400								1	2	3
2016	16												
2017	77	4,476	5.812										
TOTAL	165	29,024	17.590								1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015				14,127	2,993				5,264	1,847	317
2017											4,476
TOTAL				14,127	2,993				5,264	1,847	4,793

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015			6,119	13,119	3,352			5,087	10,332	4,130	502
2017											7,551
TOTAL			6,119	13,119	3,352			5,087	10,332	4,130	8,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,206	30,933	8,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,636	-1,119	3	
TOTAL LOSSES	9,570	29,814	8,056	
EXPECTED LOSSES	4,659	4,290	401	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.800	18.069	4.882	28.751
INDICATED (POST-TEST)	5.556	17.310	4.677	27.543
PRES. ON RATE LEVEL	2.472	2.276	.212	4.960
DERIVED BY FORMULA	2.472	2.276	.212	4.960
UNDERLYING PRES. RATE	2.824	2.600	.243	5.667
PROPOSED	2.472	2.276	.212	4.960
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.71
MAN. RATES	9.46	8.51	7.44	+ 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
2013	1												
2014													
2015	50												
2016	175												
2017													
TOTAL	226												

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.			-1,030	-581	2		
TOTAL LOSSES					2		
EXPECTED LOSSES			3,065	2,500	323		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.001	.001	
INDICATED (POST-TEST)			.000	.000	.001	.001	
PRES. ON RATE LEVEL			1.187	.968	.125	2.280	
DERIVED BY FORMULA			1.187	.968	.125	2.280	
UNDERLYING PRES. RATE			1.356	1.106	.143	2.605	
PROPOSED			1.187	.968	.125	2.280	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		3.082
IND. RATES				3.08	MINIMUM PREMIUM		1180
MAN. RATES	4.24	3.85	3.42	+ 3.08	PRESENT		1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,948	196,924	10.109						1	1		2	
2014	1,905	80,240	4.212							1	5	6	
2015	1,921	81,576	4.246							1	3	4	
2016	1,270	91,571	7.210							1	4	5	
2017	1,375	16,808	1.222								1	1	
TOTAL	8,419	467,119	5.548						1	4	13	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			91,771	4,000				94,770	6,076		307
2014				26,265	24,064				13,696	11,383	4,832
2015				14,845	30,962				3,674	23,534	8,561
2016				576	51,736				2,624	35,460	1,175
2017					1,930					8,007	6,871
TOTAL			91,771	45,686	108,692			94,770	26,070	78,384	21,746

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			150,413	4,328				332,832	12,182		370
2014			5,608	27,541	23,411			4,810	25,480	24,450	6,716
2015			12,178	16,017	31,282			10,077	10,614	47,450	13,552
2016	10	227	24,142	11,018	41,627	39	155	20,497	16,541	64,105	2,003
2017	19	188	2,824	1,006	1,154	87	1,390	15,098	6,912	9,527	11,591
TOTAL	29	415	195,165	59,910	97,474	126	1,545	383,314	71,729	145,532	34,232

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,594	374,645	34,232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-39,850	-27,573	53	
TOTAL LOSSES	540,744	347,072	34,285	
EXPECTED LOSSES	120,139	100,608	8,840	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.423	4.122	.407	10.952
INDICATED (POST-TEST)	6.153	3.949	.390	10.492
PRES. ON RATE LEVEL	1.249	1.046	.092	2.387
DERIVED BY FORMULA	1.249	1.075	.095	2.419
UNDERLYING PRES. RATE	1.427	1.195	.105	2.727
PROPOSED	1.249	1.075	.095	2.419
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.27
MAN. RATES	4.54	4.11	3.58	+ 3.27
				PRESENT
				1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	34,624	3,956,933	11.428							5	7	19	31
2014	35,203	1,896,747	5.388							5	9	18	32
2015	34,327	798,489	2.326							2	3	14	19
2016	37,704	688,785	1.826							1	3	17	21
2017	39,331	710,099	1.805							1	2	14	17
TOTAL	181,189	8,051,053	4.443							14	24	82	120

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,384,982	329,201	391,095			639,535	602,208	524,723	85,189
2014			740,738	245,121	125,028			383,270	204,111	146,305	52,174
2015			345,388	19,771	88,870			155,853	28,065	105,724	54,818
2016			115,530	102,355	133,537			29,326	69,932	213,279	24,826
2017			132,500	22,828	204,543			56,500	30,098	240,041	23,589
TOTAL			2,719,138	719,276	943,073			1,264,484	934,414	1,230,072	240,596

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,062,123	356,195	357,460			1,974,207	1,207,428	966,015	102,567
2014			1,220,868	259,389	129,233			1,489,741	397,639	322,690	72,521
2015		9,449	633,739	33,393	93,723		6,542	741,360	88,758	218,272	86,777
2016	1,906	11,578	329,814	117,999	116,378	1,034	5,317	276,873	194,687	395,112	42,328
2017	2,558	33,258	573,476	135,434	130,864	3,047	50,987	770,671	264,933	298,390	39,795
TOTAL	4,464	54,285	4,820,020	902,410	827,658	4,081	62,846	5,252,852	2,153,445	2,200,479	343,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,198,548	6,083,992	343,988	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,983,291	-1,412,532	2,659	
TOTAL LOSSES	8,215,257	4,671,460	346,647	
EXPECTED LOSSES	6,058,961	5,346,888	380,496	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.534	2.578	.191	7.303
INDICATED (POST-TEST)	4.344	2.470	.183	6.997
PRES. ON RATE LEVEL	2.927	2.583	.184	5.694
DERIVED BY FORMULA	2.970	2.572	.184	5.726
UNDERLYING PRES. RATE	3.344	2.951	.210	6.505
PROPOSED	2.970	2.572	.184	5.726
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				7.74
MAN. RATES	9.83	9.34	8.54	+ 7.74
				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
2013	78												
2014	256	185	.072										
2015	163	188	.115										
2016	151												
2017	214	217	.101										
TOTAL	862	590	.068										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											185
2015											188
2017											217
TOTAL											590

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											257
2015											298
2017											366
TOTAL											921

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B					921	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-3,927	-2,349	9	
TOTAL LOSSES					930	
EXPECTED LOSSES			14,232	9,232	1,353	
CREDIBILITY			.00	.00	.00	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.000	.000	.108	.108
INDICATED (POST-TEST)			.000	.000	.103	.103
PRES. ON RATE LEVEL			1.445	.938	.137	2.520
DERIVED BY FORMULA			1.445	.938	.137	2.520
UNDERLYING PRES. RATE			1.651	1.071	.157	2.879
PROPOSED			1.445	.938	.137	2.520

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		3.406
IND. RATES				3.41	MINIMUM PREMIUM		1275
MAN. RATES	4.60	4.14	3.78	+ 3.41	PRESENT		1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,800	122,483	3.223								1	4	5
2014	4,127	41,305	1.000									4	4
2015	5,243	355,566	6.781								6	7	13
2016	4,874	98,570	2.022								2	3	5
2017	5,487	56,059	1.021								2	1	3
TOTAL	23,531	673,983	2.864								11	19	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				24,390	21,585				42,735	22,987	10,786
2014					37,874					3,431	
2015				103,813	9,747				193,208	44,627	4,171
2016				11,500	37,419				13,554	20,826	15,271
2017				22,896	13,845				5,339	8,863	5,116
TOTAL				162,599	120,470				254,836	100,734	35,344

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				26,390	19,728				85,684	42,318	12,986
2014			2,886	1,272	36,509			315	207	7,191	
2015			42,432	95,403	12,407			180,017	375,495	105,245	6,603
2016	213	269	26,761	17,154	30,752	198	205	25,692	29,420	39,345	26,037
2017	493	2,533	56,975	23,930	10,638	164	1,791	29,801	15,145	11,841	8,631
TOTAL	706	2,802	129,054	164,149	110,034	362	1,996	235,825	505,951	205,940	54,257

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	370,745	986,074	54,257	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-221,623	-188,175	388	
TOTAL LOSSES	149,122	797,899	54,645	
EXPECTED LOSSES	694,166	721,930	53,651	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.634	3.391	.232	4.257
INDICATED (POST-TEST)	.607	3.249	.222	4.078
PRES. ON RATE LEVEL	2.582	2.685	.200	5.467
DERIVED BY FORMULA	2.562	2.702	.201	5.465
UNDERLYING PRES. RATE	2.950	3.068	.228	6.246
PROPOSED	2.562	2.702	.201	5.465

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	7.388
IND. RATES				7.39	MINIMUM PREMIUM	2000
MAN. RATES	10.11	9.15	8.20	+ 7.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	405												
2014	352												
2015	980	10,368	1.057									1	1
2016	1,670	2,032	.121									1	1
2017	1,551	56,190	3.622								1	1	2
TOTAL	4,958	68,590	1.383								1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015					10,000					368	
2016					867					812	353
2017				23,644	1,298				31,000	248	
TOTAL				23,644	12,165				31,000	1,428	353

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015			2,065	803	9,980			105	55	735	
2016		3	396	176	697		4	400	280	1,458	602
2017	376	1,322	39,814	17,927	3,204	382	1,526	76,511	43,731	7,845	
TOTAL	376	1,325	42,275	18,906	13,881	382	1,530	77,016	44,066	10,038	602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	122,904	86,891	602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-26,595	-11,007	65	
TOTAL LOSSES	96,309	75,884	667	
EXPECTED LOSSES	83,890	45,466	7,337	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.942	1.531	.013	3.486
INDICATED (POST-TEST)	1.860	1.467	.012	3.339
PRES. ON RATE LEVEL	1.480	.803	.130	2.413
DERIVED BY FORMULA	1.480	.810	.129	2.419
UNDERLYING PRES. RATE	1.692	.917	.148	2.757
PROPOSED	1.480	.810	.129	2.419
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.27
MAN. RATES	4.23	4.03	3.62	+ 3.27
				PRESENT
				1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	13,371	24,274	.181									2	2
2014	14,797	39,894	.269									2	2
2015	15,442	62,867	.407									2	2
2016	16,194	5,129	.031										
2017	16,813	29,043	.172									1	1
TOTAL	76,617	161,207	.210									7	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					2,107					20,813	1,354	
2014					9,168					28,823	1,903	
2015					26,751					30,961	5,155	
2016											5,129	
2017					347					26,685	2,011	
TOTAL					38,373					107,282	15,552	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					1,926					38,317	1,630	
2014			697	308	8,836			2,629	1,728	60,420	2,645	
2015			5,529	2,147	26,695			9,086	4,742	62,032	8,160	
2016											8,745	
2017	4	35	507	180	209	292	4,621	50,312	23,033	31,753	3,393	
TOTAL	4	35	6,733	2,635	37,666	292	4,621	62,027	29,503	192,522	24,573	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	73,712	262,326	24,573	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,936	-71,365	217	
TOTAL LOSSES		190,961	24,790	
EXPECTED LOSSES	357,036	271,990	30,647	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.249	.032	.281
INDICATED (POST-TEST)	.000	.239	.031	.270
PRES. ON RATE LEVEL	.408	.311	.035	.754
DERIVED BY FORMULA	.400	.307	.035	.742
UNDERLYING PRES. RATE	.466	.355	.040	.861
PROPOSED	.400	.307	.035	.742

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.003
IND. RATES				1.00	MINIMUM PREMIUM	600
MAN. RATES	1.37	1.27	1.13	+ 1.00	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	11,557	177,441	1.535							3	3	6	
2014	10,881	1,104,667	10.152						3	2	6	11	
2015	11,980	792,604	6.616						1	2	6	9	
2016	11,183	322,686	2.885								5	5	
2017	12,403	212,478	1.713								5	5	
TOTAL	58,004	2,609,876	4.499							4	7	25	36

REPORTED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				67,678	8,649				68,349	10,981	21,784
2014			475,875	37,619	96,578			332,946	57,517	86,767	17,365
2015			82,614	55,117	103,674			181,402	146,413	213,413	9,971
2016					131,290					186,507	4,889
2017					75,723					114,511	22,244
TOTAL			558,489	160,414	415,914			514,348	272,279	612,179	76,253

TRANSLATED LOSSES											
MANUAL	INDEMNITY					MEDICAL					
YEAR	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013				73,228	7,905				137,040	20,216	26,228
2014			768,326	45,208	97,717			1,257,533	126,110	190,632	24,137
2015		2,259	188,239	60,532	105,964		7,614	987,664	334,188	444,405	15,784
2016		562	60,037	26,754	105,552		703	92,142	64,360	335,205	8,336
2017	779	7,522	110,872	39,524	45,332	1,260	19,833	215,914	98,839	136,277	37,526
TOTAL	779	10,343	1,127,474	245,246	362,470	1,260	28,150	2,553,253	760,537	1,126,735	112,011

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			3,721,259	2,494,988	112,011		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-353,111	-242,348	496		
TOTAL LOSSES			3,368,148	2,252,640	112,507		
EXPECTED LOSSES			1,071,334	911,243	71,925		
CREDIBILITY			.01	.05	.05		
PURE PREMIUMS							
INDICATED (PRE-TEST)			5.807	3.884	.194	9.885	
INDICATED (POST-TEST)			5.563	3.721	.186	9.470	
PRES. ON RATE LEVEL			1.617	1.375	.108	3.100	
DERIVED BY FORMULA			1.656	1.492	.112	3.260	
UNDERLYING PRES. RATE			1.847	1.571	.124	3.542	
PROPOSED			1.656	1.492	.112	3.260	
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		4.407
IND. RATES				4.41	MINIMUM PREMIUM		1555
MAN. RATES	5.03	4.87	4.65	+ 4.41	PRESENT		1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,847	28,374	.585									2	2
2014	4,865	15,222	.312									3	3
2015	5,751	387,004	6.729								1	4	5
2016	6,503	39,051	.600									2	2
2017	7,045	124,143	1.762								1	2	3
TOTAL	29,011	593,794	2.047								2	13	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					12,496					13,318	2,560
2014					2,683					3,408	9,131
2015				45,242	87,097				95,983	153,989	4,693
2016					7,254					29,331	2,466
2017				20,519	14,683				65,517	21,738	1,686
TOTAL				65,761	124,213				161,500	221,784	20,536

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,421					24,519	3,082
2014			204	91	2,586			311	203	7,143	12,692
2015			35,619	48,230	88,089			128,117	206,729	316,389	7,429
2016		33	3,315	1,479	5,832		108	14,490	10,121	52,714	4,205
2017	468	2,489	54,400	22,635	10,894	1,050	6,885	201,695	110,747	41,834	2,844
TOTAL	468	2,522	93,538	72,435	118,822	1,050	6,993	344,613	327,800	442,599	30,252

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	449,184	961,656	30,252	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,739	-67,725	224	
TOTAL LOSSES	334,445	893,931	30,476	
EXPECTED LOSSES	354,225	260,809	30,172	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.153	3.081	.105	4.339
INDICATED (POST-TEST)	1.105	2.952	.101	4.158
PRES. ON RATE LEVEL	1.069	.787	.091	1.947
DERIVED BY FORMULA	1.069	.852	.091	2.012
UNDERLYING PRES. RATE	1.221	.899	.104	2.224
PROPOSED	1.069	.852	.091	2.012
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.72
MAN. RATES	3.76	3.35	2.92	+ 2.72
				PRESENT
				1135

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	20,296	25,902	.127									3	3
2014	21,767	13,685	.062									1	1
2015	20,962	68,749	.327									1	1
2016	21,480	30,427	.141									1	1
2017	23,211	87,261	.375										
TOTAL	107,716	226,024	.210									6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,038					14,548	9,316
2014					1,539					2,238	9,908
2015					1,054					15,548	52,147
2016					1,702					2,421	26,304
2017											87,261
TOTAL					6,333					34,755	184,936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					1,862					26,783	11,216
2014			118	52	1,483			203	134	4,691	13,772
2015			217	84	1,052			4,567	2,381	31,152	82,549
2016		8	778	346	1,368		7	1,198	837	4,348	44,848
2017											147,209
TOTAL		8	1,113	482	5,765		7	5,968	3,352	66,974	299,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,096	76,573	299,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-199,284	-120,785	486	
TOTAL LOSSES			300,080	
EXPECTED LOSSES	613,981	456,716	70,015	
CREDIBILITY	.02	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.279	.279
INDICATED (POST-TEST)	.000	.000	.267	.267
PRES. ON RATE LEVEL	.499	.371	.057	.927
DERIVED BY FORMULA	.489	.345	.074	.908
UNDERLYING PRES. RATE	.570	.424	.065	1.059
PROPOSED	.489	.345	.074	.908

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.227
IND. RATES				1.23	MINIMUM PREMIUM	665
MAN. RATES	1.79	1.59	1.39	+ 1.23	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,989	63,375	1.588								1		1
2014	3,995												
2015	3,981	75,438	1.894									1	1
2016	4,105	20,707	.504								1	1	2
2017	3,343	40,890	1.223									2	2
TOTAL	19,413	200,410	1.032								2	4	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				28,854					24,006		10,515
2015					10,855					23,702	40,881
2016				861	1,571				5,438	1,029	11,808
2017					3,698					32,137	5,055
TOTAL				29,715	16,124				29,444	56,868	68,259

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				31,220					48,132		12,660
2015			2,242	872	10,834			6,953	3,627	47,485	64,715
2016	16	16	1,440	1,033	1,314	81	56	6,692	9,276	2,617	20,133
2017	38	362	5,414	1,927	2,212	353	5,563	60,591	27,738	38,245	8,528
TOTAL	54	378	9,096	35,052	14,360	434	5,619	74,236	88,773	88,347	106,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	89,817	226,532	106,036	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,740	-92,740	217	
TOTAL LOSSES		133,792	106,253	
EXPECTED LOSSES	519,104	345,939	33,973	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.689	.547	1.236
INDICATED (POST-TEST)	.000	.660	.524	1.184
PRES. ON RATE LEVEL	2.341	1.560	.153	4.054
DERIVED BY FORMULA	2.318	1.542	.160	4.020
UNDERLYING PRES. RATE	2.674	1.782	.175	4.631
PROPOSED	2.318	1.542	.160	4.020
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.43
MAN. RATES	6.96	6.40	6.08	+ 5.43
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	121,639	316,518	.260								5	1	6
2014	136,402	315,283	.231							1	2	1	4
2015	138,831	116,201	.083								3	4	7
2016	138,991	143,231	.103								1	5	6
2017	150,095	19,626	.013									2	2
TOTAL	685,958	910,859	.133							1	11	13	25

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				89,533	30,000				184,530		12,455
2014			204,600	4,128	1,483			50,122	33,048	48	21,854
2015				15,871	39,411				18,522	25,150	17,247
2016				44,913	43,350				2,454	42,636	9,878
2017					2,912					2,187	14,527
TOTAL			204,600	154,445	117,156			50,122	238,554	70,021	75,961

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				96,875	27,420				369,983		14,996
2014			325,558	5,832	3,318			194,824	62,366		30,377
2015			14,321	17,629	39,742			23,380	39,194	51,911	27,302
2016	836	603	57,510	46,035	37,466	36	179	23,849	18,739	76,970	16,842
2017	29	287	4,266	1,519	1,743	23	373	4,122	1,889	2,601	24,507
TOTAL	865	890	401,655	167,890	109,689	59	552	246,175	492,171	133,947	114,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	650,196	903,697	114,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-90,385	-144,385	385	
TOTAL LOSSES	559,811	759,312	114,409	
EXPECTED LOSSES	281,243	548,767	54,876	
CREDIBILITY	.08	.24	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.082	.111	.017	.210
INDICATED (POST-TEST)	.079	.106	.016	.201
PRES. ON RATE LEVEL	.036	.070	.007	.113
DERIVED BY FORMULA	.039	.079	.009	.127
UNDERLYING PRES. RATE	.041	.080	.008	.129
PROPOSED	.039	.079	.009	.127
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.17
MAN. RATES	.27	.22	.17	+ .17
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,286	56,153	1.062							1		2	
2014	4,956	73,642	1.485							1		1	
2015	5,645	107	.001										
2016	5,297	195	.003										
2017	5,172												
TOTAL	26,356	130,097	.494							2	1	3	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				17,294	227				35,268	1,954	1,410
2014				8,834					58,186		6,622
2015											107
2016											195
TOTAL				26,128	227				93,454	1,954	8,334

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				18,712	207				70,712	3,597	1,698
2014			1,270	8,991	72			15,990	105,354	2,501	9,205
2015											169
2016											332
TOTAL			1,270	27,703	279			15,990	176,066	6,098	11,404

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			17,260	210,146	11,404	
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.			-15,597	-21,583	71	
TOTAL LOSSES			1,663	188,563	11,475	
EXPECTED LOSSES			47,178	80,913	10,542	
CREDIBILITY			.01	.03	.03	
PURE PREMIUMS						
INDICATED (PRE-TEST)			.006	.715	.044	.765
INDICATED (POST-TEST)			.006	.685	.042	.733
PRES. ON RATE LEVEL			.157	.269	.034	.460
DERIVED BY FORMULA			.155	.281	.034	.470
UNDERLYING PRES. RATE			.179	.307	.040	.526
PROPOSED			.155	.281	.034	.470

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		.635
IND. RATES				.64	MINIMUM PREMIUM		500
MAN. RATES	.85	.77	.69	+ .64	PRESENT		510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	71,699	872,250	1.216						1	8	9	18	
2014	74,014	296,968	.401							5	13	18	
2015	77,464	964,292	1.244						1	10	22	33	
2016	83,819	524,091	.625							5	9	14	
2017	87,185	547,336	.627								18	18	
TOTAL	394,181	3,204,937	.813						2	28	71	101	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			166,764	144,920	34,989			313,214	110,450	39,767	62,146
2014				59,629	13,487				128,303	60,145	35,404
2015			168,434	178,656	186,179			58,444	176,498	118,675	77,406
2016				118,634	59,259				117,327	151,268	77,603
2017					183,737					303,290	60,309
TOTAL			335,198	501,839	477,651			371,658	532,578	673,145	312,868

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			185,526	156,805	31,981			746,656	221,452	73,211	74,824
2014			9,603	61,139	13,488			40,759	235,916	131,591	49,212
2015		4,607	404,381	181,809	192,616		2,453	444,583	362,071	253,771	122,534
2016	2,207	1,354	126,647	110,346	54,549	1,728	1,656	208,105	244,621	288,470	132,313
2017	1,898	18,263	269,039	95,897	109,986	3,332	52,541	571,850	261,790	360,933	101,741
TOTAL	4,105	24,224	995,196	605,996	402,620	5,060	56,650	2,011,953	1,325,850	1,107,976	480,624

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,097,188	3,442,442	480,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-641,239	-918,117	2,116	
TOTAL LOSSES	2,455,949	2,524,325	482,740	
EXPECTED LOSSES	1,970,905	3,492,443	299,578	
CREDIBILITY	.05	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.623	.640	.122	1.385
INDICATED (POST-TEST)	.597	.613	.117	1.327
PRES. ON RATE LEVEL	.438	.776	.066	1.280
DERIVED BY FORMULA	.446	.748	.075	1.269
UNDERLYING PRES. RATE	.500	.886	.076	1.462
PROPOSED	.450	.754	.076	1.280
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.73
MAN. RATES	2.20	2.12	1.92	+ 1.73
				PRESENT
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,580	19,547	1.237							2		2	
2014	5,123	58,508	1.142						1			1	
2015	4,046	136,798	3.381						2			2	
2016	8,575	34,390	.401						2			2	
2017	8,217	226,204	2.752						3	2		5	
TOTAL	27,541	475,447	1.726						8	4		12	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					1,920					13,656	3,971	
2014				1,945					49,120		7,443	
2015				27,523					106,876		2,399	
2016				18,425					12,057		3,908	
2017				51,169	1,660				159,684	13,509	182	
TOTAL				99,062	3,580				327,737	27,165	17,903	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					1,755					25,141	4,781	
2014			279	1,980	16			13,499	88,938	2,111	10,346	
2015			10,718	25,087	711			92,330	203,936	8,760	3,798	
2016	342	170	15,460	15,263	1,075	177	111	13,705	19,775	1,708	6,663	
2017	800	2,741	84,475	38,199	6,246	2,134	9,959	417,163	235,834	54,960	307	
TOTAL	1,142	2,911	110,932	80,529	9,803	2,311	10,070	536,697	548,483	92,680	25,895	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	664,063	731,495	25,895			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,798	-17,637	68			
TOTAL LOSSES	652,265	713,858	25,963			
EXPECTED LOSSES	40,486	72,984	8,263			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.368	2.592	.094	5.054		
INDICATED (POST-TEST)	2.269	2.483	.090	4.842		
PRES. ON RATE LEVEL	.129	.232	.026	.387		
DERIVED BY FORMULA	.150	.300	.028	.478		
UNDERLYING PRES. RATE	.147	.265	.030	.442		
PROPOSED	.150	.300	.028	.478		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	.646
IND. RATES				.65	MINIMUM PREMIUM	500
MAN. RATES	.72	.70	.58	+ .65	PRESENT	475

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,894	176,848	2.565									3	3
2014	6,607	1,019	.015										
2015	6,875	19,685	.286								1	1	2
2016	5,956	9,704	.162								1	1	2
2017	6,888	11,927	.173									1	1
TOTAL	33,220	219,183	.660								2	6	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					25,786					112,947	38,115
2014											1,019
2015				826	2,343				7,638	5,432	3,446
2016				2,500	665					2,939	3,600
2017					1,522					9,317	1,088
TOTAL				3,326	30,316				7,638	130,635	47,268

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					23,569					207,936	45,890
2014											1,416
2015			808	941	2,361			8,199	15,408	11,512	5,455
2016	48	28	2,401	2,207	680		11	1,451	1,013	5,281	6,138
2017	15	150	2,229	793	910	101	1,612	17,565	8,041	11,087	1,835
TOTAL	63	178	5,438	3,941	27,520	101	1,623	27,215	24,462	235,816	60,734

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,618	291,739	60,734	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-80,852	-73,919	223	
TOTAL LOSSES		217,820	60,957	
EXPECTED LOSSES	245,164	276,057	32,887	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.656	.183	.839
INDICATED (POST-TEST)	.000	.628	.175	.803
PRES. ON RATE LEVEL	.646	.727	.087	1.460
DERIVED BY FORMULA	.640	.724	.090	1.454
UNDERLYING PRES. RATE	.738	.831	.099	1.668
PROPOSED	.640	.724	.090	1.454
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.97
MAN. RATES	2.95	2.58	2.19	+ 1.97
				PRESENT
				935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	135,143	2,187,425	1.618						2	10	38	50	
2014	140,273	1,434,669	1.022						1	10	44	55	
2015	151,980	1,344,566	.884							12	44	56	
2016	162,164	1,204,033	.742						1	10	22	33	
2017	172,433	950,798	.551							7	40	47	
TOTAL	761,993	7,121,491	.935						4	49	188	241	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			408,766	212,483	294,714			619,470	203,558	350,825	97,609
2014			351,515	121,852	188,102			192,946	202,608	220,022	157,624
2015				205,304	299,286				262,848	466,291	110,837
2016			92,843	212,104	217,868			114,741	216,484	232,435	117,558
2017				88,103	229,885				120,627	400,242	111,941
TOTAL			853,124	839,846	1,229,855			927,157	1,006,125	1,669,815	595,569

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			458,548	229,907	269,367			794,714	408,133	645,866	117,522
2014			390,765	132,078	184,363			535,549	386,280	472,248	219,097
2015			141,786	211,158	303,972			363,918	572,936	955,742	175,455
2016	3,943	10,989	424,561	224,915	189,968	3,215	18,004	720,951	460,296	455,846	200,436
2017	3,728	27,277	477,858	184,244	146,651	5,890	75,090	1,050,529	514,816	505,657	188,845
TOTAL	7,671	38,266	1,893,518	982,302	1,094,321	9,105	93,094	3,465,661	2,342,461	3,035,359	901,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,507,315	7,454,443	901,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,425,726	-2,283,346	5,875	
TOTAL LOSSES	4,081,589	5,171,097	907,230	
EXPECTED LOSSES	4,396,699	8,709,579	822,952	
CREDIBILITY	.08	.26	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.536	.679	.119	1.334
INDICATED (POST-TEST)	.513	.650	.114	1.277
PRES. ON RATE LEVEL	.505	1.000	.095	1.600
DERIVED BY FORMULA	.506	.909	.100	1.515
UNDERLYING PRES. RATE	.577	1.143	.108	1.828
PROPOSED	.506	.909	.100	1.515
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.05
MAN. RATES	3.11	2.78	2.40	+ 2.05
				PRESENT
				895
				990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	37,872	1,101,011	2.907							2	10	11	23
2014	37,693	1,649,313	4.375							4	12	8	24
2015	44,418	1,037,904	2.336							2	9	8	19
2016	42,281	549,943	1.300								10	13	23
2017	44,217	563,899	1.275							1	3	14	18
TOTAL	206,481	4,902,070	2.374							9	44	54	107

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			283,038	225,429	108,412			112,832	228,906	92,003	50,391
2014			513,858	154,344	31,739			552,647	257,263	79,751	59,711
2015			387,302	93,278	35,873			256,491	177,886	51,235	35,839
2016				153,759	45,570				276,830	44,373	29,411
2017			85,952	72,002	59,707			93,648	35,181	182,809	34,600
TOTAL			1,270,150	698,812	281,301			1,015,618	976,066	450,171	209,952

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			463,900	243,915	99,088			396,266	458,957	169,377	60,670
2014			840,486	162,119	36,516			2,125,938	498,429	188,656	82,998
2015		10,005	687,289	96,620	42,997		10,083	1,226,233	376,585	123,635	56,733
2016	2,859	1,624	149,860	136,656	45,591	4,090	2,739	336,608	469,355	118,924	50,146
2017	1,781	17,211	356,858	91,487	47,077	2,480	46,550	835,789	232,849	235,075	58,370
TOTAL	4,640	28,840	2,498,393	730,797	271,269	6,570	59,372	4,920,834	2,036,175	835,667	308,917

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,518,649	3,873,908	308,917	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,242,930	-1,098,575	2,603	
TOTAL LOSSES	6,275,719	2,775,333	311,520	
EXPECTED LOSSES	3,815,770	4,162,658	373,731	
CREDIBILITY	.03	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.039	1.344	.151	4.534
INDICATED (POST-TEST)	2.911	1.288	.145	4.344
PRES. ON RATE LEVEL	1.618	1.765	.158	3.541
DERIVED BY FORMULA	1.657	1.713	.156	3.526
UNDERLYING PRES. RATE	1.848	2.016	.181	4.045
PROPOSED	1.664	1.720	.157	3.541
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.79
MAN. RATES	6.31	5.84	5.31	+ 4.79
				PRESENT
				1810

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,463	15,608	.209									1	1
2014	7,816	48,932	.626									1	1
2015	5,512	13,043	.236								1	1	2
2016	5,499	20,615	.374									1	1
2017	5,399	28,461	.527									2	2
TOTAL	31,689	126,659	.400								1	6	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					2,300					2,147	11,161	
2014					17,780					30,183	969	
2015				1,500	300				1,694	423	9,126	
2016					11,106					8,191	1,318	
2017					11,533					12,457	4,471	
TOTAL				1,500	43,019				1,694	53,401	27,045	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					2,102					3,953	13,438	
2014			1,353	598	17,138			2,756	1,810	63,270	1,347	
2015			645	1,392	337			1,584	3,295	985	14,446	
2016		49	5,079	2,263	8,928		30	4,045	2,826	14,723	2,247	
2017	117	1,145	16,886	6,019	6,900	136	2,160	23,493	10,748	14,825	7,543	
TOTAL	117	1,194	23,963	10,272	35,405	136	2,190	31,878	18,679	97,756	39,021	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,478	162,112	39,021	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,388	-62,303	224	
TOTAL LOSSES		99,809	39,245	
EXPECTED LOSSES	196,472	228,478	36,126	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.315	.124	.439
INDICATED (POST-TEST)	.000	.302	.119	.421
PRES. ON RATE LEVEL	.543	.631	.100	1.274
DERIVED BY FORMULA	.538	.621	.101	1.260
UNDERLYING PRES. RATE	.620	.721	.114	1.455
PROPOSED	.538	.621	.101	1.260
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.70
MAN. RATES	2.39	2.16	1.91	+ 1.70
				PRESENT
				855

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,638												
2014	8,138												
2015	8,126	990	.012										
2016	9,205												
2017	9,387												
TOTAL	42,494	990	.002										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											990
TOTAL											990

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											1,567
TOTAL											1,567

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,567	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,199	-9,034	36	
TOTAL LOSSES			1,603	
EXPECTED LOSSES	93,062	34,420	5,100	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.004	.004
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	.192	.071	.010	.273
DERIVED BY FORMULA	.190	.068	.010	.268
UNDERLYING PRES. RATE	.219	.081	.012	.312
PROPOSED	.190	.068	.010	.268
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.36
MAN. RATES	.57	.49	.41	+ .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
2013	957												
2014	433												
2015	784	879	.112										
2016	652												
2017	1,095												
TOTAL	3,921	879	.022										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											879
TOTAL											879

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											1,391
TOTAL											1,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,267	-6,126	13	
TOTAL LOSSES			1,404	
EXPECTED LOSSES	31,877	22,900	1,686	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.034	.034
PRES. ON RATE LEVEL	.712	.510	.038	1.260
DERIVED BY FORMULA	.712	.505	.038	1.255
UNDERLYING PRES. RATE	.813	.584	.043	1.440
PROPOSED	.712	.505	.038	1.255

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.696
IND. RATES				1.70	MINIMUM PREMIUM	795
MAN. RATES	2.22	2.06	1.89	+ 1.70	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,032												
2014	5,773												
2015	6,652	31,033	.466								1		1
2016	7,823	4,407	.056									1	1
2017	8,565	16,300	.190									1	1
TOTAL	34,845	51,740	.148								1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015				4,670					11,255		15,108
2016					676					3,731	
2017					4,791					11,509	
TOTAL				4,670	5,467				11,255	15,240	15,108

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015			1,820	4,256	121			9,719	21,476	922	23,916
2016		3	309	138	544		15	1,844	1,286	6,706	
2017	49	481	7,015	2,500	2,869	124	1,995	21,701	9,934	13,699	
TOTAL	49	484	9,144	6,894	3,534	124	2,010	33,264	32,696	21,327	23,916

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	45,075	64,451	23,916	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,894	-3,624	26	
TOTAL LOSSES	35,181	60,827	23,942	
EXPECTED LOSSES	30,316	13,938	3,484	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.101	.175	.069	.345
INDICATED (POST-TEST)	.097	.168	.066	.331
PRES. ON RATE LEVEL	.076	.035	.009	.120
DERIVED BY FORMULA	.076	.039	.011	.126
UNDERLYING PRES. RATE	.087	.040	.010	.137
PROPOSED	.076	.039	.011	.126
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.17
MAN. RATES	.30	.23	.18	+ .17
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
2013	7,993	428,098	5.355				7,993			1	1	7	9
2014	11,694	326,496	2.791				11,694			1	1	4	6
2015	7,211	289,122	4.009				7,211				3	2	5
2016	2,860	6,082	.212				2,860						
2017	3,036						3,036						
TOTAL	32,794	1,049,798	3.201				32,794			2	5	13	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			229,900	16,439	16,585			58,408	42,203	33,818	30,745
2014			159,745	25,108	1,858			73,918	43,055	12,175	10,637
2015				96,733	1,673				180,365	5,287	5,064
2016											6,082
TOTAL			389,645	138,280	20,116			132,326	265,623	51,280	52,528

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			376,806	17,787	15,159			205,129	84,617	62,258	37,017
2014			257,386	26,850	3,444			286,863	82,410	28,766	14,785
2015			38,014	88,305	4,166			157,374	344,967	25,367	8,016
2016											10,370
TOTAL			672,206	132,942	22,769			649,366	511,994	116,391	70,188

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,321,572	784,096	70,188			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-279,201	-149,668	294			
TOTAL LOSSES	1,042,371	634,428	70,482			
EXPECTED LOSSES	891,997	529,952	59,357			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.179	1.935	.215	5.329		
INDICATED (POST-TEST)	3.045	1.854	.206	5.105		
PRES. ON RATE LEVEL	2.381	1.415	.158	3.954		
DERIVED BY FORMULA	2.388	1.428	.159	3.975		
UNDERLYING PRES. RATE	2.720	1.616	.181	4.517		
PROPOSED	2.388	1.428	.159	3.975		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	5.373
IND. RATES				5.37	MINIMUM PREMIUM	1825
MAN. RATES	7.12	6.53	5.93	+ 5.37	PRESENT	1985

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	663	9,678	14.597									1	1
2014	598												
2015	989	60,390	61.061									2	2
2016	1,193	35,843	30.044									1	1
2017	1,502	112,833	75.121									3	3
TOTAL	4,945	218,744	44.235									7	7

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					1,792					2,356	5,530	
2015					39,535					11,777	9,078	
2016					19,169					16,674		
2017					41,489					70,458	886	
TOTAL					101,985					101,265	15,494	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					1,638					4,337	6,658	
2015			8,172	3,175	39,453			3,454	1,802	23,595	14,370	
2016		82	8,765	3,907	15,413		63	8,237	5,751	29,967		
2017	429	4,122	60,748	21,652	24,836	776	12,207	132,844	60,817	83,849	1,495	
TOTAL	429	4,204	77,685	28,734	81,340	776	12,270	144,535	68,370	141,748	22,523	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	239,899	320,192	22,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-136,537	-102,317	459	
TOTAL LOSSES	103,362	217,875	22,982	
EXPECTED LOSSES	426,269	405,742	55,478	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	20.902	44.060	4.648	69.610
INDICATED (POST-TEST)	20.024	42.209	4.453	66.686
PRES. ON RATE LEVEL	75.453	71.819	9.820	157.092
DERIVED BY FORMULA	74.344	70.042	9.444	153.830
UNDERLYING PRES. RATE	86.202	82.051	11.219	179.472
PROPOSED	74.344	70.042	9.444	153.830
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				207.96
MAN. RATES	307.70	270.79	235.62	+207.96
				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
2013	28												
2014	19												
2015	29												
2016	23												
2017	22												
TOTAL	121												

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.	-585	-1,773	7	
TOTAL LOSSES			7	
EXPECTED LOSSES	1,701	6,543	1,082	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.058	.058
INDICATED (POST-TEST)	.000	.000	.056	.056
PRES. ON RATE LEVEL	12.301	47.327	7.830	67.458
DERIVED BY FORMULA	12.301	47.327	7.752	67.380
UNDERLYING PRES. RATE	14.055	54.069	8.945	77.069
PROPOSED	12.301	47.327	7.752	67.380

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	91.091
IND. RATES				91.09	MINIMUM PREMIUM	411
MAN. RATES	132.65	118.03	101.18	+ 91.09	PRESENT	419

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014	592	2,471	.417				592						
2015	505						505						
2016	524						524						
2017	541	1,546	.285				541						
TOTAL	2,162	4,017	.186				2,162						

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014											2,471	
2017											1,546	
TOTAL											4,017	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2014											3,435	
2017											2,608	
TOTAL											6,043	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			6,043	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,773	-10,332	30	
TOTAL LOSSES			6,073	
EXPECTED LOSSES	70,243	42,548	3,956	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.281	.281
INDICATED (POST-TEST)	.000	.000	.269	.269
PRES. ON RATE LEVEL	2.844	1.723	.160	4.727
DERIVED BY FORMULA	2.844	1.706	.161	4.711
UNDERLYING PRES. RATE	3.249	1.968	.183	5.400
PROPOSED	2.844	1.706	.161	4.711
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.37
MAN. RATES	8.92	8.04	7.09	+ 6.37
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
2013	14,055	443,419	3.154				14,055			1		2	3
2014	12,886	289,471	2.246				12,886			1	1	1	3
2015	13,407	373,846	2.788				13,407				5	9	14
2016	14,700	15,709	.106				14,700					2	2
2017	15,258	170,738	1.119				15,258				1	3	4
TOTAL	70,306	1,293,183	1.839				70,306			2	7	17	26

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			348,678		3,815			79,947		3,153	7,826
2014			107,574	9,765	223			155,006	3,647	859	12,397
2015				127,658	109,428				33,406	66,164	37,190
2016					7,070					2,741	5,898
2017				22,032	22,219				37,450	22,372	66,665
TOTAL			456,252	159,455	142,755			234,953	74,503	95,289	129,976

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			571,483		3,487			280,774		5,805	9,423
2014			172,221	10,778	1,270			575,493	14,462	4,881	17,232
2015			72,323	125,140	112,502			48,269	73,876	135,297	58,872
2016		30	3,231	1,440	5,684		7	1,352	948	4,925	10,056
2017	568	3,319	67,864	27,671	15,560	710	5,666	134,037	71,883	35,745	112,464
TOTAL	568	3,349	887,122	165,029	138,503	710	5,673	1,039,925	161,169	186,653	208,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,937,347	651,354	208,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-502,219	-265,834	831	
TOTAL LOSSES	1,435,128	385,520	208,878	
EXPECTED LOSSES	1,512,986	1,003,267	118,817	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.041	.548	.297	2.886
INDICATED (POST-TEST)	1.955	.525	.285	2.765
PRES. ON RATE LEVEL	1.884	1.249	.148	3.281
DERIVED BY FORMULA	1.885	1.213	.156	3.254
UNDERLYING PRES. RATE	2.152	1.427	.169	3.748
PROPOSED	1.885	1.213	.156	3.254
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.40
MAN. RATES	6.19	5.53	4.92	+ 4.40
				PRESENT
				1700

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	65												
2014	54	72,619	1344.796								1		1
2015	46												
2016	46	407	8.847										
2017	41	2,074	50.585										
TOTAL	252	75,100	298.016								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				50,600					21,644		375
2016											407
2017											2,074
TOTAL				50,600					21,644		2,856

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			7,277	51,498	413			5,949	39,189	931	521
2016											694
2017											3,499
TOTAL			7,277	51,498	413			5,949	39,189	931	4,714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,226	92,031	4,714	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,216	-15,421	38	
TOTAL LOSSES		76,610	4,752	
EXPECTED LOSSES	41,137	56,108	6,386	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	304.008	18.857	322.865
INDICATED (POST-TEST)	.000	291.240	18.065	309.305
PRES. ON RATE LEVEL	142.885	194.886	22.182	359.953
DERIVED BY FORMULA	142.885	196.813	22.100	361.798
UNDERLYING PRES. RATE	163.241	222.651	25.342	411.234
PROPOSED	142.157	195.809	21.987	359.953
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				486.62
MAN. RATES	568.13	552.75	539.89	+486.62
				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
2013	359	165,809	461.863							2	3	5	
2014	375	203,377	542.338					1			4	5	
2015	636	105,215	165.432							1	3	4	
2016	879	10,023	11.402							1		1	
2017	1,063	32,103	30.200								2	2	
TOTAL	3,312	516,527	155.956					1		4	12	17	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				72,821	46,564				30,237	13,575	2,612
2014			126,625		22,248			32,527		21,495	482
2015				48,182	16,861				23,432	15,471	1,269
2016				6,484					1,416		2,123
2017					10,638					8,955	12,510
TOTAL			126,625	127,487	96,311			32,527	55,085	59,496	18,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				78,792	42,559				60,625	24,992	3,145
2014			202,744	1,726	22,591			122,498	2,927	45,673	670
2015			22,253	45,272	18,069			24,783	47,078	32,915	2,009
2016	120	60	5,441	5,372	377	21	11	1,608	2,321	202	3,620
2017	109	1,056	15,579	5,553	6,367	98	1,543	16,887	7,731	10,655	21,104
TOTAL	229	1,116	246,017	136,715	89,963	119	1,554	165,776	120,682	114,437	30,548

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	414,811	461,797	30,548	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-231,872	-171,001	548	
TOTAL LOSSES	182,939	290,796	31,096	
EXPECTED LOSSES	737,039	690,780	63,783	
CREDIBILITY	.02	.09	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	55.235	87.801	9.389	152.425
INDICATED (POST-TEST)	52.915	84.113	8.995	146.023
PRES. ON RATE LEVEL	194.786	182.560	16.857	394.203
DERIVED BY FORMULA	191.949	173.700	16.228	381.877
UNDERLYING PRES. RATE	222.536	208.569	19.258	450.363
PROPOSED	191.949	173.700	16.228	381.877

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	516.259
IND. RATES				516.26	MINIMUM PREMIUM	836
MAN. RATES	720.70	665.51	591.26	+516.26	PRESENT	921

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	46,391	1,132,005	2.440						3	9	7	19	
2014	44,791	447,411	.998							7	6	13	
2015	44,954	529,262	1.177							9	8	17	
2016	41,073	408,652	.994							4	10	14	
2017	41,197	709,511	1.722						2	5	12	19	
TOTAL	218,406	3,226,841	1.477						5	34	43	82	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			506,001	69,964	5,083			250,823	214,240	24,565	61,329
2014				127,409	17,785				196,247	53,233	52,737
2015				179,723	10,073				258,490	43,037	37,939
2016				92,076	12,371				210,239	60,754	33,212
2017			148,320	98,232	31,370			233,717	100,960	79,046	17,866
TOTAL			654,321	567,404	76,682			484,540	980,176	260,635	203,083

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			791,065	75,702	4,647			810,488	429,550	45,224	73,840
2014			19,678	130,268	18,186			58,787	358,522	120,019	73,304
2015			72,062	164,624	14,696			235,931	499,818	107,407	60,057
2016	1,715	905	82,925	78,788	15,311	3,103	2,173	269,013	365,781	138,934	56,627
2017	1,941	20,858	461,127	101,095	35,462	2,210	49,992	1,361,195	271,125	139,977	30,140
TOTAL	3,656	21,763	1,426,857	550,477	88,302	5,313	52,165	2,735,414	1,924,796	551,561	293,968

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,245,168	3,115,136	293,968	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-787,420	-808,700	2,004	
TOTAL LOSSES	3,457,748	2,306,436	295,972	
EXPECTED LOSSES	2,376,257	3,007,451	305,768	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.583	1.056	.136	2.775
INDICATED (POST-TEST)	1.517	1.012	.130	2.659
PRES. ON RATE LEVEL	.952	1.205	.123	2.280
DERIVED BY FORMULA	.975	1.184	.124	2.283
UNDERLYING PRES. RATE	1.088	1.377	.140	2.605
PROPOSED	.975	1.184	.124	2.283
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.09
MAN. RATES	4.24	3.85	3.42	+ 3.09
				PRESENT
				1280

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,626	1,809	.049				3,626					2	2
2014	3,746	32,791	.875				3,746					1	1
2015	4,488	107,418	2.393				4,488				1		1
2016	4,255	2,515	.059				4,255						
2017	4,092	45,739	1.117				4,092				1	1	2
TOTAL	20,207	190,272	.942				20,207				2	4	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					335					1,474	
2014					3,552					16,642	12,597
2015				54,177					50,118		3,123
2016											2,515
2017				5,006	1,274				34,208	5,251	
TOTAL				59,183	5,161				84,326	23,367	18,235

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					307					2,714	
2014			270	119	3,424			1,517	998	34,886	17,510
2015			21,098	49,382	1,398			43,293	95,632	4,106	4,944
2016											4,288
2017	90	376	9,891	4,317	1,277	481	2,543	93,809	52,552	14,577	
TOTAL	90	376	31,259	53,818	6,406	481	2,543	138,619	149,182	56,283	26,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	173,368	265,689	26,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-82,658	-57,555	197	
TOTAL LOSSES	90,710	208,134	26,939	
EXPECTED LOSSES	254,811	218,034	28,897	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.449	1.030	.133	1.612
INDICATED (POST-TEST)	.430	.987	.127	1.544
PRES. ON RATE LEVEL	1.104	.944	.125	2.173
DERIVED BY FORMULA	1.097	.945	.125	2.167
UNDERLYING PRES. RATE	1.261	1.079	.143	2.483
PROPOSED	1.097	.945	.125	2.167
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.93
MAN. RATES	4.34	3.82	3.26	+ 2.93
				IND. RATE
				MINIMUM PREMIUM
				PRESENT
				2.929
				1140
				1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	89,574	1,914,746	2.137				89,574			4	7	30	41
2014	92,864	1,178,049	1.268				92,864			1	6	13	20
2015	94,576	1,267,426	1.340				94,576			3	8	17	28
2016	99,241	380,871	.383				99,241				2	13	15
2017	101,818	559,346	.549				101,818				3	17	20
TOTAL	478,073	5,300,438	1.109				478,073			8	26	90	124

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			515,155	74,650	182,033			401,950	65,884	602,258	72,816
2014			97,600	192,736	44,900			88,390	567,674	117,554	69,195
2015			354,782	104,509	80,913			332,514	157,508	183,856	53,344
2016				8,560	90,364				26,661	178,011	77,275
2017				68,827	103,521				85,386	218,836	82,776
TOTAL			967,537	449,282	501,731			822,854	903,113	1,300,515	355,406

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			736,108	80,772	166,379			1,020,364	132,097	1,108,758	87,670
2014			186,102	198,420	45,740			494,295	1,039,347	272,478	96,181
2015		9,710	681,602	110,213	88,093		13,955	1,653,790	369,265	390,127	84,444
2016	158	471	48,509	25,508	73,156	397	920	118,247	105,150	323,711	131,754
2017	2,123	13,757	261,938	104,246	69,020	3,453	41,968	622,044	308,763	281,228	139,643
TOTAL	2,281	23,938	1,914,259	519,159	442,388	3,850	56,843	3,908,740	1,954,622	2,376,302	539,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,909,911	5,292,471	539,692	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,360,260	-1,269,063	3,151	
TOTAL LOSSES	4,549,651	4,023,408	542,843	
EXPECTED LOSSES	4,173,577	4,804,634	454,169	
CREDIBILITY	.06	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.952	.842	.114	1.908
INDICATED (POST-TEST)	.912	.807	.109	1.828
PRES. ON RATE LEVEL	.764	.880	.083	1.727
DERIVED BY FORMULA	.773	.866	.088	1.727
UNDERLYING PRES. RATE	.873	1.005	.095	1.973
PROPOSED	.773	.866	.088	1.727
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.33
MAN. RATES	3.12	2.87	2.59	+ 2.33
				PRESENT
				1045

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	154,247	3,500,219	2.269				154,247			6	28	34	68
2014	152,335	2,775,205	1.821				152,335			3	31	32	66
2015	173,749	3,686,384	2.121				173,749			6	28	43	77
2016	199,984	3,661,496	1.830				199,984			5	38	59	102
2017	193,705	2,457,929	1.268				193,705			2	13	69	84
TOTAL	874,020	16,081,233	1.840				874,020			22	138	237	397

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			886,094	354,948	298,772			824,588	446,727	541,084	148,006
2014			253,248	553,732	128,457			470,259	905,663	262,805	201,041
2015			1,024,451	561,474	237,476			591,932	693,046	415,476	162,529
2016			681,859	625,105	230,447			698,641	812,720	389,973	222,751
2017			233,082	380,798	427,981			96,431	536,020	625,711	157,906
TOTAL			3,078,734	2,476,057	1,323,133			2,681,851	3,394,176	2,235,049	892,233

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,452,307	384,053	273,076			2,895,953	895,688	996,139	178,199
2014			481,640	569,783	130,590			1,931,886	1,678,125	598,246	279,447
2015		25,654	1,917,629	553,192	263,760		22,852	3,117,716	1,452,470	903,722	257,283
2016	11,632	64,541	1,680,256	599,232	239,220	11,994	93,194	3,117,674	1,606,557	857,374	379,790
2017	10,429	82,437	1,654,804	522,345	305,988	13,581	147,542	2,911,428	1,318,995	884,386	266,387
TOTAL	22,061	172,632	7,186,636	2,628,605	1,212,634	25,575	263,588	13,974,657	6,951,835	4,239,867	1,361,106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,645,149	15,032,941	1,361,106	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,522,176	-3,774,663	7,720	
TOTAL LOSSES	17,122,973	11,258,278	1,368,826	
EXPECTED LOSSES	13,844,476	14,430,071	1,083,784	
CREDIBILITY	.09	.29	.31	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.959	1.288	.157	3.404
INDICATED (POST-TEST)	1.877	1.234	.150	3.261
PRES. ON RATE LEVEL	1.386	1.445	.109	2.940
DERIVED BY FORMULA	1.430	1.384	.122	2.936
UNDERLYING PRES. RATE	1.584	1.651	.124	3.359
PROPOSED	1.432	1.386	.122	2.940
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.97
MAN. RATES	5.38	4.90	4.41	+ 3.97
				PRESENT
				1560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,407	47,436	1.076				4,407					2	2
2014	4,905	60,036	1.223				4,905				1		1
2015	5,129	17,340	.338				5,129					2	2
2016	5,720	79,455	1.389				5,720					1	1
2017	6,829	19,805	.290				6,829						
TOTAL	26,990	224,072	.830				26,990				1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,615					39,568	1,253
2014				32,000					27,869		167
2015					1,852					14,333	1,155
2016					33,998					40,382	5,075
2017											19,805
TOTAL				32,000	42,465				27,869	94,283	27,455

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,046					72,845	1,509
2014			4,602	32,568	261			7,658	50,460	1,197	232
2015			381	147	1,849			4,204	2,195	28,717	1,828
2016		145	15,547	6,928	27,333		153	19,950	13,934	72,578	8,653
2017											33,411
TOTAL		145	20,530	39,643	35,489		153	31,812	66,589	175,337	45,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	52,640	317,058	45,633	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93,468	-84,951	222	
TOTAL LOSSES		232,107	45,855	
EXPECTED LOSSES	292,302	327,659	29,690	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.860	.170	1.030
INDICATED (POST-TEST)	.000	.824	.163	.987
PRES. ON RATE LEVEL	.948	1.063	.096	2.107
DERIVED BY FORMULA	.939	1.056	.098	2.093
UNDERLYING PRES. RATE	1.083	1.214	.110	2.407
PROPOSED	.939	1.056	.098	2.093
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.83
MAN. RATES	4.21	3.70	3.16	+ 2.83
				PRESENT
				1205

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,879	10,203	.209				4,879					1	1
2014	4,744	336,118	7.085				4,744				3	1	4
2015	4,684	78,300	1.671				4,684				3	2	5
2016	5,042	88,577	1.756				5,042				2	3	5
2017	5,627	30,055	.534				5,627					3	3
TOTAL	24,976	543,253	2.175				24,976				8	10	18

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					94					5,199	4,910
2014				93,389	148				239,201		3,380
2015				29,437	716				36,221	1,064	10,862
2016				46,978	13,359				17,799	9,992	449
2017					12,227					13,947	3,881
TOTAL				169,804	26,544				293,221	30,202	23,482

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					86					9,571	5,912
2014			13,442	95,050	905			65,740	433,104	10,279	4,698
2015			11,613	26,888	1,472			31,611	69,269	5,101	17,195
2016	873	493	45,526	41,638	13,475	265	201	25,175	32,647	20,480	766
2017	124	1,211	17,904	6,382	7,319	153	2,411	26,295	12,034	16,596	6,547
TOTAL	997	1,704	88,485	169,958	23,257	418	2,612	148,821	547,054	62,027	35,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	243,037	802,296	35,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-73,355	-78,315	149	
TOTAL LOSSES	169,682	723,981	35,267	
EXPECTED LOSSES	223,035	296,215	20,980	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.679	2.899	.141	3.719
INDICATED (POST-TEST)	.650	2.777	.135	3.562
PRES. ON RATE LEVEL	.782	1.038	.073	1.893
DERIVED BY FORMULA	.781	1.090	.075	1.946
UNDERLYING PRES. RATE	.893	1.186	.084	2.163
PROPOSED	.781	1.090	.075	1.946

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	1055
MAN. RATES	3.74	3.31	2.84	+ 2.63	PRESENT	1115

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	20,441	74,969	.366				20,441					1	1
2014	22,803	19,310	.084				22,803				1	2	3
2015	28,266	8,693	.030				28,266				1		1
2016	29,047	32,405	.111				29,047					1	1
2017	27,886	22,462	.080				27,886					1	1
TOTAL	128,443	157,839	.123				128,443				2	5	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,987					56,958	10,024
2014				10,000	1,751				2,705	4,595	259
2015				444					442		7,807
2016					18,882					13,107	416
2017					294					12,054	10,114
TOTAL				10,444	28,914				3,147	86,714	28,620

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,300					104,860	12,069
2014			1,571	10,236	1,770			1,162	5,175	9,746	360
2015			172	405	12			379	844	39	12,358
2016		79	8,633	3,847	15,180		52	6,470	4,521	23,558	709
2017	3	30	431	153	176	130	2,088	22,729	10,405	14,345	17,062
TOTAL	3	109	10,807	14,641	24,438	130	2,140	30,740	20,945	152,548	42,558

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,929	212,572	42,558			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-148,275	-80,287	218			
TOTAL LOSSES		132,285	42,776			
EXPECTED LOSSES	463,679	308,262	30,827			
CREDIBILITY	.02	.08	.09			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.103	.033	.136		
INDICATED (POST-TEST)	.000	.099	.032	.131		
PRES. ON RATE LEVEL	.316	.210	.021	.547		
DERIVED BY FORMULA	.310	.201	.022	.533		
UNDERLYING PRES. RATE	.361	.240	.024	.625		
PROPOSED	.310	.201	.022	.533		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	.720
IND. RATES				.72	MINIMUM PREMIUM	520
MAN. RATES	1.04	.94	.82	+ .72	PRESENT	545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,190	38,417	1.204										
2014	3,510	274,865	7.830							1			1
2015	3,256	82,353	2.529									2	2
2016	3,512	320,124	9.115							1		4	5
2017	4,789	8,752	.182										
TOTAL	18,257	724,511	3.968							2		6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											38,417
2014			139,233					133,417			2,215
2015					8,408					23,783	50,162
2016			88,238		17,527			82,591		69,727	62,041
2017											8,752
TOTAL			227,471		25,935			216,008		93,510	161,587

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											46,254
2014			221,065	1,075	1,262			494,408	6,720	2,517	3,079
2015			1,740	673	8,391			6,982	3,642	47,650	79,406
2016		7,753	147,674	8,153	16,427		11,155	293,597	42,068	130,696	105,780
2017											14,765
TOTAL		7,753	370,479	9,901	26,080		11,155	794,987	52,430	180,863	249,284

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,184,374	269,274	249,284	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,795	-121,268	396	
TOTAL LOSSES	1,018,579	148,006	249,680	
EXPECTED LOSSES	516,856	465,189	52,580	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.579	.811	1.368	7.758
INDICATED (POST-TEST)	5.345	.777	1.311	7.433
PRES. ON RATE LEVEL	2.478	2.230	.252	4.960
DERIVED BY FORMULA	2.507	2.201	.273	4.981
UNDERLYING PRES. RATE	2.831	2.548	.288	5.667
PROPOSED	2.507	2.201	.273	4.981
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.73
MAN. RATES	9.46	8.51	7.44	+ 6.73
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
2013	48,645	599,270	1.231				48,645			1	10	11	22
2014	50,143	191,270	.381				50,143				3	11	14
2015	54,958	895,581	1.629				54,958			4	3	9	16
2016	52,627	523,251	.994				52,627			1	5	5	11
2017	52,003	560,646	1.078				52,003				2	19	21
TOTAL	258,376	2,770,018	1.072				258,376			6	23	55	84

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			75,000	197,454	51,893			14,130	115,310	102,166	43,317
2014				42,977	49,081				23,028	29,259	46,925
2015			412,209	99,866	8,998			150,047	108,621	77,092	38,748
2016			112,240	135,841	3,693			33,270	192,018	10,745	35,444
2017				27,926	244,357				19,896	232,552	35,915
TOTAL			599,449	504,064	358,022			197,447	458,873	451,814	200,349

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			122,925	213,645	47,432			49,625	231,196	188,088	52,154
2014			9,921	45,385	47,664			8,993	43,452	62,323	65,226
2015		11,277	765,969	101,576	16,955		6,299	776,990	237,377	167,355	61,338
2016	2,530	11,043	293,323	119,108	13,850	2,836	6,210	327,987	325,897	48,652	60,432
2017	2,952	25,692	402,575	147,914	149,136	2,802	41,240	487,287	228,655	281,588	60,589
TOTAL	5,482	48,012	1,594,713	627,628	275,037	5,638	53,749	1,650,882	1,066,577	748,006	299,739

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,358,476	2,717,248	299,739	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,107,714	-859,147	1,824	
TOTAL LOSSES	2,250,762	1,858,101	301,563	
EXPECTED LOSSES	3,400,227	3,240,035	268,711	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.871	.719	.117	1.707
INDICATED (POST-TEST)	.834	.689	.112	1.635
PRES. ON RATE LEVEL	1.152	1.098	.091	2.341
DERIVED BY FORMULA	1.139	1.045	.094	2.278
UNDERLYING PRES. RATE	1.316	1.254	.104	2.674
PROPOSED	1.139	1.045	.094	2.278
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.08
MAN. RATES	4.51	4.05	3.51	+ 3.08
				PRESENT
				1305

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,420	174,077	12.258						1		2	3	
2014	850												
2015	1,009												
2016	1,037												
2017	810	70,088	8.652								2	2	
TOTAL	5,126	244,165	4.763						1		4	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			82,487		679			89,601		1,310	
2017					37,184					32,904	
TOTAL			82,487		37,863			89,601		34,214	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			135,196		620			314,679		2,412	
2017	383	3,696	54,445	19,405	22,259	359	5,706	62,043	28,403	39,156	
TOTAL	383	3,696	189,641	19,405	22,879	359	5,706	376,722	28,403	41,568	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	576,507	112,255		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,505	-12,919	35	
TOTAL LOSSES	545,002	99,336	35	
EXPECTED LOSSES	87,450	46,801	5,537	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.632	1.938	.001	12.571
INDICATED (POST-TEST)	10.185	1.857	.001	12.043
PRES. ON RATE LEVEL	1.493	.799	.095	2.387
DERIVED BY FORMULA	1.493	.810	.094	2.397
UNDERLYING PRES. RATE	1.706	.913	.108	2.727
PROPOSED	1.493	.810	.094	2.397

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.240
IND. RATES				3.24	MINIMUM PREMIUM	1225
MAN. RATES	4.54	4.11	3.58	+ 3.24	PRESENT	1325

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	90,745	3,677,645	4.052				90,745			3	11	36	50
2014	112,407	2,830,635	2.518				112,407			6	11	36	53
2015	144,305	3,435,826	2.380				144,305			4	20	50	74
2016	152,212	3,855,186	2.532				152,212			3	25	77	105
2017	157,058	1,471,002	.936				157,058			1		82	83
TOTAL	656,727	15,270,294	2.325				656,727			17	67	281	365

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			269,085	208,656	1,016,875			747,826	275,239	923,615	236,349
2014			676,310	283,875	438,882			555,199	279,519	390,930	205,920
2015			498,579	363,008	703,298			698,716	443,958	499,906	228,361
2016			517,880	716,408	719,239			301,136	825,513	594,565	180,445
2017			150,147		589,749			109,500		516,531	105,075
TOTAL			2,112,001	1,571,947	3,468,043			2,412,377	1,824,229	2,925,547	956,150

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			356,930	225,766	929,421			2,052,982	551,855	1,700,375	284,564
2014			1,129,572	308,785	431,394			2,091,871	556,434	841,546	286,229
2015		10,460	959,312	396,467	716,235		21,382	2,772,913	985,841	1,051,539	361,495
2016	13,335	54,806	1,749,715	766,903	633,679	12,174	49,621	2,177,042	1,624,741	1,204,988	307,659
2017	6,194	71,958	1,132,498	321,425	359,905	5,723	104,955	1,447,282	475,872	625,140	177,261
TOTAL	19,529	137,224	5,328,027	2,019,346	3,070,634	17,897	175,958	10,542,090	4,194,743	5,423,588	1,417,208

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,220,725	14,708,311	1,417,208	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,388,932	-2,939,095	7,580	
TOTAL LOSSES	12,831,793	11,769,216	1,424,788	
EXPECTED LOSSES	10,796,592	11,440,184	1,024,494	
CREDIBILITY	.07	.24	.26	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.954	1.792	.217	3.963
INDICATED (POST-TEST)	1.872	1.717	.208	3.797
PRES. ON RATE LEVEL	1.439	1.525	.136	3.100
DERIVED BY FORMULA	1.469	1.571	.155	3.195
UNDERLYING PRES. RATE	1.644	1.742	.156	3.542
PROPOSED	1.469	1.571	.155	3.195
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.32
MAN. RATES	5.21	4.92	4.65	+ 4.32
				PRESENT
				1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	59,022	1,035,261	1.754				59,022			1	8	15	24
2014	62,187	567,476	.912				62,187				5	11	16
2015	62,838	852,039	1.355				62,838	1		1	9	14	25
2016	65,481	1,489,929	2.275				65,481	1		3	14	11	29
2017	67,475	1,282,067	1.900				67,475			1	8	18	27
TOTAL	317,003	5,226,772	1.649				317,003	2		6	44	69	121

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			105,857	127,405	73,908			70,104	271,698	245,946	140,343
2014				119,136	38,990				218,557	111,529	79,264
2015	1,365		141,689	127,625	36,969			131,855	201,278	165,290	45,968
2016	8,613		463,119	226,304	18,797	8,342		304,260	324,898	40,591	95,005
2017			123,643	294,555	70,547			46,248	435,191	222,927	88,956
TOTAL	9,978		834,308	895,025	239,211	8,342		552,467	1,451,622	786,283	449,536

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			173,500	137,854	67,550			246,205	544,754	452,786	168,973
2014			20,104	122,562	38,556			70,240	402,413	243,178	110,177
2015	1,893	3,877	306,626	122,670	42,041		5,534	802,803	425,472	351,165	72,767
2016	15,657	40,970	904,047	214,439	40,086	32,302	41,345	1,297,027	609,935	137,751	161,984
2017	5,336	32,823	797,106	262,945	78,145	7,851	65,908	1,687,745	816,037	375,723	150,069
TOTAL	22,886	77,670	2,201,383	860,470	266,378	40,153	112,787	4,104,020	2,798,611	1,560,603	663,970

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,558,899	5,486,062	663,970	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,086,443	-1,071,546	2,946	
TOTAL LOSSES	5,472,456	4,414,516	666,916	
EXPECTED LOSSES	3,341,213	4,057,639	424,785	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.726	1.393	.210	3.329
INDICATED (POST-TEST)	1.654	1.334	.201	3.189
PRES. ON RATE LEVEL	.923	1.120	.117	2.160
DERIVED BY FORMULA	.960	1.152	.130	2.242
UNDERLYING PRES. RATE	1.054	1.280	.134	2.468
PROPOSED	.960	1.152	.130	2.242
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.03
MAN. RATES	3.90	3.54	3.24	+ 3.03
				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
2013	19,845	598,023	3.013				19,845			1	2	5	8
2014	20,027	355,360	1.774				20,027				6	3	9
2015	20,367	660,620	3.243				20,367			1		2	3
2016	20,454	569,036	2.782				20,454			1	1	4	6
2017	21,513	74,414	.345				21,513					4	4
TOTAL	102,206	2,257,453	2.209				102,206			3	9	18	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			318,222	34,991	96,840			38,767	14,095	78,162	16,946
2014				130,011	8,313				147,531	55,490	14,015
2015			260,758		2,497			387,507		3,901	5,957
2016			164,875	6,796	38,239			185,979	31,587	91,467	50,093
2017					24,121					40,230	10,063
TOTAL			743,855	171,798	170,010			612,253	193,213	269,250	97,074

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			521,566	37,861	88,511			136,150	28,261	143,896	20,403
2014			19,330	132,597	9,075			45,610	270,450	122,661	19,481
2015		2,949	190,142	2,769	3,902		6,721	706,235	20,137	12,085	9,430
2016	127	14,323	279,520	21,835	35,424	469	24,741	654,316	123,185	180,749	85,409
2017	248	2,393	35,321	12,587	14,435	439	6,956	75,862	34,728	47,876	16,976
TOTAL	375	19,665	1,045,879	207,649	151,347	908	38,418	1,618,173	476,761	507,267	151,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,723,418	1,343,024	151,699	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-512,640	-335,940	759	
TOTAL LOSSES	2,210,778	1,007,084	152,458	
EXPECTED LOSSES	1,565,795	1,266,333	110,382	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.163	.985	.149	3.297
INDICATED (POST-TEST)	2.072	.944	.143	3.159
PRES. ON RATE LEVEL	1.341	1.084	.095	2.520
DERIVED BY FORMULA	1.356	1.074	.098	2.528
UNDERLYING PRES. RATE	1.532	1.239	.108	2.879
PROPOSED	1.356	1.074	.098	2.528
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.42
MAN. RATES	4.60	4.14	3.78	+ 3.42
				PRESENT
				1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	102,889	1,186,899	1.153							1	3	13	17
2014	104,042	857,928	.824							1	2	18	21
2015	110,105	300,191	.272								2	11	13
2016	109,990	614,848	.559							1	2	6	9
2017	109,131	238,944	.218								1	9	10
TOTAL	536,157	3,198,810	.597							3	10	57	70

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			128,320	71,160	157,516			104,366	451,509	205,270	68,758
2014			115,030	93,488	126,481			150,367	107,608	164,623	100,331
2015				12,717	100,169				11,681	131,342	44,282
2016			132,271	63,347	35,284			181,778	82,397	91,934	27,837
2017				42,769	23,066				40,364	67,122	65,623
TOTAL			375,621	283,481	442,516			436,511	693,559	660,291	306,831

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			210,316	76,982	143,971			366,533	905,053	377,905	82,785
2014			205,716	100,282	123,728			601,813	212,282	352,541	139,460
2015			25,657	19,633	100,293			48,626	42,397	264,100	70,098
2016	1,181	12,254	278,642	66,531	35,558	1,218	25,091	709,465	206,489	188,721	47,462
2017	894	4,441	102,353	43,245	18,196	1,241	13,551	225,577	114,603	89,712	110,706
TOTAL	2,075	16,695	822,684	306,673	421,746	2,459	38,642	1,952,014	1,480,824	1,272,979	450,511

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,834,569	3,482,222	450,511	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-845,650	-890,329	2,666	
TOTAL LOSSES	1,988,919	2,591,893	453,177	
EXPECTED LOSSES	2,584,276	3,356,342	391,396	
CREDIBILITY	.06	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.371	.483	.085	.939
INDICATED (POST-TEST)	.355	.463	.081	.899
PRES. ON RATE LEVEL	.422	.548	.064	1.034
DERIVED BY FORMULA	.418	.530	.068	1.016
UNDERLYING PRES. RATE	.482	.626	.073	1.181
PROPOSED	.418	.530	.068	1.016
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.37
MAN. RATES	1.79	1.72	1.55	+ 1.37
				PRESENT
				705
				750

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	253,502	4,246,470	1.675				253,502			5	38	30	73
2014	269,362	9,226,318	3.425				269,362			14	38	48	100
2015	284,450	2,779,628	.977				284,450			3	28	37	68
2016	276,978	3,694,445	1.333				276,978			5	35	61	101
2017	284,456	2,297,731	.807				284,456				10	92	102
TOTAL	1,368,748	22,244,592	1.625				1,368,748			27	149	268	444

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			654,622	495,118	440,113			632,487	691,198	912,199	420,733
2014			2,385,924	766,061	541,216			2,159,717	2,277,570	736,632	359,198
2015			447,845	537,237	198,946			324,337	677,866	331,278	262,119
2016			572,219	472,525	517,004			413,546	731,299	696,061	291,791
2017			128,971		607,756				175,181	985,960	399,863
TOTAL			4,060,610	2,399,912	2,305,035			3,530,087	4,553,114	3,662,130	1,733,704

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,061,489	535,717	402,264			2,163,751	1,385,856	1,679,363	506,563
2014			3,521,583	791,004	547,020			6,901,865	2,835,706	1,641,009	499,285
2015		12,248	1,038,240	516,333	218,276		13,610	2,110,593	1,383,736	727,900	414,935
2016	8,801	56,401	1,538,599	526,493	458,317	10,796	63,950	2,472,826	1,529,760	1,381,397	497,504
2017	8,253	66,890	1,096,692	411,286	377,032	12,989	179,137	2,288,725	1,096,976	1,216,031	674,569
TOTAL	17,054	135,539	8,256,603	2,780,833	2,002,909	23,785	256,697	15,937,760	8,232,034	6,645,700	2,592,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,627,438	19,661,476	2,592,856	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,869,276	-5,452,918	14,467	
TOTAL LOSSES	19,758,162	14,208,558	2,607,323	
EXPECTED LOSSES	15,015,166	20,613,345	2,107,871	
CREDIBILITY	.12	.38	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.444	1.038	.190	2.672
INDICATED (POST-TEST)	1.383	.994	.182	2.559
PRES. ON RATE LEVEL	.960	1.318	.135	2.413
DERIVED BY FORMULA	1.011	1.195	.155	2.361
UNDERLYING PRES. RATE	1.097	1.506	.154	2.757
PROPOSED	1.033	1.221	.159	2.413
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.26
MAN. RATES	4.23	4.03	3.62	+ 3.26
				PRESENT
				1335

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,238	23,614	1.907									4	4
2014	1,179	154,035	13.064									3	3
2015	1,474	3,734	.253										
2016	1,175	123,402	10.502									3	3
2017	1,430	3,393	.237									2	2
TOTAL	6,496	308,178	4.744									12	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,509					12,984	3,121
2014					83,891					67,898	2,246
2015											3,734
2016					55,090					67,303	1,009
2017					748					1,610	1,035
TOTAL					147,238					149,795	11,145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,863					23,904	3,758
2014			6,388	2,817	80,865			6,195	4,069	142,327	3,122
2015											5,911
2016		235	25,192	11,226	44,291		257	33,250	23,218	120,962	1,720
2017	7	73	1,093	389	449	18	280	3,036	1,391	1,917	1,746
TOTAL	7	308	32,673	14,432	132,468	18	537	42,481	28,678	289,110	16,257

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	76,024	464,688	16,257	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-50,396	-18,106	56	
TOTAL LOSSES	25,628	446,582	16,313	
EXPECTED LOSSES	154,476	68,209	7,925	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.395	6.875	.251	7.521
INDICATED (POST-TEST)	.378	6.586	.240	7.204
PRES. ON RATE LEVEL	2.081	.919	.107	3.107
DERIVED BY FORMULA	2.081	.976	.108	3.165
UNDERLYING PRES. RATE	2.378	1.050	.122	3.550
PROPOSED	2.081	.976	.108	3.165
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.28
MAN. RATES	5.96	5.30	4.66	+ 4.28
				PRESENT
				1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	15,414	15,378	.099								1		1
2014	11,672	27,772	.237									3	3
2015	15,342	26,787	.174										
2016	8,505	349	.004										
2017	8,999	5,396	.059									1	1
TOTAL	59,932	75,682	.126								1	4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				2,520					11,419		1,439
2014					1,873					9,608	16,291
2015											26,787
2016											349
2017					3,254					1,929	213
TOTAL				2,520	5,127				11,419	11,537	45,079

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				2,727					22,895		1,733
2014			142	64	1,806			872	577	20,141	22,644
2015											42,404
2016											595
2017	32	317	4,766	1,699	1,946	20	333	3,640	1,665	2,293	359
TOTAL	32	317	4,908	4,490	3,752	20	333	4,512	25,137	22,434	67,735

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,122	55,813	67,735	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,561	-59,445	181	
TOTAL LOSSES			67,916	
EXPECTED LOSSES	193,581	213,957	30,565	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.113	.113
INDICATED (POST-TEST)	.000	.000	.108	.108
PRES. ON RATE LEVEL	.283	.312	.045	.640
DERIVED BY FORMULA	.277	.296	.048	.621
UNDERLYING PRES. RATE	.323	.357	.051	.731
PROPOSED	.277	.296	.048	.621
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.84
MAN. RATES	1.22	1.09	.96	+ .84
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,840	13,001	.268				4,840					1	1
2014	4,328	18,498	.427				4,328				1		1
2015	4,541	28,146	.619				4,541					2	2
2016	4,392	36,338	.827				4,392					2	2
2017	4,942	10,142	.205				4,942					1	1
TOTAL	23,043	106,125	.461				23,043				1	6	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					299					3,361	9,341
2014				3,914					14,464		120
2015					7,629					17,707	2,810
2016					21,487					14,149	702
2017					5,921					4,221	
TOTAL				3,914	35,336				14,464	39,438	12,973

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					273					6,188	11,247
2014			564	3,983	32			3,976	26,190	623	167
2015			1,581	612	7,612			5,188	2,711	35,475	4,448
2016		93	9,828	4,378	17,277		48	6,989	4,883	25,434	1,197
2017	61	591	8,668	3,090	3,542	43	734	7,962	3,644	5,023	
TOTAL	61	684	20,641	12,063	28,736	43	782	24,115	37,428	72,743	17,059

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,326	150,970	17,059	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-205,619	-86,132	213	
TOTAL LOSSES		64,838	17,272	
EXPECTED LOSSES	617,092	322,602	30,878	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.281	.075	.356
INDICATED (POST-TEST)	.000	.269	.072	.341
PRES. ON RATE LEVEL	2.344	1.226	.117	3.687
DERIVED BY FORMULA	2.321	1.197	.116	3.634
UNDERLYING PRES. RATE	2.678	1.400	.134	4.212
PROPOSED	2.321	1.197	.116	3.634
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.91
MAN. RATES	7.29	6.46	5.53	+ 4.91
				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
2013	26,000	534,370	2.055				26,000			1	4	8	13
2014	28,180	513,043	1.820				28,180				3	4	7
2015	28,474	1,441,691	5.063				28,474			2	6	9	17
2016	29,444	921,166	3.128				29,444			1	7	9	17
2017	29,217	181,833	.622				29,217					12	12
TOTAL	141,315	3,592,103	2.542				141,315			4	20	42	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			95,100	33,320	16,101			149,024	112,321	72,469	56,035
2014				69,751	67,810				130,659	196,235	48,588
2015			251,819	148,651	34,794			417,000	404,162	96,414	88,851
2016			241,787	100,003	69,281			104,577	145,183	212,843	47,492
2017					50,188					86,247	45,398
TOTAL			588,706	351,725	238,174			670,601	792,325	664,208	286,364

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			155,869	36,052	14,715			523,372	225,203	133,415	67,466
2014			15,195	73,267	65,937			53,819	248,337	416,962	67,537
2015		6,014	451,959	143,527	41,438		15,222	1,973,817	830,197	235,960	140,651
2016	1,861	22,260	498,288	109,508	67,928	2,147	15,943	598,334	334,365	409,886	80,974
2017	516	4,986	73,488	26,199	30,041	953	14,943	162,621	74,446	102,636	76,586
TOTAL	2,377	33,260	1,194,799	388,553	220,059	3,100	46,108	3,311,963	1,712,548	1,298,859	433,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,591,607	3,620,019	433,214	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-653,528	-542,406	1,687	
TOTAL LOSSES	3,938,079	3,077,613	434,901	
EXPECTED LOSSES	2,016,566	2,053,306	245,889	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.787	2.178	.308	5.273
INDICATED (POST-TEST)	2.670	2.087	.295	5.052
PRES. ON RATE LEVEL	1.249	1.272	.152	2.673
DERIVED BY FORMULA	1.292	1.337	.165	2.794
UNDERLYING PRES. RATE	1.427	1.453	.174	3.054
PROPOSED	1.292	1.337	.165	2.794
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.78
MAN. RATES	4.43	4.28	4.01	+ 3.78
				PRESENT
				1445

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,463	2,750	.061				4,463						
2014	4,358	11,540	.264				4,358				1		1
2015	4,843	30,887	.637				4,843				1	1	2
2016	4,606	146,736	3.185				4,606				1		1
2017	4,097	3,065	.074				4,097						
TOTAL	22,367	194,978	.872				22,367				3	1	4

[illegible]

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,311
2014			283	2,004	16			2,249	14,803	352	1,939
2015			1,631	1,285	6,293			14,354	27,757	17,085	2,976
2016	900	446	40,550	40,031	2,815	1,446	908	111,208	160,448	13,841	991
2017											5,171
TOTAL	900	446	42,464	43,320	9,124	1,446	908	127,811	203,008	31,278	14,388

			SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B			173,975	286,730	14,388		
TOTAL TRANS. LOSSES PG A							
IBNR + FREQUENCY ADJUST.			-47,565	-36,934	126		
TOTAL LOSSES			126,410	249,796	14,514		
EXPECTED LOSSES			144,267	138,227	19,012		
CREDIBILITY			.01	.02	.03		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.565	1.117	.065	1.747	
INDICATED (POST-TEST)			.541	1.070	.062	1.673	
PRES. ON RATE LEVEL			.565	.541	.074	1.180	
DERIVED BY FORMULA			.565	.552	.074	1.191	
UNDERLYING PRES. RATE			.645	.618	.085	1.348	
PROPOSED			.565	.552	.074	1.191	
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		1.610
IND. RATES				1.61	MINIMUM PREMIUM		770
MAN. RATES	2.23	2.00	1.77	+ 1.61	PRESENT		815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	65,897	8,574	.013										
2014	69,206	737	.001										
2015	60,387												
2016	64,824	621,957	.959							2	1		3
2017	70,336	5,235	.007										
TOTAL	330,650	636,503	.193							2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											8,574
2014											737
2016			299,239	46,120				255,082	14,185		7,331
2017											5,235
TOTAL			299,239	46,120				255,082	14,185		21,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											10,323
2014											1,024
2016	858	26,464	512,320	53,744	10,606	210	33,794	816,524	78,875	18,616	12,499
2017											8,831
TOTAL	858	26,464	512,320	53,744	10,606	210	33,794	816,524	78,875	18,616	32,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,390,170	161,841	32,677	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-222,860	-97,537	250	
TOTAL LOSSES	1,167,310	64,304	32,927	
EXPECTED LOSSES	681,138	367,023	36,373	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.353	.019	.010	.382
INDICATED (POST-TEST)	.338	.018	.010	.366
PRES. ON RATE LEVEL	.180	.097	.010	.287
DERIVED BY FORMULA	.188	.085	.010	.283
UNDERLYING PRES. RATE	.206	.111	.011	.328
PROPOSED	.191	.086	.010	.287
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.39
MAN. RATES	.54	.45	.43	+ .39
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	34,601	499,686	1.444								4	16	20
2014	36,853	705,644	1.914								7	13	20
2015	45,197	583,524	1.291								9	18	27
2016	43,664	198,363	.454								4	10	14
2017	28,935	131,864	.455								1	9	10
TOTAL	189,250	2,119,081	1.120								25	66	91

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				112,464	102,592				57,508	145,022	82,100
2014				152,962	116,968				253,851	111,135	70,728
2015				171,645	153,898				83,356	98,137	76,488
2016				76,810	32,091				39,686	25,474	24,302
2017				5,606	54,297				25,802	27,041	19,118
TOTAL				519,487	459,846				460,203	406,809	272,736

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				121,686	93,769				115,304	266,984	98,848
2014			30,906	159,605	113,998			79,900	466,293	243,867	98,312
2015			98,650	168,808	158,018			100,803	174,079	203,442	121,080
2016	1,429	856	79,133	70,169	30,271	585	461	57,713	73,880	51,397	41,435
2017	648	5,676	88,490	32,426	33,081	622	5,915	114,264	59,557	38,463	32,252
TOTAL	2,077	6,532	297,179	552,694	429,137	1,207	6,376	352,680	889,113	804,153	391,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	666,051	2,675,097	391,927	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,955,105	-1,249,954	2,716	
TOTAL LOSSES		1,425,143	394,643	
EXPECTED LOSSES	9,070,753	4,693,400	435,275	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.753	.209	.962
INDICATED (POST-TEST)	.000	.721	.200	.921
PRES. ON RATE LEVEL	4.195	2.171	.201	6.567
DERIVED BY FORMULA	4.069	2.026	.201	6.296
UNDERLYING PRES. RATE	4.793	2.480	.230	7.503
PROPOSED	4.069	2.026	.201	6.296
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.51
MAN. RATES	12.97	11.36	9.85	+ 8.51
				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
2013	44	2,876	6.536				44						
2014	41	18,507	45.139				41					1	1
2015	43						43						
2016	40	5,256	13.140				40						
2017	34						34						
TOTAL	202	26,639	13.188				202					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					8,880					4,748	4,879	
2016											5,256	
TOTAL					8,880					4,748	13,011	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013											3,463	
2014			677	298	8,560			435	285	9,952	6,782	
2016											8,961	
TOTAL			677	298	8,560			435	285	9,952	19,206	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,112	19,095	19,206	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,826	-1,393	6	
TOTAL LOSSES		17,702	19,212	
EXPECTED LOSSES	5,459	5,155	772	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.763	9.511	18.274
INDICATED (POST-TEST)	.000	8.395	9.112	17.507
PRES. ON RATE LEVEL	2.366	2.234	.334	4.934
DERIVED BY FORMULA	2.366	2.234	.334	4.934
UNDERLYING PRES. RATE	2.703	2.552	.382	5.637
PROPOSED	2.366	2.234	.334	4.934

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.670
IND. RATES				6.67	MINIMUM PREMIUM	2000
MAN. RATES	9.19	8.33	7.40	+ 6.67	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,482	123,285	1.901									2	2
2014	6,843	60,840	.889									3	3
2015	1,388	4,882	.351										
2016	7,644	7,024	.091									4	4
2017	7,466	135,829	1.819									2	2
TOTAL	29,823	331,860	1.113									11	11

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					39,964					78,791	4,530	
2014					22,393					32,630	5,817	
2015											4,882	
2016					2,390					3,971	663	
2017					92,562					42,868	399	
TOTAL					157,309					158,260	16,291	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					36,527					145,054	5,454	
2014			1,705	752	21,586			2,980	1,957	68,401	8,086	
2015											7,728	
2016		8	1,093	488	1,921		11	1,968	1,369	7,137	1,130	
2017	958	9,200	135,529	48,309	55,408	469	7,429	80,826	37,004	51,017	673	
TOTAL	958	9,208	138,327	49,549	115,442	469	7,440	85,774	40,330	271,609	23,071	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242,176	476,930	23,071	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-231,443	-190,808	671	
TOTAL LOSSES	10,733	286,122	23,742	
EXPECTED LOSSES	686,526	729,173	90,363	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.036	.959	.080	1.075
INDICATED (POST-TEST)	.034	.919	.077	1.030
PRES. ON RATE LEVEL	2.015	2.140	.265	4.420
DERIVED BY FORMULA	1.995	2.103	.259	4.357
UNDERLYING PRES. RATE	2.302	2.445	.303	5.050
PROPOSED	1.995	2.103	.259	4.357
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.89
MAN. RATES	7.98	7.43	6.63	+ 5.89
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	92,152	3,195,481	3.467						4	31	49	84	
2014	90,663	2,988,194	3.295						3	20	49	72	
2015	89,492	2,405,111	2.687						3	34	47	84	
2016	95,462	1,858,367	1.946							17	51	68	
2017	100,229	1,341,396	1.338							4	69	73	
TOTAL	467,998	11,788,549	2.519						10	106	265	381	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			362,665	418,735	515,332			590,722	380,532	747,111	180,384
2014			541,128	352,197	195,176			656,076	819,699	221,437	202,481
2015			247,814	734,853	123,576			343,274	634,462	218,369	102,763
2016				194,234	570,565				354,188	603,337	136,043
2017				42,302	396,955				22,031	738,267	141,841
TOTAL			1,151,607	1,742,321	1,801,604			1,590,072	2,210,912	2,528,521	763,512

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			562,290	453,071	471,012			1,816,970	762,965	1,375,430	217,182
2014			859,901	368,866	195,548			2,460,743	1,527,550	510,662	281,449
2015		6,437	725,298	685,323	145,385		12,986	1,974,135	1,281,811	497,724	162,674
2016	3,616	4,258	423,882	277,160	470,026	5,234	5,537	700,691	789,102	1,134,428	231,954
2017	4,732	41,589	649,078	238,032	241,964	8,388	128,936	1,446,030	668,163	883,945	239,286
TOTAL	8,348	52,284	3,220,449	2,022,452	1,523,935	13,622	147,459	8,398,569	5,029,591	4,402,189	1,132,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,840,731	12,978,167	1,132,545	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,917,246	-2,508,642	5,973	
TOTAL LOSSES	9,923,485	10,469,525	1,138,518	
EXPECTED LOSSES	5,826,574	9,462,919	861,116	
CREDIBILITY	.06	.19	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.120	2.237	.243	4.600
INDICATED (POST-TEST)	2.031	2.143	.233	4.407
PRES. ON RATE LEVEL	1.090	1.770	.161	3.021
DERIVED BY FORMULA	1.146	1.841	.175	3.162
UNDERLYING PRES. RATE	1.245	2.022	.184	3.451
PROPOSED	1.146	1.841	.175	3.162
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.27
MAN. RATES	4.72	4.74	4.53	+ 4.27
				PRESENT
				1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	52,689	1,405,573	2.667							3	7	24	34
2014	57,046	1,220,771	2.139							1	6	25	32
2015	63,940	965,264	1.509								4	28	32
2016	80,607	1,079,344	1.339								7	20	27
2017	88,949	1,296,386	1.457							1	5	35	41
TOTAL	343,231	5,967,338	1.739							5	29	132	166

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			431,638	84,374	311,003			207,929	42,103	239,520	89,006
2014			122,847	135,208	266,721			220,869	79,812	321,662	73,652
2015				57,320	354,052				110,682	366,256	76,954
2016				126,756	378,935				209,370	305,626	58,657
2017			96,500	154,198	333,771			82,200	143,404	398,348	87,965
TOTAL			650,985	557,856	1,644,482			510,998	585,371	1,631,412	386,234

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			707,455	91,292	284,258			730,246	84,417	440,955	107,163
2014			234,809	147,517	259,321			869,764	174,907	681,864	102,376
2015			95,495	80,675	354,799			203,117	267,275	742,858	121,818
2016	2,360	2,810	279,639	182,212	312,033	3,094	3,081	389,005	448,868	578,907	100,010
2017	5,881	49,538	908,828	295,465	220,051	6,203	87,463	1,458,157	567,679	516,815	148,397
TOTAL	8,241	52,348	2,226,226	797,161	1,430,462	9,297	90,544	3,650,289	1,543,146	2,961,399	579,764

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,036,945	6,732,168	579,764	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,245,103	-1,170,824	3,200	
TOTAL LOSSES	4,791,842	5,561,344	582,964	
EXPECTED LOSSES	3,885,375	4,558,108	418,743	
CREDIBILITY	.05	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.396	1.620	.170	3.186
INDICATED (POST-TEST)	1.337	1.552	.163	3.052
PRES. ON RATE LEVEL	.991	1.162	.107	2.260
DERIVED BY FORMULA	1.008	1.221	.117	2.346
UNDERLYING PRES. RATE	1.132	1.328	.122	2.582
PROPOSED	1.008	1.221	.117	2.346
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.17
MAN. RATES	3.82	3.61	3.39	+ 3.17
				PRESENT
				1270

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	26,998	895,600	3.317							1	4	20	25
2014	29,835	1,039,964	3.485							1	5	23	29
2015	29,768	874,486	2.937								8	21	29
2016	38,445	4,167,727	10.840						1	2	10	14	27
2017	45,779	759,276	1.658							1	7	13	21
TOTAL	170,825	7,737,053	4.529						1	5	34	91	131

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			95,050	88,577	139,603			197,649	117,534	216,166	41,021
2014			99,026	85,895	104,790			324,239	228,857	152,822	44,335
2015				279,418	54,869				397,645	96,238	46,316
2016		860,243	268,429	93,968	152,526		2,287,874	187,148	137,604	132,164	47,771
2017			142,168	89,342	57,949			182,662	127,710	91,123	68,322
TOTAL		860,243	604,673	637,200	509,737		2,287,874	891,698	1,009,350	688,513	247,765

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			155,787	95,841	127,600			694,143	235,656	397,962	49,389
2014			137,811	91,508	102,386			974,615	435,726	334,751	61,626
2015			120,152	259,088	61,970			371,735	773,465	225,390	73,318
2016	10,157	246,112	573,445	122,851	135,209	31,338	800,780	808,942	312,066	269,175	81,450
2017	2,059	21,425	453,045	106,817	49,628	2,662	44,640	1,182,460	302,169	154,968	115,259
TOTAL	12,216	267,537	1,440,240	676,105	476,793	34,000	845,420	4,031,895	2,059,082	1,382,246	381,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,631,308	4,594,226	381,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,466,391	-832,111	1,437	
TOTAL LOSSES	5,164,917	3,762,115	382,479	
EXPECTED LOSSES	4,579,817	3,235,425	186,199	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.024	2.202	.224	5.450
INDICATED (POST-TEST)	2.897	2.110	.215	5.222
PRES. ON RATE LEVEL	2.347	1.658	.095	4.100
DERIVED BY FORMULA	2.364	1.703	.107	4.174
UNDERLYING PRES. RATE	2.681	1.894	.109	4.684
PROPOSED	2.364	1.703	.107	4.174
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.64
MAN. RATES	7.28	6.61	6.15	+ 5.64
				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
2013	32,348	685,726	2.119				32,348			1		16	17
2014	30,257	728,262	2.406				30,257			1	1	8	10
2015	32,775	310,507	.947				32,775			1	1	7	9
2016	36,618	57,281	.156				36,618				1	3	4
2017	37,443	33,824	.090				37,443				2	2	4
TOTAL	169,441	1,815,600	1.072				169,441			3	5	36	44

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			72,500		267,060			58,000		186,496	101,670
2014			430,127	7,216	82,792			37,871	1,022	137,540	31,694
2015			73,428	24,571	34,271			106,559	7,454	15,767	48,457
2016				9,995	5,614					16,698	24,974
2017				1,847	1,865				2,624	8,317	19,171
TOTAL			576,055	43,629	391,602			202,430	11,100	364,818	225,966

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			118,828		244,092			203,696		343,339	122,411
2014			688,626	13,439	83,752			152,832	11,996	289,068	44,055
2015		2,007	145,835	26,901	35,795		4,473	480,155	29,637	35,040	76,707
2016	185	118	10,955	9,420	5,097		63	8,250	5,764	30,008	42,581
2017	47	274	5,694	2,319	1,307	125	1,569	22,106	10,862	10,534	32,341
TOTAL	232	2,399	969,938	52,079	370,043	125	6,105	867,039	58,259	707,989	318,095

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,845,838	1,188,370	318,095	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-757,172	-559,571	1,892	
TOTAL LOSSES	1,088,666	628,799	319,987	
EXPECTED LOSSES	2,294,232	2,123,096	267,717	
CREDIBILITY	.03	.10	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.643	.371	.189	1.203
INDICATED (POST-TEST)	.616	.355	.181	1.152
PRES. ON RATE LEVEL	1.185	1.097	.138	2.420
DERIVED BY FORMULA	1.168	1.023	.142	2.333
UNDERLYING PRES. RATE	1.354	1.253	.158	2.765
PROPOSED	1.168	1.023	.142	2.333
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.15
MAN. RATES	4.45	4.11	3.63	+ 3.15
				PRESENT
				1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	12,335	312,054	2.529				12,335				3	4	7
2014	12,561	445,796	3.549				12,561			1	3	10	14
2015	13,992	283,215	2.024				13,992				2	8	10
2016	16,052	332,271	2.069				16,052				1	6	7
2017	17,682	113,344	.641				17,682					10	10
TOTAL	72,622	1,486,680	2.047				72,622			1	9	38	48

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				79,658	23,951				164,787	14,652	29,006
2014			101,319	94,249	29,586			99,809	62,635	32,699	25,499
2015				56,480	77,718				26,441	101,894	20,682
2016				59,383	17,355				207,272	25,801	22,460
2017					24,819					57,206	31,319
TOTAL			101,319	289,770	173,429			99,809	461,135	232,252	128,966

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				86,191	21,892				330,398	26,975	34,923
2014			176,678	97,695	30,207			390,065	120,396	73,118	35,444
2015			38,055	57,720	79,018			52,751	66,053	206,314	32,740
2016	1,106	631	57,769	52,726	17,412	3,061	2,017	248,365	348,852	75,693	38,294
2017	254	2,466	36,340	12,959	14,859	625	9,912	107,857	49,389	68,073	52,835
TOTAL	1,360	3,097	308,842	307,291	163,388	3,686	11,929	799,038	915,088	450,173	194,236

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,127,952	1,835,940	194,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-297,372	-275,505	838	
TOTAL LOSSES	830,580	1,560,435	195,074	
EXPECTED LOSSES	917,941	1,059,555	113,291	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.144	2.149	.269	3.562
INDICATED (POST-TEST)	1.096	2.059	.258	3.413
PRES. ON RATE LEVEL	1.106	1.277	.137	2.520
DERIVED BY FORMULA	1.106	1.316	.144	2.566
UNDERLYING PRES. RATE	1.264	1.459	.156	2.879
PROPOSED	1.106	1.316	.144	2.566
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.47
MAN. RATES	4.50	4.14	3.78	+ 3.47
				PRESENT
				1380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	14,742	364,492	2.472						1	3	4	8	
2014	18,121	114,333	.630							2	3	5	
2015	16,041	369,215	2.301						1	2	1	4	
2016	17,540	365,821	2.085						1	2	4	7	
2017	18,851	119,159	.632							1	3	4	
TOTAL	85,295	1,333,020	1.563						3	10	15	28	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013			82,798	25,326	33,519			168,676	4,685	28,840	20,648	
2014				62,000	27,392				515	21,371	3,055	
2015			112,724	77,348	769			87,500	84,221	2,576	4,077	
2016			156,329	43,411	4,337			149,817	2,317	3,724	5,886	
2017				32,834	19,444				19,720	45,933	1,228	
TOTAL			351,851	240,919	85,461			405,993	111,458	102,444	34,894	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013			135,706	27,403	30,636			592,390	9,393	53,094	24,861	
2014			11,002	64,019	26,910			2,093	2,214	44,820	4,246	
2015		3,084	228,603	73,252	4,241		3,671	458,695	171,777	14,395	6,454	
2016	807	14,026	285,838	44,961	10,153	36	19,800	474,576	37,741	16,769	10,036	
2017	702	3,584	81,117	34,103	15,008	752	8,895	134,979	67,331	59,470	2,072	
TOTAL	1,509	20,694	742,266	243,738	86,948	788	32,366	1,662,733	288,456	188,548	47,669	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,460,356	807,690	47,669	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-456,764	-257,105	336	
TOTAL LOSSES	2,003,592	550,585	48,005	
EXPECTED LOSSES	1,434,662	980,040	47,766	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.349	.646	.056	3.051
INDICATED (POST-TEST)	2.250	.619	.054	2.923
PRES. ON RATE LEVEL	1.472	1.006	.049	2.527
DERIVED BY FORMULA	1.488	.983	.049	2.520
UNDERLYING PRES. RATE	1.682	1.149	.056	2.887
PROPOSED	1.492	.986	.049	2.527
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.42
MAN. RATES	4.80	4.28	3.79	+ 3.42
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	8,406	379,157	4.510							9	10	19	
2014	6,571	208,765	3.177							3	7	10	
2015	9,710	107,157	1.103							1	5	6	
2016	11,959	50,580	.422							1	3	4	
2017	14,446	217,025	1.502							4	7	11	
TOTAL	51,092	962,684	1.884							18	32	50	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				207,843	16,522				112,434	23,984	18,374
2014				71,874	44,548				37,751	40,121	14,471
2015				57,928	22,818				8,480	12,271	5,660
2016				15,291	5,560				18,729	8,845	2,155
2017				78,543	34,810				27,332	66,607	9,733
TOTAL				431,479	124,258				204,726	151,828	50,393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				224,885	15,101				225,430	44,155	22,122
2014			13,729	74,646	43,527			14,035	70,760	85,722	20,115
2015			27,275	54,633	24,270			10,924	18,060	25,278	8,960
2016	284	167	15,374	13,801	5,361	277	204	25,661	33,772	18,543	3,674
2017	1,564	7,413	176,905	75,467	28,893	1,071	12,841	192,621	95,855	85,930	16,420
TOTAL	1,848	7,580	233,283	443,432	117,152	1,348	13,045	243,241	443,877	259,628	71,291

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	500,345	1,264,089	71,291	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-425,453	-314,478	744	
TOTAL LOSSES	74,892	949,611	72,035	
EXPECTED LOSSES	1,292,117	1,225,697	93,498	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.147	1.859	.141	2.147
INDICATED (POST-TEST)	.141	1.781	.135	2.057
PRES. ON RATE LEVEL	2.214	2.100	.160	4.474
DERIVED BY FORMULA	2.193	2.087	.159	4.439
UNDERLYING PRES. RATE	2.529	2.399	.183	5.111
PROPOSED	2.193	2.087	.159	4.439

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	6.001
IND. RATES				6.00	MINIMUM PREMIUM	2000
MAN. RATES	8.58	7.63	6.71	+ 6.00	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	11,482	41,613	.362									2	2
2014	10,512	690,919	6.572							3		3	6
2015	10,204	11,300	.110										
2016	8,991	249,797	2.778							1	1	1	3
2017	10,214	46,900	.459									1	1
TOTAL	51,403	1,040,529	2.024							4	1	7	12

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					3,295					14,687	23,631	
2014			429,340		9,092			215,023		24,016	13,448	
2015											11,300	
2016			108,157	33,871	3,706			45,753	44,087	6,801	7,422	
2017					17,121					23,161	6,618	
TOTAL			537,497	33,871	33,214			260,776	44,087	68,665	62,419	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013					3,011					27,039	28,451	
2014			592,047	3,184	12,139			666,129	10,463	53,720	18,693	
2015											17,888	
2016	632	9,742	201,304	34,430	7,814	653	6,474	197,038	84,628	21,434	12,655	
2017	177	1,698	25,068	8,936	10,250	258	4,015	43,674	19,990	27,564	11,165	
TOTAL	809	11,440	818,419	46,550	33,214	911	10,489	906,841	115,081	129,757	88,852	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,748,909	324,602	88,852	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-124,036	-149,854	426	
TOTAL LOSSES	1,624,873	174,748	89,278	
EXPECTED LOSSES	371,130	555,153	64,255	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.161	.340	.174	3.675
INDICATED (POST-TEST)	3.028	.326	.167	3.521
PRES. ON RATE LEVEL	.632	.945	.110	1.687
DERIVED BY FORMULA	.656	.920	.113	1.689
UNDERLYING PRES. RATE	.722	1.080	.125	1.927
PROPOSED	.656	.920	.113	1.689
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.28
MAN. RATES	2.93	2.65	2.53	+ 2.28
IND. RATE				
				2.283
MINIMUM PREMIUM				960
PRESENT				1025

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,637	3,358	.059									1	1
2014	6,829	62,455	.914									1	1
2015	5,577												
2016	4,746	4,950	.104									1	1
2017	7,506	41,692	.555								1		1
TOTAL	30,295	112,455	.371								1	3	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					611					2,503	244
2014					60,000					2,245	210
2016					2,643					2,307	
2017				25,192					16,500		
TOTAL				25,192	63,254				16,500	7,055	454

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					558					4,608	294
2014			4,569	2,015	57,836			206	134	4,706	292
2016		11	1,210	538	2,125		7	1,135	793	4,146	
2017	387	1,268	40,391	18,380	2,586	203	788	40,474	23,166	4,018	
TOTAL	387	1,279	46,170	20,933	63,105	203	795	41,815	24,093	17,478	586

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,649	125,609	586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,653	-16,737	42	
TOTAL LOSSES	64,996	108,872	628	
EXPECTED LOSSES	80,888	63,317	5,757	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.215	.359	.002	.576
INDICATED (POST-TEST)	.206	.344	.002	.552
PRES. ON RATE LEVEL	.234	.183	.016	.433
DERIVED BY FORMULA	.234	.188	.016	.438
UNDERLYING PRES. RATE	.267	.209	.019	.495
PROPOSED	.234	.188	.016	.438
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.59
MAN. RATES	1.01	.81	.65	+ .59
				PRESENT
				500

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	832,282	3,500,960	.420							6	14	22	42
2014	879,380	3,108,118	.353					1		4	20	18	43
2015	918,747	2,128,399	.231							3	20	26	49
2016	1,004,610	3,301,316	.328							5	15	21	41
2017	1,060,078	1,230,665	.116							2	6	22	30
TOTAL	4,695,097	13,269,458	.283					1		20	75	109	205

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			723,867	242,656	286,573			854,085	709,312	418,353	266,114
2014	196,377		691,603	383,342	330,479			450,313	369,531	360,058	326,415
2015			462,796	449,850	55,720			320,195	559,025	155,303	125,510
2016			964,077	411,719	161,567			842,818	447,749	240,999	232,387
2017			218,562	216,391	165,238			58,605	127,096	328,604	116,169
TOTAL	196,377		3,060,905	1,703,958	999,577			2,526,016	2,212,713	1,503,317	1,066,595

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,186,418	262,554	261,929			2,999,546	1,422,171	770,186	320,401
2014	305,325		1,178,384	406,586	327,959			1,803,141	713,349	779,120	453,717
2015		12,663	1,000,917	425,537	73,270		13,443	1,938,037	1,129,528	365,515	198,682
2016	7,664	86,069	1,902,839	422,642	178,671	6,611	113,594	3,208,761	996,810	550,035	396,220
2017	5,187	46,743	980,444	263,948	131,155	5,213	71,264	1,184,690	478,120	427,609	195,977
TOTAL	318,176	145,475	6,249,002	1,781,267	972,984	11,824	198,301	11,134,175	4,739,978	2,892,465	1,564,997

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,056,953	10,386,694	1,564,997	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,741,493	-2,498,210	10,380	
TOTAL LOSSES	14,315,460	7,888,484	1,575,377	
EXPECTED LOSSES	11,549,940	9,531,045	1,455,480	
CREDIBILITY	.27	.88	.95	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.305	.168	.034	.507
INDICATED (POST-TEST)	.292	.161	.033	.486
PRES. ON RATE LEVEL	.215	.178	.027	.420
DERIVED BY FORMULA	.236	.163	.033	.432
UNDERLYING PRES. RATE	.246	.203	.031	.480
PROPOSED	.236	.163	.033	.432
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.58
MAN. RATES	.75	.68	.63	+ .58
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	68,250	246,866	.361						1	1	3	5	
2014	66,954	186,043	.277						1		3	4	
2015	63,015	294,850	.467						1	2	4	7	
2016	69,829	100,572	.144							1	2	3	
2017	62,553	192,338	.307							1	5	6	
TOTAL	330,601	1,020,669	.309						3	5	17	25	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			73,737	15,220	7,470			26,092	62,402	32,793	29,152
2014			78,047		33,696			25,259		13,698	35,343
2015			79,662	12,437	29,047			60,822	25,897	9,668	77,317
2016				24,150	8,190				26,397	12,001	29,834
2017				39,000	48,612				35,681	61,416	7,629
TOTAL			231,446	90,807	127,015			112,173	150,377	129,576	179,275

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			120,855	16,468	6,827			91,635	125,116	60,371	35,099
2014			126,485	1,735	33,187			94,848	2,093	29,190	49,127
2015		2,180	151,001	15,566	30,350		2,554	292,944	58,308	23,109	122,393
2016	449	261	24,011	21,673	7,991	388	291	35,936	47,431	25,299	50,867
2017	1,100	6,789	133,721	53,828	33,104	1,121	12,347	203,311	103,103	81,779	12,870
TOTAL	1,549	9,230	556,073	109,270	111,459	1,509	15,192	718,674	336,051	219,748	270,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,302,227	776,528	270,356	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-376,192	-189,863	787	
TOTAL LOSSES	926,035	586,665	271,143	
EXPECTED LOSSES	1,133,961	710,792	119,015	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.280	.177	.082	.539
INDICATED (POST-TEST)	.268	.170	.079	.517
PRES. ON RATE LEVEL	.300	.188	.032	.520
DERIVED BY FORMULA	.298	.185	.040	.523
UNDERLYING PRES. RATE	.343	.215	.036	.594
PROPOSED	.296	.184	.040	.520
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.70
MAN. RATES	.88	.84	.78	+ .70
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,728,577	4,389,012	.092						6	25	51	82	
2014	4,519,447	5,033,072	.111						9	25	44	78	
2015	4,698,713	2,943,996	.062						4	24	42	70	
2016	4,960,136	2,540,166	.051						3	22	37	62	
2017	5,295,785	3,372,857	.063						3	18	60	81	
TOTAL	24,202,658	18,279,103	.076						25	114	234	373	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,067,879	539,298	416,493			508,687	556,332	690,042	610,281
2014			1,273,168	487,772	369,717			1,241,015	475,412	729,648	456,340
2015			372,586	638,772	190,925			221,136	653,949	420,001	446,627
2016			384,824	357,815	263,040			257,563	415,660	549,173	312,091
2017			321,159	352,085	571,873			299,184	495,563	860,657	472,336
TOTAL			3,419,616	2,375,742	1,812,048			2,527,585	2,596,916	3,249,521	2,297,675

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,750,254	583,521	380,676			1,786,509	1,115,446	1,270,370	734,778
2014			2,094,900	518,549	371,761			4,672,824	965,360	1,572,708	634,313
2015		10,192	943,716	606,439	211,914		9,282	1,661,633	1,339,099	900,948	707,011
2016	6,663	37,944	1,029,615	369,986	242,497	6,133	39,921	1,552,012	927,399	1,062,587	532,115
2017	11,550	103,141	1,977,230	584,493	393,199	15,723	214,947	4,131,652	1,520,590	1,173,561	796,830
TOTAL	18,213	151,277	7,795,715	2,662,988	1,600,047	21,856	264,150	13,804,630	5,867,894	5,980,174	3,405,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,055,841	16,111,103	3,405,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,545,959	-3,779,128	22,041	
TOTAL LOSSES	17,509,882	12,331,975	3,427,088	
EXPECTED LOSSES	13,795,515	14,279,568	3,146,346	
CREDIBILITY	.82	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.072	.051	.014	.137
INDICATED (POST-TEST)	.069	.049	.013	.131
PRES. ON RATE LEVEL	.050	.052	.011	.113
DERIVED BY FORMULA	.066	.049	.013	.128
UNDERLYING PRES. RATE	.057	.059	.013	.129
PROPOSED	.066	.049	.013	.128
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.17
MAN. RATES	.27	.22	.17	+ .17
				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
2013	45,687	867,019	1.897				45,687			1	3	5	9
2014	44,560	1,069,470	2.400				44,560			3	3	3	9
2015	45,743	565,589	1.236				45,743				7	8	15
2016	47,380	377,948	.797				47,380			1	3	4	8
2017	48,473	462,835	.954				48,473				1	7	8
TOTAL	231,843	3,342,861	1.442				231,843			5	17	27	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			401,289	49,290	124,849			162,970	61,792	57,796	9,033
2014			483,620	61,621	3,218			377,865	113,992	392	28,762
2015				154,427	103,442				106,435	193,221	8,064
2016			115,500	12,252	52,342			130,922	22,797	36,628	7,507
2017				32,768	169,545				11,199	236,519	12,804
TOTAL			1,000,409	310,358	453,396			671,757	316,215	524,556	66,170

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			618,541	53,332	114,113			538,263	123,893	106,402	10,876
2014			776,970	66,560	7,988			1,431,636	225,449	12,848	39,979
2015			81,512	149,060	107,215			148,659	232,676	395,839	12,765
2016	228	10,390	217,025	26,810	45,857	336	17,627	454,820	78,575	77,574	12,799
2017	2,258	18,495	300,791	112,395	104,851	2,739	41,504	473,424	219,871	284,199	21,600
TOTAL	2,486	28,885	1,994,839	408,157	380,024	3,075	59,131	3,046,802	880,464	876,862	98,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,135,218	2,545,507	98,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,200,848	-692,910	1,051	
TOTAL LOSSES	3,934,370	1,852,597	99,070	
EXPECTED LOSSES	3,646,890	2,610,553	153,016	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.697	.799	.043	2.539
INDICATED (POST-TEST)	1.626	.765	.041	2.432
PRES. ON RATE LEVEL	1.377	.986	.057	2.420
DERIVED BY FORMULA	1.387	.959	.055	2.401
UNDERLYING PRES. RATE	1.573	1.126	.066	2.765
PROPOSED	1.398	.967	.055	2.420
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.27
MAN. RATES	4.55	4.04	3.63	+ 3.27
IND. RATE				
				3.271
MINIMUM PREMIUM				1235
PRESENT				1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	480,164	840,064	.174				480,164			2	2	7	11
2014	511,837	365,244	.071				511,837			1	2	2	5
2015	748,646	259,203	.034				748,646				2	8	10
2016	749,760	344,285	.045				749,760			1	3	3	7
2017	820,687	346,281	.042				820,687			1	2	5	8
TOTAL	3,311,094	2,155,077	.065				3,311,094			5	11	25	41

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			312,435	51,450	63,254			138,595	150,924	91,880	31,526
2014			105,147	4,582	22,672			139,256	23,451	20,427	49,709
2015				25,170	24,079				44,439	87,958	77,557
2016			100,256	75,932	6,083			22,397	76,607	10,419	52,591
2017			74,324	27,100	29,429			60,399	43,226	75,529	36,274
TOTAL			592,162	184,234	145,517			360,647	338,647	286,213	247,657

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			512,081	55,669	57,814			486,745	302,602	169,152	37,957
2014			169,333	6,237	22,844			524,354	50,699	46,453	69,095
2015			14,772	24,875	24,677			64,210	98,254	179,869	122,772
2016	1,414	9,453	225,175	69,342	11,966	1,130	3,702	162,514	134,131	31,020	89,668
2017	774	10,899	219,690	41,880	23,809	1,392	23,678	509,530	142,437	106,190	61,194
TOTAL	2,188	20,352	1,141,051	198,003	141,110	2,522	27,380	1,747,353	728,123	532,684	380,686

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,940,846	1,599,920	380,686	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,010,784	-502,703	3,231	
TOTAL LOSSES	1,930,062	1,097,217	383,917	
EXPECTED LOSSES	3,178,651	1,953,545	430,442	
CREDIBILITY	.22	.69	.75	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.058	.033	.012	.103
INDICATED (POST-TEST)	.056	.032	.011	.099
PRES. ON RATE LEVEL	.084	.052	.011	.147
DERIVED BY FORMULA	.078	.038	.011	.127
UNDERLYING PRES. RATE	.096	.059	.013	.168
PROPOSED	.078	.038	.011	.127
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.17
MAN. RATES	.37	.30	.22	+ .17
				PRESENT
				380

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	395,668	277,312	.070						1	3	2	6	
2014	399,622	383,852	.096						2		1	3	
2015	405,219	622,594	.153						1	3	4	8	
2016	435,125	232,393	.053						1	2		3	
2017	436,056	32,295	.007							1	2	3	
TOTAL	2,071,690	1,548,446	.075						5	9	9	23	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013			76,982	38,921	10,573			66,652	63,809	2,773	17,602	
2014			267,433		2,266			100,066			14,087	
2015			349,991	77,755	28,869			12,807	51,248	86,743	15,181	
2016			91,440	12,209				80,391	41,874		6,479	
2017			1,789		5,304				3,090	3,208	18,904	
TOTAL			785,846	130,674	47,012			259,916	160,021	92,724	72,253	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013			126,173	42,112	9,664			234,082	127,937	5,105	21,193	
2014			424,787	2,142	4,608			370,820	5,041	1,888	19,581	
2015		9,575	652,011	81,533	35,400		538	126,109	112,632	178,326	24,032	
2016	228	8,070	154,974	14,863	3,130	616	10,996	299,854	86,198	11,155	11,047	
2017	83	615	10,637	4,074	3,361	72	705	13,623	7,106	4,570	31,891	
TOTAL	311	18,260	1,368,582	144,724	56,163	688	12,239	1,044,488	338,914	201,044	107,744	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,444,568	740,845	107,744			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-556,491	-394,520	860			
TOTAL LOSSES	1,888,077	346,325	108,604			
EXPECTED LOSSES	1,698,787	1,491,617	124,301			
CREDIBILITY	.16	.51	.55			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.091	.017	.005	.113		
INDICATED (POST-TEST)	.087	.016	.005	.108		
PRES. ON RATE LEVEL	.072	.063	.005	.140		
DERIVED BY FORMULA	.074	.039	.005	.118		
UNDERLYING PRES. RATE	.082	.072	.006	.160		
PROPOSED	.074	.039	.005	.118		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	.159
IND. RATES				.16	MINIMUM PREMIUM	365
MAN. RATES	.26	.24	.21	+ .16	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	828,715	2,478,513	.299					1		3	20	30	54
2014	855,223	2,856,858	.334					1		4	22	38	65
2015	927,242	3,033,071	.327							4	25	41	70
2016	952,410	2,841,554	.298							6	18	45	69
2017	993,531	2,676,143	.269					1		1	14	55	71
TOTAL	4,557,121	13,886,139	.305					3		18	99	209	329

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	41,037		515,126	382,938	165,616	128,954		382,941	368,057	221,821	272,023
2014	73,863		684,093	303,192	279,400	300		583,403	274,319	365,229	293,059
2015			466,383	494,146	289,262			382,973	798,250	360,757	241,300
2016			629,153	321,052	326,985			444,961	339,216	550,702	229,485
2017	3,500		200,000	411,877	644,813			500	352,127	894,755	168,571
TOTAL	118,400		2,494,755	1,913,205	1,706,076	129,254		1,794,778	2,131,969	2,393,264	1,204,438

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	63,607		742,145	414,337	151,374	367,132		1,172,968	737,952	408,369	327,516
2014	114,841		1,062,413	322,807	277,495	896		2,068,712	545,223	787,361	407,352
2015		12,377	1,048,124	484,403	307,349		15,285	2,398,868	1,622,813	797,900	381,978
2016	5,970	59,134	1,414,715	365,252	298,234	5,006	63,929	2,053,884	843,385	1,066,708	391,272
2017	17,522	102,615	1,962,855	655,186	437,453	14,193	171,882	2,552,972	1,266,776	1,150,630	284,379
TOTAL	201,940	174,126	6,230,252	2,241,985	1,471,905	387,227	251,096	10,247,404	5,016,149	4,210,968	1,792,497

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,492,045	12,941,007	1,792,497	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,102,218	-2,747,515	13,433	
TOTAL LOSSES	13,389,827	10,193,492	1,805,930	
EXPECTED LOSSES	12,623,226	10,435,807	1,913,991	
CREDIBILITY	.27	.86	.93	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.294	.224	.040	.558
INDICATED (POST-TEST)	.282	.215	.038	.535
PRES. ON RATE LEVEL	.243	.200	.037	.480
DERIVED BY FORMULA	.254	.213	.038	.505
UNDERLYING PRES. RATE	.277	.229	.042	.548
PROPOSED	.254	.213	.038	.505
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.68
MAN. RATES	.92	.80	.72	+ .68
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	36,550	672,198	1.839						2	4	11	17	
2014	39,326	1,296,323	3.296						2	5	6	13	
2015	48,438	425,075	.877							8	6	14	
2016	49,687	403,980	.813							7	4	11	
2017	50,972	154,915	.303							1	10	11	
TOTAL	224,973	2,952,491	1.312						4	25	37	66	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			267,457	128,623	24,562			87,317	66,220	67,300	30,719
2014			446,679	128,708	13,100			575,059	60,906	6,242	65,629
2015				169,714	25,089				102,346	49,986	77,940
2016				130,323	36,996				101,774	61,579	73,308
2017				20,398	23,460				25,500	35,267	50,290
TOTAL			714,136	577,766	123,207			662,376	356,746	220,374	297,886

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			438,362	139,169	22,453			306,657	132,771	123,900	36,986
2014			537,978	133,951	16,637			1,308,085	128,195	22,270	91,224
2015			71,271	156,699	29,422			103,085	202,940	108,533	123,379
2016	2,425	1,371	126,269	115,491	37,335	1,502	1,173	146,115	188,168	125,069	124,990
2017	553	3,355	67,057	27,124	16,133	696	7,328	129,048	66,237	48,180	84,839
TOTAL	2,978	4,726	1,240,937	572,434	121,980	2,198	8,501	1,992,990	718,311	427,952	461,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,252,330	1,840,677	461,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-543,625	-448,224	2,055	
TOTAL LOSSES	2,708,705	1,392,453	463,473	
EXPECTED LOSSES	1,694,047	1,721,045	285,715	
CREDIBILITY	.04	.12	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.204	.619	.206	2.029
INDICATED (POST-TEST)	1.153	.593	.197	1.943
PRES. ON RATE LEVEL	.659	.670	.111	1.440
DERIVED BY FORMULA	.679	.661	.121	1.461
UNDERLYING PRES. RATE	.753	.765	.127	1.645
PROPOSED	.679	.661	.121	1.461
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.98
MAN. RATES	2.31	2.28	2.16	+ 1.98
				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
2013	39,655	154,775	.390				39,655				1	7	8
2014	41,794	197,300	.472				41,794				2	7	9
2015	46,032	339,738	.738				46,032				3	11	14
2016	47,829	280,579	.586				47,829			1	5	8	14
2017	47,222	395,727	.838				47,222				3	18	21
TOTAL	222,532	1,368,119	.615				222,532			1	14	51	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				600	5,626				326	42,147	106,076
2014				22,705	46,964				18,059	48,352	61,220
2015				53,295	8,685				90,613	74,396	112,749
2016			77,796	5,116	4,271			43,667	11,187	50,112	88,430
2017				51,131	41,264				95,804	103,757	103,771
TOTAL			77,796	132,847	106,810			43,667	215,989	318,764	472,246

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				649	5,141				654	77,593	127,715
2014			6,839	24,685	45,456			9,378	35,596	102,132	85,096
2015			22,538	49,269	10,038			100,107	184,291	156,473	178,482
2016	93	6,834	129,380	9,150	5,787	165	6,055	174,487	45,154	94,488	150,773
2017	1,209	6,670	142,401	58,850	29,948	2,330	22,562	430,635	224,052	146,810	175,062
TOTAL	1,302	13,504	301,158	142,603	96,370	2,495	28,617	714,607	489,747	577,496	717,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,061,683	1,306,216	717,128			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-435,692	-387,450	3,749			
TOTAL LOSSES	625,991	918,766	720,877			
EXPECTED LOSSES	1,344,093	1,473,162	538,526			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.281	.413	.324	1.018		
INDICATED (POST-TEST)	.269	.396	.310	.975		
PRES. ON RATE LEVEL	.529	.579	.212	1.320		
DERIVED BY FORMULA	.519	.559	.224	1.302		
UNDERLYING PRES. RATE	.604	.662	.242	1.508		
PROPOSED	.519	.559	.224	1.302		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.760
IND. RATES				1.76	MINIMUM PREMIUM	815
MAN. RATES	2.50	2.27	1.98	+ 1.76	PRESENT	875

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	188,382	7,594,042	4.031				188,382			13	42	81	136
2014	176,644	3,149,239	1.782				176,644			4	24	30	58
2015	172,769	3,621,329	2.096				172,769			5	24	51	80
2016	178,063	2,832,491	1.590				178,063			2	28	48	78
2017	199,650	1,799,493	.901				199,650			2	9	52	63
TOTAL	915,508	18,996,594	2.075				915,508			26	127	262	415

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,701,063	823,073	413,088			2,502,580	1,214,150	623,172	316,916
2014			833,143	481,955	328,616			318,142	651,919	360,793	174,671
2015			775,881	620,447	347,850			431,601	813,337	357,085	275,128
2016			342,347	488,907	188,457			208,257	810,718	590,076	203,729
2017			261,022	141,287	353,977			117,122	159,037	484,034	283,014
TOTAL			3,913,456	2,555,669	1,631,988			3,577,702	3,649,161	2,415,160	1,253,458

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,485,471	890,562	377,564			6,591,044	2,434,370	1,147,262	381,567
2014			1,417,153	507,983	328,258			1,391,027	1,218,038	790,311	242,793
2015		16,890	1,399,641	608,174	371,243		13,286	2,201,082	1,645,243	790,514	435,528
2016	9,095	35,126	1,038,281	461,167	189,037	11,982	37,188	1,866,592	1,578,699	1,188,751	347,358
2017	6,014	65,519	1,212,465	311,509	238,388	7,350	107,970	1,809,052	673,172	625,966	477,445
TOTAL	15,109	117,535	7,553,011	2,779,395	1,504,490	19,332	158,444	13,858,797	7,549,522	4,542,804	1,884,691

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,722,228	16,376,211	1,884,691	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,704,766	-4,095,972	10,890	
TOTAL LOSSES	16,017,462	12,280,239	1,895,581	
EXPECTED LOSSES	17,211,550	15,389,690	1,565,519	
CREDIBILITY	.09	.29	.32	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.750	1.341	.207	3.298
INDICATED (POST-TEST)	1.677	1.285	.198	3.160
PRES. ON RATE LEVEL	1.646	1.471	.150	3.267
DERIVED BY FORMULA	1.649	1.417	.165	3.231
UNDERLYING PRES. RATE	1.880	1.681	.171	3.732
PROPOSED	1.649	1.417	.165	3.231
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.37
MAN. RATES	5.68	5.45	4.90	+ 4.37
				PRESENT
				1695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	391,240	3,467,246	.886							5	12	49	66
2014	370,657	1,471,182	.396							2	24	25	51
2015	405,581	1,471,445	.362							3	11	11	25
2016	430,085	901,002	.209							3	6	16	25
2017	435,192	1,650,844	.379							1	1	38	40
TOTAL	2,032,755	8,961,719	.441							14	54	139	207

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,040,596	171,957	273,069			968,020	596,540	285,890	131,174
2014			278,662	290,146	47,094			278,490	413,775	89,661	73,354
2015			382,772	288,003	15,593			425,240	285,624	20,269	53,944
2016			393,486	55,995	50,440			146,159	77,560	94,357	83,005
2017			169,361	53,375	423,460			14,068	43,467	873,086	74,027
TOTAL			2,264,877	859,476	809,656			1,831,977	1,416,966	1,363,263	415,504

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,455,627	186,056	249,583			2,616,080	1,196,060	526,324	157,933
2014			438,413	298,789	50,011			1,009,477	766,632	210,243	101,962
2015		8,525	663,616	271,193	27,077		9,972	1,298,572	577,091	70,345	85,393
2016	1,043	34,982	692,827	77,094	54,222	1,148	20,362	593,397	191,633	190,069	141,524
2017	5,014	56,866	965,252	259,716	248,848	7,818	118,814	1,416,451	636,679	800,273	124,884
TOTAL	6,057	100,373	4,215,735	1,092,848	629,741	8,966	149,148	6,933,977	3,368,095	1,797,254	611,696

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,414,256	6,887,938	611,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,660,006	-1,746,503	4,533	
TOTAL LOSSES	8,754,250	5,141,435	616,229	
EXPECTED LOSSES	8,070,037	6,606,453	650,481	
CREDIBILITY	.16	.50	.54	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.431	.253	.030	.714
INDICATED (POST-TEST)	.413	.242	.029	.684
PRES. ON RATE LEVEL	.348	.284	.028	.660
DERIVED BY FORMULA	.358	.263	.029	.650
UNDERLYING PRES. RATE	.397	.325	.032	.754
PROPOSED	.364	.267	.029	.660
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.89
MAN. RATES	1.27	1.15	.99	+ .89
				PRESENT
				595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	110,269	347,777	.315										
2014	113,988	206											
2015	122,944	377											
2016	136,751	11,732	.008									1	1
2017	147,806	28,322	.019									1	1
TOTAL	631,758	388,414	.061									2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											347,777
2014											206
2015											377
2016					2,893					8,839	
2017					2,993					24,017	1,312
TOTAL					5,886					32,856	349,672

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											418,724
2014											286
2015											597
2016		14	1,322	590	2,326		33	4,367	3,050	15,888	
2017	31	295	4,382	1,564	1,789	263	4,159	45,287	20,729	28,582	2,213
TOTAL	31	309	5,704	2,154	4,115	263	4,192	49,654	23,779	44,470	421,820

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	60,153	74,518	421,820	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-139,256	-46,213	2,244	
TOTAL LOSSES		28,305	424,064	
EXPECTED LOSSES	429,596	176,892	309,562	
CREDIBILITY	.07	.23	.25	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.004	.067	.071
INDICATED (POST-TEST)	.000	.004	.064	.068
PRES. ON RATE LEVEL	.060	.024	.043	.127
DERIVED BY FORMULA	.056	.019	.048	.123
UNDERLYING PRES. RATE	.068	.028	.049	.145
PROPOSED	.056	.019	.048	.123
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.17
MAN. RATES	.24	.22	.19	+ .17
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	61,714	148,334	.240						1	1	1	3	
2014	61,419	97,364	.158							1	3	4	
2015	62,455	300,285	.480						1		2	3	
2016	65,236	173,915	.266							3	5	8	
2017	65,954	260,939	.395							2	7	9	
TOTAL	316,778	980,837	.310						2	7	18	27	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			86,135	21,104	264			6,143	23,444	864	10,380
2014				26,486	7,987				23,018	20,104	19,769
2015			80,645		10,691			171,857		6,387	30,705
2016				56,757	22,907				28,459	45,439	20,353
2017				31,859	47,302				34,116	134,773	12,889
TOTAL			166,780	136,206	89,151			178,000	109,037	207,567	94,096

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			141,175	22,835	241			21,574	47,005	1,591	12,498
2014			4,416	27,225	7,915			8,158	42,882	43,132	27,479
2015		2,196	143,459	2,773	11,721		7,181	755,024	21,849	17,356	48,606
2016	1,057	627	58,101	51,684	21,721	423	428	54,792	62,357	85,695	34,702
2017	975	6,307	120,348	47,930	31,584	1,911	24,977	337,805	164,223	168,712	21,744
TOTAL	2,032	9,130	467,499	152,447	73,182	2,334	32,586	1,177,353	338,316	316,486	145,029

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,690,934	880,431	145,029	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,299	-124,329	957	
TOTAL LOSSES	1,502,635	756,102	145,986	
EXPECTED LOSSES	573,368	468,831	139,382	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.474	.239	.046	.759
INDICATED (POST-TEST)	.454	.229	.044	.727
PRES. ON RATE LEVEL	.157	.130	.039	.326
DERIVED BY FORMULA	.172	.145	.040	.357
UNDERLYING PRES. RATE	.181	.148	.044	.373
PROPOSED	.172	.145	.040	.357
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.48
MAN. RATES	.60	.51	.49	+ .48
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	11,840	480,533	4.058							3	3	6	
2014	12,928	92,065	.712							3		3	
2015	12,906	44,651	.345								3	3	
2016	13,824	44,025	.318							1	2	3	
2017	12,907	87,340	.676								6	6	
TOTAL	64,405	748,614	1.162							7	14	21	

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				101,783	5,983				306,575	34,849	31,343	
2014				45,577					16,797		29,691	
2015					11,527					19,271	13,853	
2016				3,000	2,295				7,997	9,440	21,293	
2017					12,761					51,140	23,439	
TOTAL				150,360	32,566				331,369	114,700	119,619	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				110,129	5,469				614,683	64,157	37,737	
2014			6,556	46,387	371			4,616	30,414	723	41,270	
2015			2,383	926	11,503			5,660	2,948	38,609	21,929	
2016	57	35	3,568	2,955	2,020	117	107	13,757	16,378	18,094	36,305	
2017	131	1,273	18,685	6,659	7,643	568	8,865	96,442	44,145	60,857	39,542	
TOTAL	188	1,308	31,192	167,056	27,006	685	8,972	120,475	708,568	182,440	176,783	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	162,820	1,085,070	176,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-203,696	-296,771	1,168	
TOTAL LOSSES		788,299	177,951	
EXPECTED LOSSES	627,949	1,123,224	171,962	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.224	.276	1.500
INDICATED (POST-TEST)	.000	1.173	.264	1.437
PRES. ON RATE LEVEL	.853	1.527	.234	2.614
DERIVED BY FORMULA	.836	1.509	.236	2.581
UNDERLYING PRES. RATE	.975	1.744	.267	2.986
PROPOSED	.836	1.509	.236	2.581

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.489
IND. RATES				3.49	MINIMUM PREMIUM	1295
MAN. RATES	4.69	4.36	3.92	+ 3.49	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	272,692	939,489	.344						1	7	6	14	
2014	272,618	797,302	.292							3	16	19	
2015	282,624	550,246	.194						1	3	11	15	
2016	284,663	220,967	.077							5	3	8	
2017	287,734	458,770	.159							3	7	10	
TOTAL	1,400,331	2,966,774	.212						2	21	43	66	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			131,025	94,503	86,371			180,780	165,219	163,146	118,445
2014				80,431	134,053				254,940	250,691	77,187
2015			92,565	51,937	48,296			49,934	51,127	118,845	137,542
2016				29,244	5,116				41,375	40,648	104,584
2017				68,349	35,047				161,494	81,960	111,920
TOTAL			223,590	324,464	308,883			230,714	674,155	655,290	549,678

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			214,750	102,252	78,944			634,899	331,265	300,351	142,608
2014			21,771	86,358	129,873			92,931	476,626	536,456	107,290
2015		2,533	193,061	53,426	50,748		2,095	298,863	121,843	243,625	217,729
2016	546	300	26,875	25,262	5,816	612	535	67,110	81,886	78,913	178,316
2017	1,410	6,914	160,908	68,161	27,997	2,898	21,893	550,672	297,454	136,877	188,809
TOTAL	1,956	9,747	617,365	335,459	293,378	3,510	24,523	1,644,475	1,309,074	1,296,222	834,752

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,301,576	3,234,133	834,752	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-661,409	-922,012	4,781	
TOTAL LOSSES	1,640,167	2,312,121	839,533	
EXPECTED LOSSES	2,016,477	3,472,821	700,166	
CREDIBILITY	.12	.39	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.117	.165	.060	.342
INDICATED (POST-TEST)	.112	.158	.057	.327
PRES. ON RATE LEVEL	.126	.217	.044	.387
DERIVED BY FORMULA	.124	.194	.049	.367
UNDERLYING PRES. RATE	.144	.248	.050	.442
PROPOSED	.124	.194	.049	.367
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.50
MAN. RATES	.72	.70	.58	+ .50
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,876	245,300	5.030						1			1	
2014	5,389	97,322	1.805						1			1	
2015	5,667	5,915	.104										
2016	5,671	938	.016										
2017	7,648	4,420	.057										
TOTAL	29,251	353,895	1.210						2			2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			104,504					138,150			2,646
2014			82,110					14,817			395
2015											5,915
2016											938
2017											4,420
TOTAL			186,614					152,967			14,314

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			171,282					485,183			3,186
2014			130,370	634	744			54,909	747	279	549
2015											9,363
2016											1,599
2017											7,457
TOTAL			301,652	634	744			540,092	747	279	22,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	841,744	2,404	22,154			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-130,754	-95,210	273			
TOTAL LOSSES	710,990		22,427			
EXPECTED LOSSES	409,807	366,223	36,271			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.431	.000	.077	2.508		
INDICATED (POST-TEST)	2.329	.000	.074	2.403		
PRES. ON RATE LEVEL	1.226	1.096	.109	2.431		
DERIVED BY FORMULA	1.237	1.063	.108	2.408		
UNDERLYING PRES. RATE	1.401	1.252	.124	2.777		
PROPOSED	1.237	1.063	.108	2.408		
YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.694
IND. RATES				3.69	MINIMUM PREMIUM	1355
MAN. RATES	4.39	4.39	4.10	+ 3.69	PRESENT	1470

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	9,799	152,809	1.559								1		1
2014	10,086	61,435	.609								1	1	2
2015	11,256	94,918	.843									2	2
2016	13,898	114,003	.820								1		1
2017	14,362	19,073	.132										
TOTAL	59,401	442,238	.744								3	3	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				45,400					100,899		6,510
2014				18,210	222				32,381	6,119	4,503
2015					10,830					79,718	4,370
2016				14,234					93,112		6,657
2017											19,073
TOTAL				77,844	11,052				226,392	85,837	41,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				49,123					202,302		7,838
2014			2,636	18,541	362			9,458	58,998	14,220	6,259
2015			2,240	870	10,807			23,396	12,204	159,718	6,918
2016	265	131	11,945	11,790	828	1,374	863	105,845	152,714	13,174	11,350
2017											32,176
TOTAL	265	131	16,821	80,324	11,997	1,374	863	138,699	426,218	187,112	64,541

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	158,153	705,651	64,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,671	-61,238	436	
TOTAL LOSSES	79,482	644,413	64,977	
EXPECTED LOSSES	242,951	236,416	58,806	
CREDIBILITY	.01	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.134	1.085	.109	1.328
INDICATED (POST-TEST)	.128	1.039	.104	1.271
PRES. ON RATE LEVEL	.358	.348	.087	.793
DERIVED BY FORMULA	.356	.383	.088	.827
UNDERLYING PRES. RATE	.409	.398	.099	.906
PROPOSED	.356	.383	.088	.827

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.118
IND. RATES				1.12	MINIMUM PREMIUM	635
MAN. RATES	1.38	1.28	1.19	+ 1.12	PRESENT	650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,202	15,717	.218				7,202					1	1
2014	7,638	2,965	.038				7,638					2	2
2015	7,504	5,883	.078				7,504					3	3
2016	9,678	493,934	5.103				9,678			1	1	3	5
2017	9,541	16,073	.168				9,541					2	2
TOTAL	41,563	534,572	1.286				41,563			1	1	11	13

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					283					1,669	13,765
2014					562					1,217	1,186
2015					1,025					2,981	1,877
2016			195,200	591	33,978			218,000	4,071	36,997	5,097
2017					650					909	14,514
TOTAL			195,200	591	36,498			218,000	4,071	43,773	36,439

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					259					3,073	16,573
2014			44	19	542			112	73	2,551	1,649
2015			211	83	1,021			875	455	5,972	2,971
2016	10	14,339	274,148	15,883	31,669	60	24,212	594,396	59,148	78,933	8,690
2017	7	67	955	341	388	12	158	1,713	786	1,083	24,485
TOTAL	17	14,406	275,358	16,326	33,879	72	24,370	597,096	60,462	91,612	54,368

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	911,319	202,279	54,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-100,431	-47,971	255	
TOTAL LOSSES	810,888	154,308	54,623	
EXPECTED LOSSES	309,229	184,125	35,328	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.951	.371	.131	2.453
INDICATED (POST-TEST)	1.869	.355	.125	2.349
PRES. ON RATE LEVEL	.651	.388	.074	1.113
DERIVED BY FORMULA	.663	.387	.076	1.126
UNDERLYING PRES. RATE	.744	.443	.085	1.272
PROPOSED	.663	.387	.076	1.126
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.52
MAN. RATES	2.04	1.85	1.67	+ 1.52
				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
2013	15,359	208,757	1.359				15,359				1		1
2014	15,576	392,557	2.520				15,576			1	3	9	13
2015	15,626	86,098	.550				15,626				1	2	3
2016	16,171	99,039	.612				16,171				3		3
2017	17,546	341,683	1.947				17,546			1	1	5	7
TOTAL	80,278	1,128,134	1.405				80,278			2	9	16	27

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				42,577					151,107		15,073
2014			165,282	20,523	25,507			58,236	27,396	70,015	25,598
2015				708	10,608				785	11,723	62,274
2016				37,455					46,627		14,957
2017			169,221	37,742	9,266			39,612	33,642	21,250	30,950
TOTAL			334,503	139,005	45,381			97,848	259,557	102,988	148,852

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				46,068					302,970		18,148
2014			267,320	23,021	26,254			229,726	56,735	149,039	35,581
2015			2,470	1,497	10,605			4,120	3,292	23,548	98,580
2016	697	347	31,430	31,025	2,180	688	436	53,006	76,472	6,601	25,502
2017	803	17,882	377,229	47,724	17,190	671	10,879	293,828	76,424	37,262	52,213
TOTAL	1,500	18,229	678,449	149,335	56,229	1,359	11,315	580,680	515,893	216,450	230,024

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,291,532	937,907	230,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-514,002	-356,453	1,128	
TOTAL LOSSES	777,530	581,454	231,152	
EXPECTED LOSSES	1,572,646	1,347,868	161,359	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.969	.724	.288	1.981
INDICATED (POST-TEST)	.928	.694	.276	1.898
PRES. ON RATE LEVEL	1.715	1.469	.176	3.360
DERIVED BY FORMULA	1.699	1.423	.182	3.304
UNDERLYING PRES. RATE	1.959	1.679	.201	3.839
PROPOSED	1.699	1.423	.182	3.304
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.47
MAN. RATES	6.43	5.72	5.04	+ 4.47
				PRESENT
				1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	126,828	5,761,147	4.542					2		6	28	49	85
2014	127,065	1,497,572	1.178							2	16	22	40
2015	138,678	1,732,916	1.249							3	19	32	54
2016	157,078	1,860,004	1.184							3	22	32	57
2017	167,775	2,630,024	1.567							5	18	46	69
TOTAL	717,424	13,481,663	1.879					2		19	103	181	305

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	613,188		827,863	682,551	639,580	324,374		1,007,492	825,982	727,232	112,885
2014			153,608	255,953	155,905			105,042	362,024	309,308	155,732
2015			396,123	281,466	153,400			300,063	224,318	220,059	157,487
2016			282,574	432,339	109,757			238,717	363,659	299,941	133,017
2017			574,707	283,176	401,633			304,833	321,369	577,060	167,246
TOTAL	613,188		2,234,875	1,935,485	1,460,275	324,374		1,956,147	2,097,352	2,133,600	726,367

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	528,007		1,075,602	738,521	584,573	510,680		2,725,028	1,656,093	1,338,832	135,914
2014			292,570	266,916	153,765			516,984	679,323	665,907	216,468
2015		10,835	838,233	278,307	165,543		12,595	1,579,279	498,334	467,268	249,302
2016	8,051	29,070	860,218	395,167	120,898	5,375	35,999	1,310,612	751,975	606,053	226,794
2017	8,917	105,304	2,071,679	468,365	295,872	10,464	158,328	3,194,125	1,032,816	794,141	282,144
TOTAL	544,975	145,209	5,138,302	2,147,276	1,320,651	526,519	206,922	9,326,028	4,618,541	3,872,201	1,110,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	15,887,955	11,958,669	1,110,622	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,672,079	-2,859,260	6,504	
TOTAL LOSSES	12,215,876	9,099,409	1,117,126	
EXPECTED LOSSES	11,277,905	10,940,717	896,781	
CREDIBILITY	.08	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.703	1.268	.156	3.127
INDICATED (POST-TEST)	1.631	1.215	.149	2.995
PRES. ON RATE LEVEL	1.376	1.335	.109	2.820
DERIVED BY FORMULA	1.396	1.305	.120	2.821
UNDERLYING PRES. RATE	1.572	1.525	.125	3.222
PROPOSED	1.396	1.305	.120	2.821
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.81
MAN. RATES	5.19	4.71	4.23	+ 3.81
				PRESENT
				1510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	49,773	418,583	.840				49,773			1	2	10	13
2014	55,504	1,053,779	1.898				55,504			2	5	17	24
2015	60,124	606,040	1.007				60,124			1	4	13	18
2016	57,486	1,048,613	1.824				57,486				11	22	33
2017	63,008	502,969	.798				63,008				4	15	19
TOTAL	285,895	3,629,984	1.270				285,895			4	26	77	107

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			140,000	29,041	56,502			1,016	18,793	92,976	80,255
2014			230,656	61,573	211,974			63,889	116,781	293,936	74,970
2015			75,572	92,885	128,054			53,905	47,500	154,330	53,794
2016				315,335	199,121				367,781	113,829	52,547
2017				120,255	64,095				190,615	74,257	53,747
TOTAL			446,228	619,089	659,746			118,810	741,470	729,328	315,313

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			229,460	31,422	51,642			3,568	37,680	171,168	96,627
2014			391,221	71,570	206,923			295,676	232,282	622,372	104,208
2015		2,068	195,585	96,744	131,178		2,263	323,631	120,845	314,530	85,156
2016	5,867	3,788	355,660	301,783	178,443	5,440	3,840	474,314	642,481	256,620	89,593
2017	2,509	12,408	286,674	121,187	50,708	3,176	21,955	607,576	331,683	134,785	90,671
TOTAL	8,376	18,264	1,458,600	622,706	618,894	8,616	28,058	1,704,765	1,364,971	1,499,475	466,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,226,679	4,106,046	466,255	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,238,640	-1,220,273	2,211	
TOTAL LOSSES	1,988,039	2,885,773	468,466	
EXPECTED LOSSES	3,862,441	4,642,936	314,484	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.695	1.009	.164	1.868
INDICATED (POST-TEST)	.666	.967	.157	1.790
PRES. ON RATE LEVEL	1.183	1.421	.096	2.700
DERIVED BY FORMULA	1.162	1.357	.105	2.624
UNDERLYING PRES. RATE	1.351	1.624	.110	3.085
PROPOSED	1.162	1.357	.105	2.624
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.55
MAN. RATES	4.83	4.45	4.05	+ 3.55
				PRESENT
				1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	42,955	468,581	1.090				42,955			1	2	7	10
2014	36,379	1,796,522	4.938				36,379			5	6	21	32
2015	33,161	179,979	.542				33,161				3	8	11
2016	30,078	380,742	1.265				30,078				4	6	10
2017	33,496	476,826	1.423				33,496				4	11	15
TOTAL	176,069	3,302,650	1.876				176,069			6	19	53	78

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			112,265	76,644	13,473			120,487	64,139	37,926	43,647
2014			620,894	116,496	49,551			678,431	116,800	139,587	74,763
2015				79,440	10,705				25,090	29,015	35,729
2016				103,806	77,574				62,624	93,295	43,443
2017				176,147	86,273				48,724	127,492	38,190
TOTAL			733,159	552,533	237,576			798,918	317,377	427,315	235,772

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			184,002	82,928	12,315			423,150	128,598	69,822	52,551
2014			993,528	124,961	54,274			2,449,218	252,530	309,862	103,921
2015			33,147	73,266	12,735			30,196	52,323	60,190	56,559
2016	1,932	1,290	122,581	101,792	68,413	925	926	117,285	134,906	176,532	74,070
2017	3,595	17,438	408,756	173,546	69,713	2,016	24,428	359,911	178,443	163,589	64,427
TOTAL	5,527	18,728	1,742,014	556,493	217,450	2,941	25,354	3,379,760	746,800	779,995	351,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,174,324	2,300,738	351,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-760,835	-752,833	1,786	
TOTAL LOSSES	4,413,489	1,547,905	353,314	
EXPECTED LOSSES	2,232,554	2,762,523	274,668	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.507	.879	.201	3.587
INDICATED (POST-TEST)	2.402	.842	.193	3.437
PRES. ON RATE LEVEL	1.110	1.373	.137	2.620
DERIVED BY FORMULA	1.149	1.320	.143	2.612
UNDERLYING PRES. RATE	1.268	1.569	.156	2.993
PROPOSED	1.153	1.324	.143	2.620
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				3.54
MAN. RATES	4.81	4.37	3.93	+ 3.54
				PRESENT
				1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	236,553	3,088,886	1.305				236,553	1		5	19	52	76
2014	253,381	3,026,594	1.194			253,381	4			17	44	65	
2015	272,710	2,642,727	.969			272,710	2			21	60	84	
2016	296,861	1,806,454	.608			296,861				20	56	76	
2017	313,155	2,114,409	.675			313,155	1			11	85	97	
TOTAL	1,372,660	12,679,070	.924				1,372,660	1		12	88	297	398

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			548,902	307,338	146,386			595,478	765,331	480,151	245,300
2014			601,593	427,941	178,190			694,012	556,096	328,187	240,575
2015	53,333		173,179	285,907	380,430	54,375		60,353	347,536	1,073,240	214,374
2016				433,337	341,638				440,369	347,331	243,779
2017			82,486	209,348	434,766			13,933	238,900	812,467	322,509
TOTAL	53,333		1,406,160	1,663,871	1,481,410	54,375		1,363,776	2,348,232	3,041,376	1,266,537

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					MED. ONLY
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	
2013			812,315	332,538	133,798			1,572,518	1,534,489	883,959	295,341
2014			897,954	445,521	179,961			2,407,239	1,056,788	723,144	334,399
2015	74,026	4,736	494,349	295,161	387,925	164,523	2,536	861,080	824,454	2,045,008	339,354
2016	8,062	5,496	519,850	428,577	299,887	6,513	5,393	672,182	842,110	686,537	415,643
2017	7,764	61,065	1,120,016	387,136	285,536	11,892	154,112	2,178,154	1,040,463	1,026,405	544,073
TOTAL	89,852	71,297	3,844,484	1,888,933	1,287,107	182,928	162,041	7,691,173	5,298,304	5,365,053	1,928,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,041,775	13,839,397	1,928,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,587,411	-3,362,264	12,211	
TOTAL LOSSES	9,454,364	10,477,133	1,941,021	
EXPECTED LOSSES	8,016,334	12,861,825	1,702,098	
CREDIBILITY	.12	.39	.42	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.689	.763	.141	1.593
INDICATED (POST-TEST)	.660	.731	.135	1.526
PRES. ON RATE LEVEL	.511	.820	.109	1.440
DERIVED BY FORMULA	.529	.785	.120	1.434
UNDERLYING PRES. RATE	.584	.937	.124	1.645
PROPOSED	.531	.788	.121	1.440

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.946
IND. RATES				1.95	MINIMUM PREMIUM	865
MAN. RATES	2.45	2.40	2.16	+ 1.95	PRESENT	925

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	53,669	803,832	1.497							6	16	22	
2014	55,932	628,055	1.122							5	8	13	
2015	55,964	869,119	1.552						1	3	11	15	
2016	59,004	526,390	.892						1	1	13	15	
2017	64,393	643,173	.998						1	1	13	15	
TOTAL	288,962	3,470,569	1.201						3	16	61	80	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				161,359	55,808				429,851	101,621	55,193
2014				75,773	104,630				101,037	316,552	30,063
2015			114,041	81,294	80,910			147,784	80,733	258,785	105,572
2016			88,907	22,954	47,904			181,490	28,215	97,327	59,593
2017			101,195	28,320	87,607			22,783	145,572	142,346	115,350
TOTAL			304,143	369,700	376,859			352,057	785,408	916,631	365,771

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				174,591	51,007				861,852	187,083	66,452
2014			18,862	80,633	101,475			56,657	201,913	667,901	41,788
2015		3,118	249,016	83,314	84,333		6,202	796,261	211,694	529,036	167,120
2016	428	8,150	181,882	33,384	42,203	415	24,572	649,644	119,418	190,727	101,606
2017	1,409	19,143	354,970	75,559	59,994	3,376	34,825	723,970	333,474	207,039	194,595
TOTAL	1,837	30,411	804,730	447,481	339,012	3,791	65,599	2,226,532	1,728,351	1,781,786	571,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,132,900	4,296,630	571,561	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-405,031	-877,293	2,509	
TOTAL LOSSES	2,727,869	3,419,337	574,070	
EXPECTED LOSSES	1,245,426	3,328,842	355,423	
CREDIBILITY	.04	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.944	1.183	.199	2.326
INDICATED (POST-TEST)	.904	1.133	.191	2.228
PRES. ON RATE LEVEL	.377	1.008	.108	1.493
DERIVED BY FORMULA	.398	1.026	.120	1.544
UNDERLYING PRES. RATE	.431	1.152	.123	1.706
PROPOSED	.398	1.026	.120	1.544
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.09
MAN. RATES	2.48	2.45	2.24	+ 2.09
				PRESENT
				905
				950

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	45,560	1,020,999	2.240				45,560			2		2	4
2014	50,066	89,989	.179				50,066				2	2	4
2015	51,313	7,118	.013				51,313					1	1
2016	54,808	5,756	.010				54,808					1	1
2017	56,129	166,772	.297				56,129				2	4	6
TOTAL	257,876	1,290,634	.500				257,876			2	4	10	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			591,973		15,329			389,018		2,158	22,521
2014				37,227	5,398				26,243	17,480	3,641
2015					274					3,117	3,727
2016					2,945					2,368	443
2017				67,971	20,059				58,930	17,823	1,989
TOTAL			591,973	105,198	44,005			389,018	85,173	42,946	32,321

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			754,051		14,011			908,153		3,973	27,115
2014			5,765	38,070	5,507			8,806	48,562	37,771	5,061
2015			57	22	274			915	478	6,244	5,900
2016		14	1,345	599	2,368		7	1,169	817	4,257	755
2017	1,249	5,411	138,357	60,061	18,978	923	5,898	178,152	98,109	35,562	3,355
TOTAL	1,249	5,425	899,575	98,752	41,138	923	5,905	1,097,195	147,966	87,807	42,186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,010,272	375,663	42,186	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-194,698	-138,156	489	
TOTAL LOSSES	1,815,574	237,507	42,675	
EXPECTED LOSSES	603,429	526,067	69,627	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.704	.092	.017	.813
INDICATED (POST-TEST)	.674	.088	.016	.778
PRES. ON RATE LEVEL	.205	.179	.023	.407
DERIVED BY FORMULA	.224	.167	.022	.413
UNDERLYING PRES. RATE	.234	.204	.027	.465
PROPOSED	.224	.167	.022	.413
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.56
MAN. RATES	.75	.68	.61	+ .56
				IND. RATE
				MINIMUM PREMIUM
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,559	84,620	2.377								3		3
2014	3,784	4,662	.123										
2015	3,505	161,208	4.599									3	3
2016	4,096	739	.018									1	1
2017	5,230	69,019	1.319								1	1	2
TOTAL	20,174	320,248	1.587								4	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				47,886					30,321		6,413
2014											4,662
2015					114,723					41,242	5,243
2016					114					69	556
2017				400	218				63,308	3,403	1,690
TOTAL				48,286	115,055				93,629	44,714	18,564

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				51,813					60,793		7,721
2014											6,480
2015			23,709	9,211	114,489			12,104	6,313	82,629	8,300
2016			52	23	91			34	24	125	948
2017	7	40	962	405	172	820	3,618	161,711	91,810	19,465	2,851
TOTAL	7	40	24,723	61,452	114,752	820	3,618	173,849	158,940	102,219	26,300

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	203,057	437,363	26,300	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-107,365	-49,451	279	
TOTAL LOSSES	95,692	387,912	26,579	
EXPECTED LOSSES	332,466	189,836	37,121	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.474	1.923	.132	2.529
INDICATED (POST-TEST)	.454	1.842	.126	2.422
PRES. ON RATE LEVEL	1.442	.824	.161	2.427
DERIVED BY FORMULA	1.432	.844	.160	2.436
UNDERLYING PRES. RATE	1.648	.941	.184	2.773
PROPOSED	1.427	.841	.159	2.427

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	3.281
IND. RATES				3.28	MINIMUM PREMIUM	1240
MAN. RATES	4.28	4.03	3.64	+ 3.28	PRESENT	1340

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	15,092	195,521	1.295								3	4	7
2014	16,103	192,996	1.198								2	5	7
2015	20,564	371,745	1.807								4	6	10
2016	22,784	209,894	.921								3	4	7
2017	26,085	183,789	.704								1	15	16
TOTAL	100,628	1,153,945	1.147								13	34	47

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				42,840	4,223				57,262	29,782	61,414
2014				3,577	49,984				57,855	71,345	10,235
2015				58,300	93,106				79,936	122,694	17,709
2016				18,085	105,650				31,635	37,092	17,432
2017				6,965	34,108				17,519	74,255	50,942
TOTAL				129,767	287,071				244,207	335,168	157,732

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				46,353	3,860				114,811	54,828	73,942
2014			4,320	5,319	48,211			22,411	109,032	152,040	14,227
2015			41,946	60,613	94,419			105,061	171,310	252,368	28,033
2016	338	625	63,486	36,509	85,994	467	428	54,289	64,684	71,147	29,722
2017	458	3,736	61,111	22,881	21,135	1,043	13,705	182,993	88,697	92,632	85,939
TOTAL	796	4,361	170,863	171,675	253,619	1,510	14,133	364,754	548,534	623,015	231,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	556,417	1,596,843	231,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-593,246	-501,498	1,284	
TOTAL LOSSES		1,095,345	233,147	
EXPECTED LOSSES	1,858,598	1,951,177	168,049	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.089	.232	1.321
INDICATED (POST-TEST)	.000	1.043	.222	1.265
PRES. ON RATE LEVEL	1.617	1.697	.146	3.460
DERIVED BY FORMULA	1.585	1.651	.151	3.387
UNDERLYING PRES. RATE	1.847	1.939	.167	3.953
PROPOSED	1.585	1.651	.151	3.387
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.58
MAN. RATES	6.39	5.83	5.19	+ 4.58
				PRESENT
				1780

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	40,460	1,428,077	3.529						1	3	14	18	
2014	27,632	412,960	1.494								10	10	
2015	22,400	263,129	1.174							1	10	11	
2016	23,470	80,750	.344								6	6	
2017	22,683	232,763	1.026							1	3	4	
TOTAL	136,645	2,417,679	1.769						1	5	43	49	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			267,584	103,519	101,736			628,265	59,674	168,203	99,096
2014					85,230					254,591	73,139
2015				4,088	96,712				1,875	130,709	29,745
2016					32,112					30,051	18,587
2017				25,813	44,644				63,296	51,815	47,195
TOTAL			267,584	133,420	360,434			628,265	124,845	635,369	267,762

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			216,017	112,008	92,987			1,086,792	119,646	309,661	119,312
2014			6,491	2,861	82,156			23,233	15,259	533,676	101,663
2015			21,579	11,494	96,618			39,988	23,593	262,031	47,086
2016		138	14,681	6,546	25,816		112	14,846	10,366	54,003	31,691
2017	856	5,734	106,758	42,134	29,371	1,350	12,000	252,953	133,583	77,086	79,618
TOTAL	856	5,872	365,526	175,043	326,948	1,350	12,112	1,417,812	302,447	1,236,457	379,370

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,803,528	2,040,895	379,370	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-728,412	-723,906	1,653	
TOTAL LOSSES	1,075,116	1,316,989	381,023	
EXPECTED LOSSES	2,025,078	2,597,622	269,191	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.787	.964	.279	2.030
INDICATED (POST-TEST)	.754	.924	.267	1.945
PRES. ON RATE LEVEL	1.297	1.664	.173	3.134
DERIVED BY FORMULA	1.281	1.605	.181	3.067
UNDERLYING PRES. RATE	1.482	1.901	.197	3.580
PROPOSED	1.281	1.605	.181	3.067
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.15
MAN. RATES	5.86	5.30	4.70	+ 4.15
				PRESENT
				1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	54,750	844,186	1.541						1	14	11	26	
2014	51,655	330,108	.639							6	10	16	
2015	52,062	517,609	.994							7	11	18	
2016	51,133	414,845	.811						1	2	10	13	
2017	50,501	178,176	.352								13	13	
TOTAL	260,101	2,284,924	.878						2	29	55	86	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			103,251	295,191	10,233			95,111	211,755	72,978	55,667
2014				65,364	42,034				106,799	73,716	42,195
2015				174,248	70,507				141,615	82,864	48,375
2016			130,267	54,403	14,788			49,797	53,760	41,475	70,355
2017					80,261					80,261	17,654
TOTAL			233,518	589,206	217,823			144,908	513,929	351,294	234,246

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			169,228	319,397	9,353			334,030	424,570	134,352	67,023
2014			12,602	67,936	41,052			36,083	197,795	159,113	58,651
2015			82,421	164,480	74,863			146,668	282,903	177,618	76,578
2016	1,012	11,905	258,592	54,841	18,505	791	7,231	237,847	113,340	85,382	119,955
2017	818	7,966	117,513	41,885	48,050	880	13,909	151,356	69,284	95,517	29,782
TOTAL	1,830	19,871	640,356	648,539	191,823	1,671	21,140	905,984	1,087,892	651,982	351,989

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,590,852	2,580,236	351,989	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-999,338	-834,253	2,508	
TOTAL LOSSES	591,514	1,745,983	354,497	
EXPECTED LOSSES	3,006,768	3,113,409	377,147	
CREDIBILITY	.04	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.227	.671	.136	1.034
INDICATED (POST-TEST)	.217	.643	.130	.990
PRES. ON RATE LEVEL	1.012	1.047	.127	2.186
DERIVED BY FORMULA	.980	.994	.127	2.101
UNDERLYING PRES. RATE	1.156	1.197	.145	2.498
PROPOSED	.980	.994	.127	2.101

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	TOTAL
IND. RATES				2.84	MINIMUM PREMIUM	1115
MAN. RATES	4.15	3.77	3.28	+ 2.84	PRESENT	1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,224	265,378	11.932						1	1	3	5	
2014	2,200	22,227	1.010								2	2	
2015	2,213	179,291	8.101						1	1		2	
2016	2,637	67,891	2.574								2	2	
2017	2,434	210,109	8.632							1	5	6	
TOTAL	11,708	744,896	6.362						2	3	12	17	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			74,713	24,984	4,717			41,440	67,161	42,445	9,918
2014					6,487					11,567	4,173
2015			87,113	25,601				49,561	11,900		5,116
2016					17,366					27,155	23,370
2017				29,930	103,012				17,604	57,569	1,994
TOTAL			161,826	80,515	131,582			91,001	96,665	138,736	44,571

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			122,455	27,033	4,311			145,537	134,658	78,141	11,941
2014			495	218	6,254			1,057	693	24,248	5,800
2015		2,382	163,235	25,411	1,802		2,080	228,461	28,750	2,300	8,099
2016		77	7,941	3,540	13,963		101	13,410	9,375	48,806	39,846
2017	1,525	11,737	198,822	75,598	64,739	847	10,804	151,730	74,399	72,795	3,364
TOTAL	1,525	14,196	492,948	131,800	91,069	847	12,985	540,195	247,875	226,290	69,050

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,062,696	697,034	69,050	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-156,812	-90,521	230	
TOTAL LOSSES	905,884	606,513	69,280	
EXPECTED LOSSES	476,281	343,161	33,134	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.737	5.180	.592	13.509
INDICATED (POST-TEST)	7.412	4.962	.567	12.941
PRES. ON RATE LEVEL	3.561	2.566	.247	6.374
DERIVED BY FORMULA	3.600	2.614	.253	6.467
UNDERLYING PRES. RATE	4.068	2.931	.283	7.282
PROPOSED	3.600	2.614	.253	6.467
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.74
MAN. RATES	11.85	10.80	9.56	+ 8.74
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	356,587	1,143,564	.320						1	3	2	6	
2014	401,063	711,744	.177						1	6	4	11	
2015	316,772	155,355	.049							3		3	
2016	307,554	143,369	.046								3	3	
2017	354,932	81,997	.023							1	3	4	
TOTAL	1,736,908	2,236,029	.129						2	13	12	27	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			313,600	95,871	17,796			549,023	94,444	30,567	42,263
2014			208,013	122,499	17,190			67,142	184,552	53,888	58,460
2015				67,491					79,486		8,378
2016					33,878					47,139	62,352
2017				1,400	14,892				5,000	39,382	21,323
TOTAL			521,613	287,261	83,756			616,165	363,482	170,976	192,776

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			217,466	103,733	16,266			815,796	189,360	56,274	50,885
2014			349,197	126,857	19,457			304,455	340,769	122,157	81,259
2015			26,284	61,516	1,744			68,664	151,668	6,513	13,262
2016		145	15,491	6,904	27,237		176	23,290	16,265	84,722	106,310
2017	174	1,547	24,046	8,793	9,055	492	7,060	86,516	41,012	48,084	35,972
TOTAL	174	1,692	632,484	307,803	73,759	492	7,236	1,298,721	739,074	317,750	287,688

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,940,799	1,438,386	287,688	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-530,200	-469,660	2,097	
TOTAL LOSSES	1,410,599	968,726	289,785	
EXPECTED LOSSES	1,632,694	1,754,278	312,644	
CREDIBILITY	.14	.45	.49	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.081	.056	.017	.154
INDICATED (POST-TEST)	.078	.054	.016	.148
PRES. ON RATE LEVEL	.082	.088	.016	.186
DERIVED BY FORMULA	.081	.073	.016	.170
UNDERLYING PRES. RATE	.094	.101	.018	.213
PROPOSED	.081	.073	.016	.170
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.23
MAN. RATES	.35	.32	.28	+ .23
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES				
								DEATH	P . T .	MAJOR	MINOR	ALL
2013	24,186	184,422	.762								1	10
2014	15,114	229,386	1.517								1	4
2015	12,259	373,901	3.050							1	1	3
2016	12,028	203,928	1.695								2	3
2017	11,688	31,915	.273									2
TOTAL	75,275	1,023,552	1.360							1	5	22
												28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				11,346	15,236				27,821	68,565	61,454
2014				13,285	91,604				5,251	70,290	48,956
2015			202,385	31,395	6,595			36,474	45,602	13,729	37,721
2016				54,905	11,061				64,392	32,018	41,552
2017					994					1,952	28,969
TOTAL			202,385	110,931	125,490			36,474	143,066	186,554	218,652

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				12,276	13,924				55,781	126,227	73,991
2014			8,887	16,598	88,409			7,857	13,721	147,569	68,049
2015		5,536	369,651	33,971	10,042		1,531	203,993	93,569	32,218	59,712
2016	1,022	556	51,131	47,736	12,087	951	722	89,020	116,663	66,654	70,846
2017	8	102	1,460	518	593	20	336	3,676	1,682	2,324	48,871
TOTAL	1,030	6,194	431,129	111,099	125,055	971	2,589	304,546	281,416	374,992	321,469

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	746,459	892,562	321,469	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-611,798	-302,550	1,018	
TOTAL LOSSES	134,661	590,012	322,487	
EXPECTED LOSSES	1,664,330	1,071,916	170,875	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.179	.784	.428	1.391
INDICATED (POST-TEST)	.171	.751	.410	1.332
PRES. ON RATE LEVEL	1.935	1.246	.199	3.380
DERIVED BY FORMULA	1.900	1.216	.212	3.328
UNDERLYING PRES. RATE	2.211	1.424	.227	3.862
PROPOSED	1.900	1.216	.212	3.328
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				4.50
MAN. RATES	6.44	5.73	5.07	+ 4.50
				PRESENT
				1745

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	12,685	39,670	.312									2	2
2014	12,693	68,956	.543								2	4	6
2015	14,251	245,093	1.719								3	2	5
2016	18,813	794,416	4.222							2	2	1	5
2017	16,980	32,097	.189									5	5
TOTAL	75,422	1,180,232	1.565							2	7	14	23

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,087					17,407	11,176
2014				15,047	7,095				2,259	13,594	30,961
2015				62,216	95,870				13,790	54,070	19,147
2016			334,564	31,238	2,758			391,976	9,045	22,703	2,132
2017					10,608					18,624	2,865
TOTAL			334,564	108,501	127,418			391,976	25,094	126,398	66,281

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					10,134					32,046	13,456
2014			2,703	15,551	6,963			1,861	4,906	28,591	43,036
2015			44,044	64,406	97,278			27,786	34,593	109,462	30,310
2016	582	29,409	557,005	43,812	12,893	132	51,894	1,251,442	108,119	67,601	3,635
2017	109	1,058	15,538	5,535	6,353	203	3,228	35,115	16,077	22,165	4,833
TOTAL	691	30,467	619,290	129,304	133,621	335	55,122	1,316,204	163,695	259,865	95,270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,022,109	686,485	95,270	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-199,662	-183,429	391	
TOTAL LOSSES	1,822,447	503,056	95,661	
EXPECTED LOSSES	611,672	706,704	54,304	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.416	.667	.127	3.210
INDICATED (POST-TEST)	2.315	.639	.122	3.076
PRES. ON RATE LEVEL	.710	.820	.063	1.593
DERIVED BY FORMULA	.742	.809	.067	1.618
UNDERLYING PRES. RATE	.811	.937	.072	1.820
PROPOSED	.742	.809	.067	1.618
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.19
MAN. RATES	2.70	2.57	2.39	+ 2.19
				PRESENT
				990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	941,640	1,385,828	.147						3	9	11	23	
2014	1,172,592	1,461,591	.124						1	7	14	22	
2015	1,188,297	1,270,892	.106						1	11	8	20	
2016	1,212,263	610,028	.050						1	6	10	17	
2017	1,222,343	502,789	.041							5	20	25	
TOTAL	5,737,135	5,231,128	.091						6	38	63	107	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			451,466	148,908	65,655			267,723	218,802	112,778	120,496
2014			143,646	234,767	130,173			207,888	392,341	121,533	231,243
2015			144,447	270,879	26,107			363,906	275,091	73,668	116,794
2016			217,663	67,156	35,717			40,315	49,135	50,157	149,885
2017				71,728	125,117				20,908	149,818	135,218
TOTAL			957,222	793,438	382,769			879,832	956,277	507,954	753,636

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			739,952	161,118	60,008			940,243	438,697	207,622	145,077
2014			271,746	244,412	128,694			889,296	728,136	275,534	321,428
2015		2,108	246,596	250,834	34,058		8,158	1,114,811	559,899	175,325	184,885
2016	1,251	19,714	417,191	74,207	38,384	724	5,964	207,134	106,679	99,714	255,554
2017	2,393	16,029	298,214	117,633	82,259	1,907	26,950	333,750	158,670	183,373	228,113
TOTAL	3,644	37,851	1,973,699	848,204	343,403	2,631	41,072	3,485,234	1,992,081	941,568	1,135,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,544,131	4,125,256	1,135,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,526,447	-1,141,551	5,993	
TOTAL LOSSES	4,017,684	2,983,705	1,141,050	
EXPECTED LOSSES	4,819,193	4,360,223	860,570	
CREDIBILITY	.31	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.070	.052	.020	.142
INDICATED (POST-TEST)	.067	.050	.019	.136
PRES. ON RATE LEVEL	.074	.067	.012	.153
DERIVED BY FORMULA	.072	.050	.019	.141
UNDERLYING PRES. RATE	.084	.076	.015	.175
PROPOSED	.072	.050	.019	.141
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.19
MAN. RATES	.29	.26	.23	+ .19
				PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	900	51,757	5.750									6	6
2014	746	309	.041										
2015	798	138,469	17.352							1		3	4
2016	942	54,686	5.805									3	3
2017	932	72,380	7.766									2	2
TOTAL	4,318	317,601	7.355							1		14	15

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			73,878		2,105			62,314		145	27
2016					8,679					24,428	21,579
2017					20,748					15,874	35,758
TOTAL			73,878		42,828			62,314		57,781	80,800

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					10,324					31,911	27,845
2014											430
2015		2,021	130,415	1,929	3,067		2,618	274,350	7,622	1,952	43
2016		39	3,969	1,770	6,977		89	12,071	8,428	43,897	36,792
2017	215	2,063	30,378	10,829	12,420	173	2,747	29,932	13,700	18,893	60,324
TOTAL	215	4,123	164,762	14,528	32,788	173	5,454	316,353	29,750	96,653	125,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	491,080	173,719	125,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-35,534	-21,417	264	
TOTAL LOSSES	455,546	152,302	125,698	
EXPECTED LOSSES	105,402	80,704	37,868	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.550	3.527	2.911	16.988
INDICATED (POST-TEST)	10.107	3.379	2.789	16.275
PRES. ON RATE LEVEL	2.136	1.636	.768	4.540
DERIVED BY FORMULA	2.136	1.653	.788	4.577
UNDERLYING PRES. RATE	2.441	1.869	.877	5.187
PROPOSED	2.136	1.653	.788	4.577
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				6.19
MAN. RATES	9.71	8.09	6.81	+ 6.19
				PRESENT
				2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	2,088	263,723	12.630								4	4	
2014	2,582	190,690	7.385						1			1	
2015	2,855	185	.006										
2016	2,705	4,938	.182										
2017	3,248	55,999	1.724								2	2	
TOTAL	13,478	515,535	3.825						1	4	2	7	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				94,877					168,846		
2014			189,588					1,102			
2015											185
2016											4,938
2017					1,182					1,532	53,285
TOTAL			189,588	94,877	1,182			1,102	168,846	1,532	58,408

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				102,656					338,537		
2014			301,016	1,465	1,718			4,084	56	21	
2015											293
2016											8,419
2017	12	121	1,731	617	707	18	268	2,892	1,326	1,823	89,892
TOTAL	12	121	302,747	104,738	2,425	18	268	6,976	339,919	1,844	98,604

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	310,142	448,926	98,604	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-96,057	-70,637	94	
TOTAL LOSSES	214,085	378,289	98,698	
EXPECTED LOSSES	305,546	271,851	12,939	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.588	2.807	.732	5.127
INDICATED (POST-TEST)	1.521	2.689	.701	4.911
PRES. ON RATE LEVEL	1.984	1.766	.084	3.834
DERIVED BY FORMULA	1.979	1.784	.096	3.859
UNDERLYING PRES. RATE	2.267	2.017	.096	4.380
PROPOSED	1.979	1.784	.096	3.859
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.22
MAN. RATES	6.67	6.30	5.75	+ 5.22
				PRESENT
				1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	30,475	3,755,136	12.322						5	5	9	19	
2014	33,651	233,673	.694							5	3	8	
2015	37,279	1,136,932	3.049						4	6	4	14	
2016	39,178	523,366	1.335						2	6	11	19	
2017	47,518	804,364	1.692						1	7	9	17	
TOTAL	188,101	6,453,471	3.431						12	29	36	77	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,289,619	51,468	339,293			1,694,423	124,403	234,081	21,849
2014				122,693	5,515				67,954	23,068	14,443
2015			477,577	85,905	12,075			330,528	175,433	20,926	34,488
2016			184,879	78,228	55,214			75,409	56,779	53,792	19,065
2017			94,062	232,024	71,162			80,919	126,366	162,043	37,788
TOTAL			2,046,137	570,318	483,259			2,181,279	550,935	493,910	127,633

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,687,120	55,688	310,114			4,271,264	249,428	430,944	26,306
2014			18,066	125,054	6,317			20,777	124,421	51,277	20,076
2015		13,065	876,180	90,658	20,524		13,871	1,612,715	378,276	65,117	54,595
2016	1,455	17,048	383,513	85,658	53,840	838	10,680	327,742	128,127	109,626	32,506
2017	4,368	27,120	644,729	214,957	70,728	3,389	45,517	965,311	339,451	231,352	63,748
TOTAL	5,823	57,233	3,609,608	572,015	461,523	4,227	70,068	7,197,809	1,219,703	888,316	197,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,944,768	3,141,557	197,231	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,883,750	-1,149,516	2,181	
TOTAL LOSSES	8,061,018	1,992,041	199,412	
EXPECTED LOSSES	9,030,730	4,431,660	291,556	
CREDIBILITY	.03	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.285	1.059	.106	5.450
INDICATED (POST-TEST)	4.105	1.015	.102	5.222
PRES. ON RATE LEVEL	4.202	2.062	.136	6.400
DERIVED BY FORMULA	4.199	1.957	.132	6.288
UNDERLYING PRES. RATE	4.801	2.356	.155	7.312
PROPOSED	4.199	1.957	.132	6.288
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				8.50
MAN. RATES	11.88	10.78	9.60	+ 8.50
				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
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
2016	9,744	63,797	.654				9,744					1	1
2017	10,613	76,543	.721				10,613					1	1
TOTAL	45,693	179,877	.394				45,693					4	4

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
2016					29,500					31,500	2,797
2017					47,500					19,700	9,343
TOTAL					81,704					78,542	19,631

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											4,396
2014			141	62	1,796			2,404	1,578	55,200	4,606
2015			587	228	2,835			294	154	2,021	833
2016		126	13,490	6,013	23,717		119	15,564	10,866	56,615	4,769
2017	490	4,722	69,552	24,792	28,436	217	3,414	37,145	17,005	23,445	15,762
TOTAL	490	4,848	83,770	31,095	56,784	217	3,533	55,407	29,603	137,281	30,366

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	148,265	254,763	30,366	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-87,467	-34,057	98	
TOTAL LOSSES	60,798	220,706	30,464	
EXPECTED LOSSES	270,046	130,225	13,708	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.133	.483	.067	.683
INDICATED (POST-TEST)	.127	.463	.064	.654
PRES. ON RATE LEVEL	.517	.250	.026	.793
DERIVED BY FORMULA	.513	.259	.028	.800
UNDERLYING PRES. RATE	.591	.285	.030	.906
PROPOSED	.508	.257	.028	.793

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	1.072
IND. RATES				1.07	MINIMUM PREMIUM	620
MAN. RATES	1.61	1.41	1.19	+ 1.07	PRESENT	650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,300	103,121	7.932								1		1
2014	1,601	97,497	6.089								1	3	4
2015	1,642	16,616	1.011									2	2
2016	1,767	6,710	.379										
2017	1,651	123,069	7.454								1	1	2
TOTAL	7,961	347,013	4.359								3	6	9

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				27,119					73,936		2,066	
2014				64,581	3,925				12,623	16,281	87	
2015					8,304					7,165	1,147	
2016											6,710	
2017				58,669	9,340				50,060	5,000		
TOTAL				150,369	21,569				136,619	28,446	10,010	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013				29,343					148,242		2,487	
2014			9,588	65,860	4,312			4,953	23,833	34,672	121	
2015			1,718	667	8,286			2,104	1,098	14,355	1,816	
2016											11,441	
2017	998	3,879	107,750	47,679	11,611	677	3,253	132,224	74,591	18,144		
TOTAL	998	3,879	119,056	143,549	24,209	677	3,253	139,281	247,764	67,171	15,865	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,144	482,693	15,865	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,047	-40,645	131	
TOTAL LOSSES	202,097	442,048	15,996	
EXPECTED LOSSES	204,678	155,400	18,946	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.539	5.553	.201	8.293
INDICATED (POST-TEST)	2.432	5.320	.193	7.945
PRES. ON RATE LEVEL	2.250	1.709	.208	4.167
DERIVED BY FORMULA	2.250	1.745	.208	4.203
UNDERLYING PRES. RATE	2.571	1.952	.238	4.761
PROPOSED	2.250	1.745	.208	4.203
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				5.68
MAN. RATES	7.66	6.97	6.25	+ 5.68
IND. RATE				
MINIMUM PREMIUM				1910
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
2013	31						31						
2014	29						29						
2015	44						44						
2016	44						44						
2017	41						41						
TOTAL	189						189						

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

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

		SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.		-3,080	-1,238	3		
TOTAL LOSSES				3		
EXPECTED LOSSES		9,475	4,750	474		
CREDIBILITY		.00	.00	.00		
PURE PREMIUMS						
INDICATED (PRE-TEST)		.000	.000	.002	.002	
INDICATED (POST-TEST)		.000	.000	.002	.002	
PRES. ON RATE LEVEL		4.388	2.200	.219	6.807	
DERIVED BY FORMULA		4.388	2.200	.219	6.807	
UNDERLYING PRES. RATE		5.013	2.513	.251	7.777	
PROPOSED		4.388	2.200	.219	6.807	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		9.202
IND. RATES				9.20	MINIMUM PREMIUM		2000
MAN. RATES	11.81	11.14	10.21	+ 9.20	PRESENT		2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	203												
2014	63												
2015	96												
2016	42												
2017	60												
TOTAL	464												

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.			-2,910	-434			
TOTAL LOSSES							
EXPECTED LOSSES			7,094	1,456	176		
CREDIBILITY			.00	.00	.00		
PURE PREMIUMS							
INDICATED (PRE-TEST)			.000	.000	.000	.000	
INDICATED (POST-TEST)			.000	.000	.000	.000	
PRES. ON RATE LEVEL			1.338	.275	.033	1.646	
DERIVED BY FORMULA			1.338	.275	.033	1.646	
UNDERLYING PRES. RATE			1.529	.314	.038	1.881	
PROPOSED			1.338	.275	.033	1.646	

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE		2.225
IND. RATES				2.23	MINIMUM PREMIUM		945
MAN. RATES	3.08	2.80	2.47	+ 2.23	PRESENT		1240

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016													
2017	56												
TOTAL	56												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-69	-34	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	254	164	52	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.397	.256	.081	.734
DERIVED BY FORMULA	.397	.256	.081	.734
UNDERLYING PRES. RATE	.453	.292	.093	.838
PROPOSED	.397	.256	.081	.734

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	.992
IND. RATES				.99	MINIMUM PREMIUM	595
MAN. RATES	1.34	1.22	1.10	+ .99	PRESENT	695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,332												
2014	5,225	368,589	7.054					3					3
2015	5,740												
2016	5,438												
2017	5,059												
TOTAL	26,794	368,589	1.376					3					3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	368,589										
TOTAL	368,589										

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	573,078										
TOTAL	573,078										

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	573,078			
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,843	-7,081	77	
TOTAL LOSSES	496,235		77	
EXPECTED LOSSES	233,376	26,527	11,521	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.852	.000	.000	1.852
INDICATED (POST-TEST)	1.774	.000	.000	1.774
PRES. ON RATE LEVEL	.762	.087	.038	.887
DERIVED BY FORMULA	.772	.084	.037	.893
UNDERLYING PRES. RATE	.871	.099	.043	1.013
PROPOSED	.772	.084	.037	.893
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				1.21
MAN. RATES	1.63	1.48	1.33	+ 1.21
IND. RATE				
				1.207
MINIMUM PREMIUM				660
PRESENT				690

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,056												
2014	4,173												
2015	8,078	408	.005										
2016	11,269	4,614	.040										
2017	10,180	58,462	.574								1		1
TOTAL	38,756	63,484	.164								1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											408
2016											4,614
2017				44,268					14,000		194
TOTAL				44,268					14,000		5,216

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015											646
2016											7,867
2017	679	2,227	70,982	32,299	4,543	174	670	34,341	19,654	3,409	327
TOTAL	679	2,227	70,982	32,299	4,543	174	670	34,341	19,654	3,409	8,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	109,073	59,905	8,840	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-249,190	-35,536	151	
TOTAL LOSSES		24,369	8,991	
EXPECTED LOSSES	766,982	141,072	18,990	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.063	.023	.086
INDICATED (POST-TEST)	.000	.060	.022	.082
PRES. ON RATE LEVEL	1.732	.319	.043	2.094
DERIVED BY FORMULA	1.715	.309	.042	2.066
UNDERLYING PRES. RATE	1.979	.364	.049	2.392
PROPOSED	1.715	.309	.042	2.066
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.79
MAN. RATES	3.84	3.48	3.14	+ 2.79
				PRESENT
				1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	47,494	593,736	1.250						1	5	6	12	
2014	50,530	159,524	.315							4	4	8	
2015	53,756	1,051,194	1.955						2	2	6	10	
2016	48,838	519,229	1.063							5	8	13	
2017	49,714	309,916	.623								8	8	
TOTAL	250,332	2,633,599	1.052						3	16	32	51	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			92,654	108,539	49,355			45,186	144,960	121,774	31,268
2014				28,281	14,969				46,810	26,950	42,514
2015			377,974	70,810	138,199			180,252	83,401	169,705	30,853
2016				121,975	75,271				109,211	194,178	18,594
2017					129,127					153,305	27,484
TOTAL			470,628	329,605	406,921			225,438	384,382	665,912	150,713

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			151,860	117,440	45,111			158,693	290,645	224,185	37,647
2014			5,208	29,285	14,660			15,328	86,370	58,503	59,095
2015		10,339	721,134	84,650	144,694		7,565	915,347	207,104	351,653	48,840
2016	2,271	1,455	136,778	116,372	67,617	1,613	1,745	220,076	246,127	364,446	31,703
2017	1,333	12,836	189,071	67,397	77,296	1,694	26,552	289,045	132,319	182,444	46,366
TOTAL	3,604	24,630	1,204,051	415,144	349,378	3,307	35,862	1,598,489	962,565	1,181,231	223,651

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,869,943	2,908,318	223,651	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-837,461	-506,516	1,885	
TOTAL LOSSES	2,032,482	2,401,802	225,536	
EXPECTED LOSSES	2,580,922	1,905,026	280,373	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.812	.959	.090	1.861
INDICATED (POST-TEST)	.778	.919	.086	1.783
PRES. ON RATE LEVEL	.903	.666	.098	1.667
DERIVED BY FORMULA	.898	.696	.096	1.690
UNDERLYING PRES. RATE	1.031	.761	.112	1.904
PROPOSED	.898	.696	.096	1.690
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				2.28
MAN. RATES	2.84	2.67	2.50	+ 2.28
				PRESENT
				1020

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	203												
2014	63												
2015	96												
2016	42												
2017	60												
TOTAL	464												

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.	-455	-497		
TOTAL LOSSES				
EXPECTED LOSSES	1,108	1,666	125	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.209	.314	.024	.547
DERIVED BY FORMULA	.209	.314	.024	.547
UNDERLYING PRES. RATE	.239	.359	.027	.625
PROPOSED	.209	.314	.024	.547

YEAR	6-1-18	12-1-18	12-1-19	12-1-20	IND. RATE	.739
IND. RATES				.74	MINIMUM PREMIUM	525
MAN. RATES	1.03	.93	.82	+ .74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013													
2014													
2015													
2016													
2017	56												
TOTAL	56												

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	-4		
TOTAL LOSSES				
EXPECTED LOSSES	83	18	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	.129	.029	.002	.160
DERIVED BY FORMULA	.129	.029	.002	.160
UNDERLYING PRES. RATE	.148	.033	.002	.183
PROPOSED	.129	.029	.002	.160
YEAR	6-1-18	12-1-18	12-1-19	12-1-20
IND. RATES				.22
MAN. RATES	.29	.26	.24	+ .22
PRESENT				

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	166												
2014	129												
2015													
2016													
2017													
TOTAL	295												

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.	-9,145	-2		
TOTAL LOSSES				
EXPECTED LOSSES	22,466	4		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	66.659	.013	.000	66.672
DERIVED BY FORMULA	66.659	.013	.000	66.672
UNDERLYING PRES. RATE	76.155	.015	.000	76.170
PROPOSED	66.659	.013	.000	66.672

YEAR	12-1-12	12-1-13	12-1-14	12-1-20	IND. RATE	90.133
IND. RATES				90.13	MINIMUM PREMIUM	410
MAN. RATES	100.00	100.00	100.00	+ 90.13	PRESENT	

+PROPOSED